

Fiftieth Year
GRAND RAPIDS, WEDNESDAY, AUGUST 10, 1932
Number 2551

JUST FOR TO-DAY*

It is difficult for us to plan with any expectation or realization for to-morrow, next week or next year. There are so many unexpected things which may arise, and so many readjustments that have been made, so JUST FOR TOD.AY let us put into it something of joy and radiated happiness that will give an evidence of what we mean by "love".

And JUST FOR TO-DAY let us begin at home, and through some word of affection, a smile, a pleasant incident, or a fond caress, leave an impression that cannot be erased.

JUST FOR TO-DAY let us pick out some person, who will come within our purview, who is the embodiment of depression, who has lost hope and can see nothing worth while living for, and let us exercise ourselves to change the trend of his mind, and by carrying to him a bit of sunshine have him see that after all this is a pretty good world and has a wonderful lot of things that come into our lives which sweeten and brighten them, and do not cost anything. The opportunity for this will surely come to every one of us this very day.

JUST FOR TO-DAY let us take that nickel out of the right-hand trousers pocket and put it into the left-hand pocket, and say to it, "I am trying to make you especially useful to-day," and through some little purchase, or gift, or other method brighten the nickel as it leaves your possession, brighten somebody's life, and add a little sweetness to your own day's transactions.

JUST FOR TO-DAY let us recall an old hymn that we love and repeat it to ourselves, and, if it will not disturb anybody, let us hum the tune (or whistle it) which accompanies the hymn, and which has connected with it sweet remembrances. It will add something worth while to the day's adventures.

JUST FOR TO-DAY let us read something worth while. It may be only a verse, or something that will start us to thinking, and thinking hard. This will do us good, and make us more fit to overcome.

JUST FOR TO-DAY wherever business may take us, let us have in our mind the responsibility of carrying a little sunshine into somebody's life. The exercise of thought in connection with trying to do this will add to the value of the day's living.

JUST FOR TO-DAY let us take five or ten minutes in complete relaxation, forgetting worries, responsibilities and everything which is compelling, and with a limp body and a mind completely at ease, get the value of a few moments of complete rest.

JUST FOR TO-DAY let us look about us and see that this world is not so bad as some would like to make it, although, whether good or bad, depending on how we take it. Really there are so many wonderfully beautiful things about us that will sweeten and beautify our lives that we must not neglect the delightful opportunities that are given to us to appreciate how much there is in life worth while.

JUST FOR TO-DAY we know that God is in his Heaven and all is well with the world if our attitude accords with the divine purpose.

Charles W. Garfield.


## Overnight, Grape-Nuts Flakes becomes one of the biggest hits in cereal history!

Right now-in the heart of the ready-to-eat cereal season-GeneralFoods offers every grocer the most amazingly successful new cereal ever put on the mar-ket-Grape-Nuts Flakes!-a brand-new form of Grape-Nuts.
Introduced in test territory after test territory, Grape-Nuts Flakes has not only proven to be a quick seller, but a wonderful repeater as well!

Here's a real winner, bearing an established, well-known name, to speed up your summer cereal business-to increase your summer cereal profits! Hundreds of newspapers are telling the world about the marvelous new taste-thrill in Grape-Nuts

Flakes...Start riding this wave of success right now. Get your share of these profits. If you haven't already stocked Grape-Nuts Flakes, don't wait another day!
In addition to the tremendous Grape-Nuts Flakes advertising campaign now in full swing, other striking
advertising campaigns are lending you a helping hand in selling Grape-Nuts, Post's Bran Flakes, Whole Bran, and Post Toasties.
Display these star sellers in the window, on the counter, on the floor. Then watch them shine! And watch your profits grow!

## ASKTHEGENERALFOODS SALESMAN

for help in staging special sales-for help in building displays and for suggestions on merchandising and advertising
PRINCIPAL PRODUCTS DISTRIBUTED BY GENERAL FOODS SALES COMPANY, INC Postum Cereal, Instant Postum, Grape-Nuts, Grape-Nuts Flakes, Post Toasties, Post's Bran Flakes, Whole Bran, Diamond Crystal Salt, Jell-O, Log Cabin Syrup, Minute Tapioca, Walter Baker's Cocoa Whole Bran, Diamond Crystal Salt, Jell-O, Log Cabin Syrup, Minute Tapioca, Walter Baker's Cocoa,
Walter Baker's Chocolate, Maxwell House Coffee and Tea, Franklin Baker's Coconut, Sanka Coffee, Certo, Calumet Baking Powder, Swans Down Cake Flour, La France, Satina.
iftieth Year

## Michigan Tradesman

 E. A. Stowe, Editor?UBLISHED WEEKLY by Tradesman Company, from its office the Barnhart Building, Grand Rapids.
Unlike Any Other Paper. Frank, free and
 pleare in itself.

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JAMESM. GOLDIN<br>507 Kerr Bldg.

GOOD, FAITHFUL SERVANT.

## State Treasurer Lawrence in Field For Re-election.

Perhaps the "question before the house" is one of unusual interest. Per haps it has been handled through all stages of vehement argument to acrimonious debate, even to the verge of interchange of unpleasant personalities. The danger line reached, one man-usually he is located in an inconspicuous place in the council cham-ber-rises to his feet, is recognized and enters calmly but vigorously the list of the debaters.

The effect upon the surcharged atmosphere is immediate, electrical. Raucous voices are hushed, Heaven's first law succeeds disorder, the members lean eagerly upon his words Quietly he offers an explanatory inteipretation of the question in a few incisive words that clear the atmosphere as have none of those of the previous speakers. The chances are that he is, although he may not be beter posted generally upon the different angles of the problem under consideration than are others of the members, but his influence upon them and upon the legislation is paramount, decisively effective. His argument may be inherently no stronger, his eloquence less dramatic, than that of his predecessors, yet his words prevail as against those of the numbers who have preceded him.

A unit only among a number, with no apparent advantages in his reasoning, an explanation of the cause of the outcome must be sought beneath the surface. It is found in his recognized personality and further analysis finds the phase of that personality which tends to force and effectiveness -the dominating phase of actual sincerity.
The assertion, usually uncontradicted, has long been made and as long has been accepted as true that no other argument is as strong as ridicule. Granting that the assertion is in part true, is is so only within limitations;
ridicule is but ephemerally effective. Two generations ago upon a popular candidate for the presidency were concentrated the shafts, pictorial and literary, of the contemporary most finished masters of ridicule and sarcasm, yet but for the eleventh hour contretemps of a mentally unbalanced clergyman the candidate would have triumphed overwhelmingly. Ridicule will turn the tide of popular decision for the time being; sincerity, recognized as an infinitely greater force, will reverse its effects. Consciously or unconsciously, men of all grades of mentality or morality, from the least enlightened and the least cultivated to their antitheses, recognize the force of sincerity and find nothing to nullify it permanently.
Civilization will hail riches, prowess, honors, popularity, but it will bow humbly to sincerity in its fellows. The exponent of known sincerity, of great singleness of purpose, has his exemplification in all bodies of men; he is found in every association and to him defer its highest officers. Such an exemplar, whose daily life and whole life work have been dominated as their most conspicuous characteristic by sincerity, is the subject of this biography But not alone in sincerity does Mr . Lawrence reflect the sturdiness and stalwartness of his New England ancestors, for he embodies every quality that enables those who know him best to call him a man in the truest sense.

Howard C. Lawrence was born on a farm in Sebewa township, Ionia county, Aug. 14, 1890. His father's antecedents were Yankee, although he was born in New York. His mother's antecedents were English and German. He attended the country school nearest his home, completing his education in the high school at Lake Odessa in the spring of 1910. He taught in a country school near Lake Odessa for a year and in June, 1911, entered the employ of the Lake Odessa State Savings Bank as bookkeeper. He was subsequently made teller and afterwards installed as assistant cashier. He was afterwards made cashier, next chosen vicepresident and is now president. Ten years after he entered the bank he was induced by Hon. Fred W. Green to remove to Ionia to take the position of office superintendent of the Ypsilanti Reed Furniture Co. and private secretary to the head of the establishment. In September, 1911, he became assistant secretary of the corporation. He was subsequently elected a director and is now secretary and treasurer. He continued as private secretary to Governor Green during the four years the latter served as Chief Executive at Lansing and two years ago he was elected State Treasurer, the duties of which he has discharged with great ability and faithfulness.

Mr. Lawrence is a director of Albion College. He is also chairman of the Republican State Central Committee.
Mr. Lawrence was married to Miss Clare Louise Luther, of Lowell, Lake Odessa, Paw Paw and other Michigan towns and cities. The reason for her many places of residence is that her father is a Methodist clergyman. They have six children-five boys and a daughter. The eldest son graduated from the Ionia high school in June and will enter the Michigan State College at East Lansing this fall. The family reside in their own home at Ionia during the cool season, spending the heated term in a summer cottage on Long Lake, a few miles North of Ionia.

Mr . Lawrence is a member of the Methodist church. He is a 32nd degree Mason, having originally joined the order at Lake Odessa. He is also a member of the Mystic Shrine of Grand Rapids and the Elks Lodge in Ionia. He has no other fraternal affiliations.
Although Mr. Lawrence is a member of the Ionia Country Club he does not play much golf. If all his friends say about him is true, the word "play" does not occupy a very important position in his vocabulary. If there is any weak spot in his character it is that he devotes himself altogether too closely to business and politics and gives little attention to outdoor sports and physical activities.
Mr. Lawrence has a pleasing personality and makes and keeps friends with apparently little effort. This means, of course, that he is loyal to his friends and faithful to those who trust him. He has made a great contribution in encouraging a higher standard of practice in American business and politics and interpreting that practice to the government and to the public. Rich in experience, wise in analyzing the trends of his time, clear in his conception of business obligations and responsibilities and forcefu in pressing home his convictions, he gives of himself without thought of reward other than the approval of a good conscience and presents an en during example of achievement and sacrifice for others as a most precious heritage to those who live and work with him.

The State Treasury is the State Bank. The function that we think of first in connection with the work of the department is that of receiving and handling all of the State cash and making disbursements from the same on State warrants, together with the clerical detail that is connected therewith.

Act N. 256 P. A. 1917 provides for the deposit by insurance and surety companies of securities with the State Treasurer for the protection of policy-
holders. Act No. 67 P. A. 1929 requires the deposit with the State Treasurer thes by trust companies for the protection of depositors. Act No. 306 P. A. 1921 provides that securities may be deposited with the State Treasurer in to deal in steamship or railroad tickets. Surplus funds of the State Accident Board are handled by the State Treasurer, and the details of their investments are provided for in the Treasurer. The Highway Bond Sinking Fund (Act 65 P. A. 1921), Soldier Bonus Sinking Fund (Act 1 Second Extra Session 1921), the War Loan Sinking Fund (Act 97 P. A. 1917), the State Fair Bond Sinking Fund (Act 275 P. A. 1927), the State Insurance Fund (Act 388 P. A. 1913), the Teachers Retirement Fund (Act 5 P 1929), all call for the investment of funds in securities under respective statutory provisions. The activity in connection with these investments centers around the State Treasury and the administration and custody of the securities is placed in the hands of the State Treasurer.
In addition, the State Treasurer is active on Administrative Board Committees. He is chairman of the Finance Committee and is responsible for the Municipal Bond Division activities of the State. He supervises finance corporations, is a member of the Loan Board and is a member and chairman of the Public Debt Commission and the Bondholders' Advisory Board.

The functions or services discussed in this biography are for the benefit of the State as a whole, assuming that any supervision that is given the municipalities within the State through the Municipal Bond Division or the Loan Board is for the benefit of the entire State. This is the case as the functions are intended to, and do, strengthen the credit standing of the municipalities within the State and their credit reflects directly upon the credit of the State as a whole.
The Treasury Department Investigation of Finance Corporations has as its executive head Howard C. Lawrence, State Treasurer.
This department examines finance corporations operating within the State.
The department is created by Act

## The functions of this department

 would be regarded as benefiting theThe expenditures on an encumbrance accrual basis for the fiscal years ending as indicated are as follows:
June 30, 1930
\$12,956.36 June 30, 1931 14,730.67
June 30, 1932 ------------- 12,064.11
Like functions are not performed by any other department or division of government.

There are three people on this payroll and one stenographer or secretary one-half of the time. They are all engaged in accounting, but not with relation to State money. There is no duplication of the work done by the Central Accounting Division.
Two of the employes of this department devote their time exclusively to work outside of the office investigating and examining the corporations that are placed under the supervision of the department. Their post of duty is Lansing. It is doubtful if the same work could be done under any other division or department with less time on the part of the inspectors or examiners.
This department depends entirely upon legislative appropriations for its expenditures. However, it is selfsupporting in that a charge is made to the Finance Corporations for th examination, the revenue for which is turned into the general fund.

The Bondholders' Advisory Board is composed of three members, as follows:
Howard C. Lawrence, State Treasurer, chairman.
Paul W. Voorhies, Attorney General
R. E. Reichert, State Banking Commissioner.

This division was established to render a special service to real estate bondholders whose investments have suffered in recent months and are now in distress or in default.

This division was created by Act No. 37 Special Session 1932.

The services provided are limited to holders of real estate bonds in or near default. There are no inspection services that would duplicate the activities of any other department. The nearest approach would be the field men of the Securities Commission The staff of this Bond Holders' Advisory Board includes two field men whose time is fully occupied in procuring reports for the division. Their post of duty is Detroit, inasmuch as practically all of their work is in that part of the State, and in that way the State does not bear their personal expenses while they are working there.

The division depends entirely upon legislative appropriations.

The Public Debt Commission consists of the following members:
Howard C. Lawrence, State Treasurer, chairman.
Paul W. Voorhies, Attorney General O. B. Fuller, Auditor General.

This division is called upon to approve or disapprove proposals for the refunding of municipal indebtedness of the municipalities within the State where payment of the same according to the terms of the original loan is not possible.

This division was created by Act. No. 13, Special Session 1932.
The functions of this division can be regarded as being for the benefit of the State as a whole inasmuch as it is created to assist in maintaining to the greatest possible extent the credit of the municipalities within the State.

There is no duplication or overlapping with any other governmental subdivision.

The division depends entirely upon legislative appropriations.

It will be seen from the above description of the duties devolving upon the State Treasurer that his time is fully employed on some of the most important functions in the State government. That the present incumbent does his work well and should be retained in office as long as he wishes to remain goes without saying.

## Cites Big Loss Caused By Drop in Salesmen.

More than $\$ 2,000,000,000$ annually has been taken out of circulation through the enforced idteness of 650,000 traveling salesmen, Fred M. Lewis, former vice-president of the National Council of Traveling Salesmen's Associations and one-time president of the
$\$ 125$ a week while on the road and is traveling a minimum of five months in the year, it can be seen that a drop from 800,000 to 150,000 in the number of travelers since 1920 was a serious detriment to business. In cities such as Cleveland, during the heyday of the traveling salesmen there was an average of 500 to 600 salesmen in the city every day in the year. With each salesman spending a minimum of $\$ 10$ each every day, it can be seen that at least $\$ 35,000$ a week formerly collected by hotel owners, theater and restaurant proprietors and merchants has been lost. At the present time scarcely a dozen traveling salesmen can be found in Cleveland each day.


Howard C. Lawrence, State Treasurer.

Textile Travelers' Association, recently stated. A change in buying tactics on the part of retailers and a movement among producers to re-employ travelers in marketing merchandise, he said, would be a major factor in reviving trade throughout the country.
"The idleness of salesmen and loss of millions in revenue for railroads, hotels and others." Mr. Lewis continued, "is not a result of the depression, although it may well have been one of the causes. Group buying on the part of stores and retailers' belief that they could save the 10 per cent. selling cost in the price of the goods they purchased by sending their buyers into the market to order, forced producers to drop their traveling salesmen.
"When it is remembered that the average commercial traveler spends
"The same state of affairs exists every day in cities throughout the country. If retailers benefited by their new buying tactics there might be an excuse for the loss, but the 10 per cent. they save in the purchase price of their merchandise is dissipated in price-cutting competition with other . stores, while manufacturers, pressed for lower and lower prices, are finding it increasingly difficult to make ends meet. So far as the salesmen see, nobody has gained by the new merchandising policies which deprived thousands of skilled salesmen of an opportunity to make a living."

Maybe rich men just seem fewer, Mr. Schwab, because the property is in the wife's name.

The worst sign of the times is the sighin' of the times.

## DETROIT DOINGS.

## Late Business News From Michigan's

 Metropolis.If anything materializes out of the numerous rumors of mergers in the automotive industry, the general public will be no more surprised than Detroit motor executives. They give little credence to any of the widely predicted amalgamations. It is granted that there exists the possibility that some of the smaller manufacturing units may merge, but any corporate alliance of large companies is regarded as extremely improbable.

With production at all of the passenger car plants proceeding at the usual dragging pace of August, there are many evidences of activity in engineering departments. Not the least significant of these is that which finds the outlying precincts of Detroit comparatively glutted with new "mystery" model automobiles. These usually appear in increasing numbers when production begins to taper off for the year.

Among the "mystery" models of current interest are a number which support the prediction of many new offerings in the popular price class for 1933. Big organizations are known to be behind some of these. In fact, it is definitely reported that one of the largest units of the industry is casting about for a name for a car which is to be entered just below the $\$ 400$ class. A few weeks ago, this same company was said to have stopped activity on this project, but the halt appears to have been only temporary.

Another small-car enterprise that seems big with meaning is one that will bring back to a more favorable position than it now occupies a car that once ranked third in National sales.

That at least two big years await the automotive industry upon the return of reasonable prosperity is clearly indicated in figures dealing with the ages of cars now in service. A huge replacement market is promised by the fact that nine million motor vehicles now registered are five years old, or older. Moreover, of the more than twenty-five million vehicles in use, thirteen millions were purchased in 1928, or earlier. Analyzing these figures on the basis of an average car life of seven years, sales executives see brighter prospects ahead.

The first week of the month has left no doubt that August production figure's are going to be low. Factories are proceeding on the policy of giving dealers ample opportunity to clean up floor stocks before the offerings for next year are introduced.

Despite the marked deceleration in production activties, reports received from the field reveal that retail sales are holding up fairly well. Most of the sales are being made to meet imperatively needed replacement of cars that simply will not perform without elaborate and expensive repairs.

We all talk continually of happiness, yet Edison said he never saw anybody who was happy. Being busy is a kind of happiness.

If you can't honestly care for all the things a cultured person is expected to, why not confess?


## Lowest price in 18 years makes it possible for you

 to sell this high-profit flour to every customer!IT IS no secret that cake flour produces a much bigger profit for you than ordinary flour. The only question has been-how to sell more cake flour? Here's the answer. General Foods has reduced the price on Swans Down. Grocers who have put a price of 25 c on the nation's most popular cake flour, find that more and more of their customers are now buying Swans Down Cake Flour.

These grocers have discovered that housewives who have never bought Swans Down before, welcome this new low price, and are buying it now. These grocers have discovered that women who have always used Swans Down, now feel that they can use it in larger quantities.

This sweeping price reduction on Swans

Down Cake Flour comes on top of recordbreaking sales. For the past six months, grocers have sold more Swans Down than in any six months in history!
And more good news! The announcement of this new popular price is being backed by the biggest advertising campaign in Swans Down history. It's the
biggest advertising campaign in the history of any cake flour!
Here's one of the biggest sales opportunities that ever came your way! Feature Swans Down Cake Flour at the new popular price of 25 c , right now! And the result will be the biggest flour profit in the history of your store!

## ASK THE GENERALFOODS SALESMAN

for help in staging special sales-for help in building displays
and for suggestions on merchandising and advertising
PRINCIPAL PRODUCTS DISTRIBUTED BY GENERAL FOODS SALES COMPANY, iNC. Postum Cereal, Instant Postum, Grape-Nuts, Grape-Nuts Flakes, Post Toasties, Post's Bran Flakes, Whole Bran, Diamond Crystal Salt, Jell-O, Log Cabin Syrup, Minute Tapioca, Walter Baker's Cocoa, Wholer Bran, Diamond Crystal Salt, Jli-O, Log Chocolate, Maxwell House Coffe and Tea, Franklin Baker's Coconut, Sanka Coffee, Certo, Calumet Baking Powder, Swans Down Cake Flour, La France, Satina.

MOVEMENTS OF MERCHANTS. Fife Lake-Mrs. R. Barrett succeeds William O. Garrett in the hotel business.

Flatrock-The Flackrock State Savings Bank, which closed July 1, 1931, has been opened under a moratorium plan.
Sagola-Fire in the yards of the Sawyer-Goodman Lumber Co. destroyed $20,000,000$ feet of lumber valued at $\$ 500,000$.

Pontiac-Macauley's Inc., 5 South Saginaw street, dealer in books, stationery, etc., has changed its name to the Pontiac Stationery Co.
Dertoit-Peter's Uniform \& Sport Apparel Co., 1228 Griswold avenue, has been organized with a capital stock of $\$ 5,000$, all subscribed and paid in.
Flint-Lippincott Truck Sales, Inc., 1410 North Saginaw street, has been organized to sell motor trucks and parts with a capital stock of $\$ 4,000$, all subscribed and paid in.
Tekonsha-The First State Bank of Tekonsha, which closed Jan. 16, has been reorganized with a capital stock of $\$ 30,000$ and reopened for business. It was founded in 1877.
Detroit-The Aluminum \& Brass Goods, Inc., 17131 Filer avenue, has been incorporated with a capital stock of $\$ 40,000, \$ 8,500$ of which has been subscribed and $\$ 2,000$ paid in.
Battle Creek-T. Z. O'Neill, former ly of Detroit, has engaged in the drug business at the corner of Meachem avenue and West Goguac street under the style of the Meachem Drug Store.
Flat Rock-The George W. Bunte Co. has been organized to deal in general merchandise at wholesale and retail with a capital stock of $\$ 150,000$, all of which has been subscribed and $\$ 93,700$ paid in.
Detroit-F. R. Guibord, Inc., Room 20, 7201 West Fort street, has been organized to deal in fruits and vegetables with a capital stock of $\$ 5,000$, of which $\$ 1,500$ has been subscribed and paid in.

Detroit - The Wise Shoe Co. of Michigan, Inc., c/o Corporation Trust Co., Dime Bank building, has been organized with a capital stock of 100 shares at $\$ 100$ a share, $\$ 1,100$ being subscribed and paid in.
Grand Rapids-The Waterfill Pen Corporation, Ass'n of Commerce building, has been organized to deal in fountain pens, pencils, etc., with a capital stock of $\$ 5,000$, of which $\$ 2,500$ has been subscribed and paid in.

Grand Rapids - The Auto Fixit Shop, Inc., 40 Michigan street, N. W., has merged its business into a stock company under the same style with a capital stock of $\$ 5,000, \$ 3,000$ of which has been subscribed and paid in.
Detroit-Davidson Bros., Inc., 159 West Jefferson avenue, dealer in general merchandise, has merged the business into a stock company under the same style with a capital stock of $\$ 200,000$. all subscribed and paid in.
Detroit-Mayson Stores, Inc., 1241 Woodward avenue, has been organized to deal in ready-to-wear apparel for women and children, notions and costume jewelry with a capital stock of $\$ 10,000, \$ 1,000$ of which has been subscribed and paid in.

Detroit-The Asam Motor Co., 801 Industrial Bank building, has been incorporated with a capitalization of 50 ,000 shares of A voting stock, 50,000 B sharing stock and 100,000 shares at $\$ 1$ a share, of which $\$ 55,602$ has been subscribed and paid in.
Battle Creek-John C. Cahill, temporary receiver, is working on the dissolution of the Battle Creek Surgical Supply \& Supporter Corporation, an order for which was issued in Circuit Court by Judge Hatch, on petition of a majority of the directors.
Ionia-Nels A. Strand, who resigned his position as manager of the local Vauhn \& Ragsdale Co., Inc., department store several weeks ago, has leased the store at 325 West Main street, and will open a modern shoe store August 12, under his own name
Cheboygan-Max Levine, dealer in clothing for women and men, boots, shoes, etc., has merged the business into a stock company under the style of Levine \& Co., Inc., with a capital stock of 5,000 shares at $\$ 1$ a share, $\$ 1,000$ of which has been subscribed and paid in.
Detroit - The Detroit Condiment Co., 1437 Clinton street, has decreased its capitalization from $\$ 30,000$ to $\$ 5,000$.
Detroit-The Malcomson Coal Co., 14400 Livernois avenue, has changed its name to the Livernois Coal Co. with a capital stock of $\$ 5,000$, all subscribed and paid in.
Edmore-A carload of potatoes left here Aug. 4 for Detroit, establishing what the Edmore Marketing Association says is a new record for early shipments. This year's initial shipping date is twelve days ahead of any other, it was announced officially. Prospects are for a good crop.
Lansing - Dale \& Davidson have closed out their shoe stock and retired from trade by closing their store in the Strand Arcade. Earl O. Davidson has opened a shoe department in the Style Shop of The Seaman Co., Inc., 116 West Allegan street where he will continue featuring an exclusive line of footwear for women.

## Manufacturing Matters.

Garden-Fire of undetermined origin destroyed the plant of P. E. Kampine, manufacturer of cheese.
Otsego-The Excello Manufacturing Co., of Allegan, will remove its plant here and occupy the Allied Paper Company's mill No. 2, which it recently leased.
Grand Rapids-The Wood Tile Corporation has been organized for the manufacture and sale of wood products with a capital stock of 4,500 shares at $\$ 10$ a share, $\$ 15,000$ being subscribed and $\$ 1,000$ paid in.

Sturgis - The Wilhelm Furniture Co., manufacturer, has decreased its capital stock from $\$ 150,000$ to $\$ 75,000$.

Detroit - The Jefferson-Eastlawn Apparel Co., 3005 Barlum Tower, has changed its name to the D. J. Stanley Co.
Detroit--The Perfection Automotive Products Corporation, 1515 Barlum Tower, manufacturer and dealer in parts for automotive vehicles, has been incorporated with a capital stock of
$\$ 5,000$, of which amount $\$ 2,500$ has been subscribed and paid in.

## Fodder Crops Displacing Sorghum.

While the broom corns and some of the sorghums were introduced into the United States in early colonial times it was not until after 1850 that the sweet sorghums were brought to this country.

The first seed of this kind to be imported was from a Chinese strain which had been grown a year or two in France and then brought to our shores in 1853 and planted on Long Island. .In 1857 a number of South African varieties which had been grown in various parts of Europe for some five or six years previously were first distributed in Georgia and South Carolina. The African strains were known by a general native name of Imphee and in addition each variety had a native name.

Although partially utilized, the worth of these strains as forage plants was temporarily obscured by attempts to produce sirup and sugar on a large scale. For the first twenty-five or thirty years after arrival of the first seed this was the chief purpose o planting the crop. A quite extensive effort was made to make Kansas the sugar State of the North.

Larned, Great Bend, Sterling, Hutchinson, Ottawa, Fort Scott, Topeka, Conway Springs, Douglass, Attica, Medicine Lodge, Meade, Arkalon, Liberal, Minneola, Ness City and doubtless other towns of the State were sites for sugar factories in the 80 's. These plants made some sugar, lost considerable money and finally quit business. While some of this activity was of local nature a great deal of interest in the project was current in the United States at that time.
Federal appropriations aided in the construction and operation of plants at Ottawa and Fort Scott. A State bounty of 2 cents a pound on Kansasproduced sugar was also authorized by the Legislature of 1887 . The maximum which could be paid out in a given year under the original act was $\$ 15,000$. This limit was extended to $\$ 40,000$ by the 1889 session.
Some extensive expenditures were made for these sugar factories, prices ranging from $\$ 35,000$ to as much as $\$ 90,000$. Bounties paid by the State exceeded $\$ 80,000$ and Federal funds expended within the State totaled as much or more.

Briefly told, however, the sugar hope failed to materialize and sweet sorghum crops became established in Kansas on a seed, forage and molasses basis. Passing years have seen greatly decreased acreages devoted to sorghums for sirup and corresponding increases in the amount of land planted for forage or seed. In 1889 we had nearly 325,000 acres planted for sirup, the product being valued at over $\$ 2$,000,000 . Last season we had less than 3,000 acres, worth approximately $\$ 171$, 000.

Handling of livestock in more Western parts of the State has caused a great increase in plantings for hay and fodder crops. The land so utilized in 1920 exceeded 765,000 acres and several
times in later years yields from sweet sorghums in the State have been worth more than $\$ 10,000,000$.
W. A. Atchison.

New Items at Curtain Show. Washable roller shades to retail at $\$ 1$, marquisette curtains specially decorated with animal and other figures for children's rooms to retail at $\$ 2.25$ a pair and hand-painted roller shades to sell at 89 cents to $\$ 1$, were among features of the New York Curtain and Drapery Style Show which opened this week at the Hotel New Yorker. More than ninety manufacturers of curtains, drapery hardware, furniture slip-overs, novelty pillows and drapes are participating in the exhibit, which will close Saturday. New curtain attachments offered included snap arrangements for adjusting overdrapes and special cord loops for attaching curtains to rods. Buyer at tendance was heavy yesterday, but purchasing was confined to low price goods.

## Doll Orders Now Gaining.

Orders for dolls in the market are now showing a pick-up, which is regarded as the beginning of more active purchasing of late Fall and holiday needs. Staple and novelty character types, with considerable emphasis on items to retail at around $\$ 1$, are being purchased. Selling actively in the novelty lines are a number of models of soft dolls of cleansable fabric, appliqued in material which does not unravel and stuffed with kapok. One of these dolls is shown with eyes nearly closed, and is held to be a bed-time companion inducing sleep in children. Doll prices generally are firm, with many holding the view that prices are due for an advance shortly.

## Sharp Advance in Rayon Buying.

A sharp improvement in demand has created a delivery problem among manufacturers supplying 100 denier rayon yarns. The yarn priced at 65 c is in such demand among buyers that producers are asking for a delivery allowance of ten days from receipt of orders. Other active numbers include the 150 and 300 denier yarns. Manufacturers say that no advance in prices appear to be likely, as producers are convinced that the market will not ac cept an increase unless the present spurt in buying continues for a sufficient length of time to prove that the improvement is on a permanent basis

## Distress Stocks Seen Drying Up.

 Whether or not the increasing firm ness in a number of the primary mar kets results in the quick development of a sellers' market, it will have the immediate effect of tending to dry up supplies of distress merchandise. In some lines, notably in textiles and some types of women's apparel, distres goods are already at low ebb. In others, however, distress goods were said to be still a factor. It was held that elimination of the distress stocks would aid quality lines, although recognition was voiced that low prices in merchandise will continue important for some time to come.Hopes-the only tie which keeps the heart from breaking.

Essential Features of the Grocery Staples.
Sugar-Local jobbers hold cane granulated at 4.60 c and beet granulated at 4.40 c .

Tea-Demand for tea during the past week has shown an improvement. Prices have been steady on account of firmness in primary markets, but have not advanced as yet in this country. In primary markets India teas are higher and so are Javas. China teas are also bringing high prices in the country of production. Consumptive demand for tea continues good.
Coffee-The past week has brought a lull in the firm condition of Rio and Santos coffee, green and in a large way, which have been advancing on account of revolutionary conditions in Brazil. During the week future Ro and Santos have declined somewhat on reports that the revolution is liable to be settled and Brazilian ports opened to export again. So far spot Rio and Santos, green and in a large way, have advanced from $1 / 4 @ 1 / 2 \mathrm{c}$ per pound since the movement began. Visible supply of coffee in this country is very much less than it was a year ago. Mild coffees have moved up a fraction in sympathy with Brazils. Jobbing market on roasted coffee is steady to firm on account of the green market.
Canned Fruits-California peaches continue irregular with some spots and future quoted a little lower. Standard No. $21 / 2$ tins are reported as offered for prompt or deferred shipment at $921 / 2 \mathrm{c}$ and choice at $\$ 1.021 / 2$, Coast. There is a little easier tone in the market, in fruits generally, probably contributed to in some degree by liquidation of meat packers' stocks. Northwest berries continue very cheap, as regards spots, but packing in many items was sharply curtailed during the present season, and the market ought to work higher on any improvement in buying.

Canned Vegetables - The major vegetables show no change. Peas continue very firm, with Wisconsin offering no Alaskas under 90 c and no sweets under 95c. New York State packers are maintaining firm price ideas, and the pack this season undoubtedly is light. There will be a marked shortage of gallons, No. 1 tins and 8 ounce, it is indicated. Tomato juice starts the season off by running away ahead of tomatoes, and showing remarkable staying power.
Canned Fish-The market for Alaska salmon was much upset during the week by naming of very low new prices on Alaska salmon. These prices have disturbed the trade a great deal and seem to be the result of friction among the packers. At these prices there certainly ought to be a huge demand for salmon this year. Later in the week some of the concerns naming the low prices withdrew from the market, but the trade are very much in the dark as to what it is all about. As the week closes the market for Alaska salmon is quiet. Other tinned fish are in moderate demand at unchanged prices.
Dried Fruits-The dried fruit market is quiet from the standpoint of buying. New and old crop apricots are offered at very attractive prices here. There is no single item that is
moving in volume sufficiently to firm up prices. Business is strictly on a hand-to-mouth basis, but prices seem to have reached the point where shading is getting rarer. New crop raisins are still somewhat of a speculation. The feeling here is that a price of $3 \mathrm{I} / 2 \mathrm{c}$ on choice bulk Thompsons at Fresno is a bargain only on the possibility of the raisin pool being organized again. It would be no particular bargain if the pool fails to sign up the necessary 50 per cent. of its acreage before Aug. 20, and it is a price all packers can make as they are free to enter the field now for purchases. Prunes are unchanged. Certainly prices have reached levels now where not much more can be expected. The future depends on a lot of things, export business, a possible improvement in domestic economic conditions, and so forth. Under conditions such as have existed in this country for the past year, there would be little to expect, but a better fall business level would find prunes and other dried fruits very attractive because of the low prices at which they are selling.
Beans and Peas-Generally speaking the market for dried beans has continued weak, dull and easy during the past week, but California limas and blackeye peas have shown a little strength with small fractional advances. This is liable to be lost, however, at any moment.
Cheese-Cheese has had a firm week with prices tending upward. Demand has been only fair.
Nuts-Although the market here is generally quiet, prices on spot shelled walnuts are very firm, owing to light stocks here and withdrawals in France, where holders of shelled walnuts expect to benefit by a higher market later. There is little activity in almonds and filberts, although prices seem to be holding fairly well at present levels. The new walnut crop in France and Rumania are reported as so extensively damaged that little or no future business is being done, and Italian walnuts in the shell are held firmly for the same reason.
Rice-The market is reported as showing a firmer tendency in the South in sympathy with the stronger tendency in all grains. Advances of 25 c to 30 c per bag are reported. There is a fairly good replacement demand here, but buyers are covering their requirements in a moderate way, because new crop rice will soon be available.

Salt Fish-Mackerel and other salt fish have continued quiet during the past week. New catch of shore mackerel in this country has been light so far and run to small fish. Some new fish from Ireland should be available in this country before long. The future for mackerel appears to be firm, but demand at the moment is small.

Syrup and Molasses-Sugar syrup is still on an even keel. Demand is light but so is the supply, therefore the market is steady. Compound syrup unchanged, light demand, steady prices. Molasses quiet and unchanged.

Tea may now be had in individual bags made of perforated cellophane. The bags are tasteless, permit quick drawing, and won't dissolve in hot water.

Review of the Produce Market.
Apples-50@75c per bu. for Transparents, Red Astrachans and Dutchess.
Bananas-41/2@5c per 1b.
Beet Greens-50c per bu.
Blackberries-\$2 per 16 qt. crate.
Butter-The market has shown a little strength since the last report, advancing a small fraction during the week. Demand is pretty good and outside markets are reported strong. Jobbers hold plain wrapped prints at 21 c and 65 lb . tubs at 20 c for extras.

Cabbage-40c per bu.
California Fruits-Peaches, 90c per box; Plums, \$2 per box; Bartlett Pears, $\$ 2.25$ per box.
Cantaloupes - Calif. stock sells as follows:
Flat
Standards
Jumbos 3.00

Indiana cantaloupes sell as follows:
Flats
Standards
Jumbos
Mich. Osage fetch $\$ 1.75$ for $12 \times 12$.
Carrots-25c per doz. bunches.
Cauliflower- $\$ 1.50$ for box containing6@9.
Celery-Home grown 25@40c per bunch.
Cocoanuts-90c per doz, or $\$ 3.50$ per bag.

Cucumbers-No. 1 home grown hot house, 60 c per doz.; No. 2, $\$ 1.25$ per bu.
Currants-Red or white, $\$ 1.25$ per 16 qt. crate.

Dried Beans-Michigan jobbers pay as follows for hand picked at shipping station:
C. H. Pea from elevator --------\$1.80

Pea from farmer --------------- 1.50
Light Red Kidney from farmer-- 1.30 Dark Red Kidney from farmer_- 1.50
Eggs-Considerable of the receipts of fine fresh eggs have shown the effect of hot weather, therefore the demand for best quality fine fresh eggs has been good at firm prices. There is quite a quantity of poor eggs about which are hard to move. Jobbers pay 14 c for 56 lb . crates and 15 c for 57 and 58 lb . Jobbers sell the candled eggs at 16 c .
Grape Fruit - Florida commands \$7@7.50.
Green Corn-12c per doz.
Green Onions-20c per doz.
Honey Dew Melons-\$1.75@2 for crates of either 9 or 12 .
Lettuce-In good demand on the following basis:
Imperial Valley, 6s, per crate - - $\$ 3.00$ Imperial Valley, 4 s and 5 s , crate 3.50 Home grown leaf, per bu.
.50
Lemons-The price has advanced $\$ 3.50$ per box since a week ago. Present quotations are as follows:
360 Sunkist ----------------------\$9.00
300 Sunkist --------------------------1.00
360 Red Ball --------------------------------1.00
300 Red Ball -------------------- 8.00
Mushrooms-40c per one 1b. carton.
Oranges-Fancy Sunkist California Navels are now sold as follows:

| 126 | -\$3.75 |
| :---: | :---: |
| 150 | 3.75 |
| 176 | 3.75 |
| 200 | - 3.75 |
| 216 | 3.75 |
| 252 | 3.75 |
| 288 | - 3.75 |
| 324 |  |

New Beets-40c per doz. bunches.
Onions-Home grown, 65 c per bu. for medium yellow.
Parsley-40c per doz, bunches.
Peaches - Yellow freestone from Georgia, \$3 per bu.; home grown, \$2 per bu. for Rochesters, free stone and yellow

Pears-Early varieties, 75c@\$1.
Pickling Onions- 85 c per box of 20 1b.

Pieplant-60c per bu. for home grown.
Plums- $\$ 1$ per bu for early varieties. Potatoes-Home grown, 50c per bu. Poultry-Wilson \& Company pay as follows:
Heavy fowls _---------------------13c
Light fowls -------------------101/2c Ducks 12c
Light Broilers, 2 lbs. -------------12c Rock Broilers, $21 / 2 \mathrm{lbs}$. up ...- 15@17c Radishes-10c per doz. bunches.
Spinach - 40c per bu. for home grown.
String Beans-75c@\$1 per bu.
Tomatoes-Outdoor grown, 30c per
1b. basket; 40c for 10 bb . basket.
Veal Calves - Wilson \& Company pay as follows:
Fancy
Good
Medium
Wax Beans-75c@\$1 per bu.
Watermelons-40@50c for Georgia.
Whortleberries-\$2.25@2.50 per 16 qt. crate.

## Late City Changes.

C. H. Heskett has purchased the stock in the Warner stores at 1971 South Division avenue and 351 Michigan street. He will continue the business at both locations.
Mitchell Pollie has removed his grocery and meat stock from 458 Lyon street to 1591 Plainfield avenue.
Mrs. F. A. Quigley has engaged in the grocery business at the corner of Alpine avenue and Lamoreaux road. The Rademaker-Dooge Co. furnished the stock.
B. Van Pool \& Son have opened a grocery store and meat market at 3022 Coit road. This is the location formerly occupied by Greep \& Rippens.

## Announce Denim Price Advance.

The Cone Export and Commission Co. announced an advance of $1 / 2 c$ in denim prices Monday to a basis of 8c for the 28 inch 2.20 yard construction. The new quotations apply to orders for August, September and October delivery. The last previous action on denims was taken some months ago when the price fell to $71 / 2 \mathrm{c}$. Since that time trading in denims has been restricted to small lots. Other producers indicated they would announce price advances in a day or two.

## Percale Prices Are Advanced.

Price advances of $1 / 2 @ 3 / 4 \mathrm{c}$ per yard were announced Monday by Fruit-of-the-Loom Mills on doubled and rolled 80 square percales. Notice of the advance, which went into effect Tuesday. was sent to distributors. The new price on 80 squares, Fruit-of-the-Loom prints is $83 / 4 \mathrm{c}$, compared with $81 / 4 \mathrm{c}$ which prevailed for some weeks. On "Arcadia" prints the price was raised to 8 c from $71 / 4 \mathrm{c}$. The advance was expected by the trade, due to the stronger tone of the print-cloth market.

## MUTUAL FIRE INSURANCE

Arson Is Taking Its Toll.
During the past few months fires have increased to such an extent that it is no longer a question as to whether they were all from accidental causes.
Falling market values of property, decreased income, pressure from financial obligations, have caused a few of the members of this company to plan the destruction of their own property.
No crime is so contemptible as that of burning property for the purpose of causing honest men to pay for the loss. The person who commits such a crime is far lower than a common thief. He is a greater and more dangerous enemy to society than the bandit. He not Qnly hopes to defraud honest men of the amount of money that he hopes to collect from his policy of insurance, but for a very small gain for himself he deliberately destroys a building that should properly serve humanity long after he has been placed within the confines of his unhallowed grave

For twenty years we have carefully studied the record of men who were guilty of the crime of burning property for gain. We have as yet failed to know of one who has long prospered. There is something so loathesome and degrading about this crime that it destroys all self respect of the perpetrator, and finally brings him to complete ruin.

In the past such cases in the experience of your own company were rather rare and isolated. They were not so difficult of detection-but very difficult of securing of proper and adequate evidence for the securing of court convictions. However, in most such cases the criminal was never allowed to personally benefit from his crime.

We regret that is is necessary now to frankly inform our full membership that such losses have come to us in groups during the past few months. The enormous increase in fire losses all over the country is not from natural and accidental causes. That your own company should suffer to a degree from this crime wave is but natural; that it will resist such practices is a foregone conclusion.
Recently a grand jury indicted two men on a charge of burning a building insured in this company. The building had been burned more than seven years prior to the bringing of the indictment. The real facts had long been in our possession. The securing of the tangible evidence had been a tedious and difficult task. No doubt but in a number of cases we are now handling such results may be delayed -but so long as there is one chance of convicting a perpetrator of this most contemptible of crimes we shall persist in the effort.
We earnestly desire your aid in demonstrating beyond any question that any person who is planning to destroy property for the purpose of collecting insurance would be wise to avoid the Hurst Home Insurance Company. In the first place we have within each county in which we do business five intelligent and interested directors, and hundreds of loyal members who know that they are being robbed whenever
such an attempt is made. This opens sources of information not available to the professional adjuster of the commercial companies. Every total loss payment is published to the entire membership semi-annually. The insured may not hope to conceal from the general public the amount of insurance he carried. Your company carries a standing offer of $\$ 500$ reward for information leading to the arrest and conviction of any person burning or causing to be burned any building while insured in the company
If every honest member of this company shall resolve that he will be diligent in watching for evidence of fraud and will report such evidence of fraud to the secretary of the company, even in strict confidence, we shall within a few month be able to check the wave of incendiarism, and also we shall secure convictions in some instances where this loathesome crime has been committed.
We believe in our membership to such an extent that we now feel assured that this appeal will be well received by our member, and that such results will actually be accomplished. -Hurst Home Bulletin.

## Condemn Unfair Competition.

The Insurance Commissioner of Montana has notified all life insurance companies doing business in the state that attempts on the part of agents to discredit authorized companies must be stopped. The penalty for such activities on the part of agents will be permanent cancellation of their licenses, according to the commissioner. Reports had come to the commissioner that duly licensed life insurance agents were using circulars, letters, newspaper clippings and a pamphlet for the purpose of hurting the standing of a certain life insurance company licensed to do business in Montana.

The Michigan Insurance Department has taken similar action. In a powerful message, Commissioner $C$. D. Livingston warns agents of the dangers that they create when they attack other companies and thus expose the entire business to the prospect's fear of its safety. The Commissioner says, "I have been greatly disturbed by the enormous flood of mail enquiring about the standing of life insurance companies-taking in practically every company doing business in the State-investigation brings out the fact that agents have to a great extent created this condition by attacking first one company and then another. I call upon you to assist the department in stamping out this contemptible propaganda."
The industry displayed by many stock fire insurance agents in their efforts to discredit mutual fire insurance might well be the subject of similar admonishment. The maliciously garbled and misleading lists of mutual company retirements that are being given such wide circulation are glaring examples of the "contemptible propaganda" referred to by the Com-missioner.-Firemen's Bulletin.

A satisfied customer merely refrains from kicking, while an enthusiastic customer is one who boosts your line whenever he can.

## Finnish Mutual Fire Insurance Company <br> 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.

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JACOB UITTI, Manager
    444 Pine Street
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## ${ }^{\text {The }}$ 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 300 LeSS
Michigan Bankers and Merchants Mutual Fire Insurance Co. of Fremont, Michigan

WILLIAM N. SENF, Secretary-Treasurer

## GOOD ASSOCIATES

When you insure your property with the Federal Mutuals it has good associates. Rigid care is exercised in the selection of property insured. The result is fewer losses at the end of the year and substantial cash savings for policyholders. Why associate your property, which may be of the higher type, with extra-hazardous property and share in larger losses? The Federal Mutual plan is logical. We invite your investigation.
FEDERAL HARDWARE \& IMPLEMENT MUTUALS
Retail Hardware Mutual Fire Ins. Co. Hardware Dealers Mutual Fire Ins. Co. Minneapolis. Minnesota Minnesota Implement Mutual Fire Ins. Co. Owatonna, Minnesota

LET US GO FORWARD.
Address Delivered Before National Retail Grocers in St. Louis.
I was very much interested in that introduction, because it had one great virtue not usually associated with men who introduce speakers. It had the virtue of being brief.
One of the most interesting introductions I have had was by a distinguished surgeon. I was speaking in Boston. Though his name was a household word for skill as a surgeon, he did not know very much about the fine art of public speaking. He was chosen as chairman of the evening. I sat over there, and he here, and the audience out there. In a whisper that could be heard fifty rows, he asked: "What will I say ?
"I don't care. Tell them my name and subject and let's begin."
"Are you sure you are ready and that we had better start?"
"Yes, go ahead."
Finally I saw him get ready for the last great act. He crept to the edge of the platform, and this is what he said: "Ladies and gentlemen: I did not come here to-night to bore you with a speech of mine, but I will now introduce a gentleman who will."
There is one thing your chairman did not do, for which I am very grateful. I have spoken in twenty-one states in the past four months. Wherever I have gone, the chairman has always said-pardon the vernacular I am about to use, but I feel safe because the last place the devil would look for a preacher is among a gang like this. I have had this experience: everywhere I have gone the chairmen have taken a dirty crack at my town. I live in Chicago and for twenty years have been the pastor of the largest Protestant church of that city. I love Chicago. It has been good to me. I am just the sort of Chicagoian who believes if the time ever comes when I cannot defend it and see good points about it and help it to overcome some had points, it is time for me to get out of town. Wherever I have gone, I have had to defend Chicago.
I am not going to entertain you with a lot of wise cracks. I am not Jimmy Walker. Nevertheless, I have had to go through this experience night after night.
At a dinner which $I$ was to address, the toastmaster was a Methodist preacher. There are preachers and preachers and this man was a preacher. It was his business to introduce me. He arose. I had his number before he said two sentences. He had acquired that artificial superficial something we preachers sometimes get somewhere-a scriptural tone of voice. They put us over on a pedestal and if we try to be human we can't.
You men with your religion in your wives' names will pay our salaries and send your children to Sunday school, but you don't care much what the preacher says. I will make you care what I say. This preacher started in with one of those delightfully melodious voices. He told a lot of things about Chicago.
This toastmaster talked about our distinguished citizen, Al Capone. It is Ca-Pone, not Ca-po-ne; just as it is

St. Louis, not St. Louie. I want to put you straight on your name. He talked about bandits and murderers and thieves.
We do have a shooting match in Chicago every once in a while but we haven't killed a really decent, honest person there in the past twenty-five years. The only time any of us ever gets into trouble is when we are out of step. Whenever a man is in the right place at the right time and at the business he ought to be in, he is reasonably safe anywhere in the wide, wide worlld.
So this preacher told me all about this business. We have these shooting matches. The fact of the matter is, I am in favor of them. If I had my way, I would arm them all. They know who they are after. They know their gang. Leave it to them and they will save you taxpayers money. Let them shoot it out and hang the rascals or send them back to the country they came from, for 95 per cent. of the criminals are from overseas.
I could spend all my time telling you why Chicago is the best city in the world, and why I wouldn't live in any other city in the world. I am from Chicago, and proud of it.
When this preacher got through saying every mean thing he could about Chicago, he said, "Our speaker to-night is from Chicago. I have the pleasure of introducing Rev. Dr. Preston Bradley, who will now speak to us."
When I arose, they giggled. I am Irish. I did not have anything to do with it. I was just lucky. All of the Irish in me was aroused by the time that toastmaster got through. I said, "I'll fix him." I wanted to have an Irish row right on the start. But that's not the way to win battles.
What is the secret of strength? Reserve. What individual grocerman in this institution worries about economic conditions, and who is going to weather the storm? I know. The man who has built up his reserves not the man who exhausted his reserves and dissipated his energies. Thinking the secret of successful merchandising is merely to be found in quick turnover, forgetting that after this matter is all over, you are going to sit or slip on the reputation you have made for veracity, and the integrity of the stuff you handle. It is time the retail merchants of America awaken to the fact that prosperity methods are not permanent ones.
the strength of the streng of a man. Reserve. What Reserves. Anybody who exhausts himself in the first two or three minutes and does not keep a reserve is whipped. We do not want more heat in this emergency. What we want is more light. The difficulty is to get light without heat. Let us keep ourselves steady and think our way through, and not yield to every idea that floats across the sea, and yearn for foreign culture and civilization and philosophy. America does not need Russia and Italy to get out of her present problems and difficulties.
We have the brains. We have the leadership and the intellect. Take industry or business. Think of the
enius, the quality of brains that has gone into the organization and life of American industry and business. Think of the facility with which we have been able to produce. Think of the great institutions our brains have developed. Then will you sit and admit that a nation which can do what we have done in religion and morality and education and culture and business, with not a single natural resource of he United States impaired; with naure more lavish than she has ever been; with every field productive, loomed to go down in deteat? Do you think, in the presence of this picture,
that we are going to drift into anarchy or communism, and say, "The job is the world caldron?", we must sink in No man with an ounce of red blood
brains believes that. I know conditions are as bad as anybody in this room thinks they are. My own church budget never had such a time to keep in balance. But I do know this: I have not given up the American ideal of democracy. With the brains of the average American, and the steadfastness of our American spirit. I believe we are going to weather this storm, and have the best country and the best business and the most stable prosperity America has ever seen.
I am a little tired of the cry babies. I have heard it since I have been in this hotel from delegates to this convention. When I came nto the hall, some man said, "Who the $h-1$ is that? He looks like a saxophone player." Some fellow said, "Sh! I think he's the governor

Then I felt better. I have heard it since I have been here: "It couldn't be worse. It is going to have a new bottom. It has struck every old one."
It is like the fellow who came home from the store. His wife knew something was the matter. He came into the house and sat in a chair and held his head. His wife said, "What is the matter?"
"The worst has happened!"
"John, what is it?"
"Before starting home to-day, the boss called me into the office and gave me the business!"
That is the thing going on all over the country. I had a man come into my relief station. We run one at my church. We have been giving away one hundred suits of clothes and overcoats. We went on a mad debauch of production and refused to obey the law of supply and demand. Someone did not have sense enough to manufacture clothes scientifically. Brazil is burning thousands and thousands of bushels of coffee, while men will ask for a nickel to get a cup. It is a mad world
and a world that challenges the intelOne day I had a man come to me the relief station. He held his shoe up and I saw the bottom of his foot, He was hungry, ragged and dirty. He came in smiling. I said, "Here's a I Want to talk to. 'I was inter getting the man's philosophy "What have you to smile about?" He said, "I ain't got nothing. othing. Everything that comes to me just clear profit."
I wish I could take him out to some American cry babies-fellows sheding tears about this depression. Let us look at it briefly. You are saying to me, "We know that, but what will we do about it?" Let us look at the back of the picture. Two things have been happening in America. The depression did not start with the collapse of the stock market two years ago. The best economists and social scientists are agreed it had its new type of ideas settled down upon American values, and all of us started in trying to get dollars we had not honestly earned. That is fundamental. I know how it was. I do not know whether you will believe it, but it is true that I do not own a dollar's worth of stocks or bonds. Nobody ever heard of a preacher having money. Practically everything that comes to me is clear profit.
It gave me a certain philosophy when I stepped on the elevator and the boy would have his face in the stock market page. He would say, "I am going to make seventy-five dollars to-day.

## Yes, sir; I will <br> "How?

I would go to the barber chair and the bootblack would say, "Ah's gwin to make a killin' to day. Oh, boy!"
"How are you going to do it?"
"Jes' clean up a hundred. Ah jes' called up an' tol' them to sell."

The difficulty, primarily and elementally, is we forget that every time a man makes a dollar he did not earn, someone loses that dollar. So this orgy of speculation settled down upon us. They started out recently to make a cleaning and investigation of the evils of the stock gamblers of America. I do not care how much money they have-I will name the Morgans and the Rockefellers-the only patriotic dollar is the honestly earned dollar.
So what happened? The inevitable thing. I would like to discuss the principle of standardization. What is (Continued on page 18)

M. E. Davenport President.

FALL TERM STARTS
AUGUST 29 and SEPTEMBER 6 Business training puts one in touch with the business leaders. Secretaries and Accountants will be needed as long as business is transacted. Selecting school for your business training is very important. DAVENPORT-McLACHLAN INSTITTE is Chartered by the State as a Class A College. Write, phone or call for information. DAVENPORT-McLACHLIN INSTITUTE 215 Sheldon Avenue, Grand Rapids, Michigan

NOT SIMPLE BLOSSOMS.
The eye of the cassual observer is so little accustomed to probing beyond the outward appearance of a flowering plant that, particularly at this time of the year, it loses half the subtle beauty of the woods and fields and even of the dooryard. There are so many individual flowers to please the eye that the lesser ones which mass together in composite heads go virtually unnoticed. But if one only pauses to look beyond the obvious a whole new world is opened up, a world of beauty in miniature, a world where one single head of color may hold a hundred flowers, each perfect and complete.
Clover is perhaps the commonest of these composite flowers and one of the easiest for the city dweller to know intimately. Almost every dooryard lawn and vacant lot has its heads of clover and its hovering bees. Watch those bees and you begin to see clover as it really is. The insects know each clover head for a tightly grouped cluster of tiny flowers, and they dip into each flowerlet in turn in search of nectar. Look closer yet and the clover head seems to change before your very eyes. It is no longer a head at all. It is a bouquet. It is a mass of sweetpea flowers, each perfect, yet each of fairy size.
This is as true of the giant red clover heads which grow along rural roadsides as of the lesser white clover in lawns. All their blossoms are composite heads of perfect flowers which, under a magnifying glass, would be mistaken for the blossoms of their cousins the peas. And even the sweet clover, which grows along back roads, follows the family custom. Both species glory in tiny pea-like blossoms, although in this case they are scattered along the stems instead of grouped in clusters.
Hundreds of wild flowers have the same surprises for the enquiring eye. The common elder, in blossom along most streams, offers flat-topped heads of tiny, waxen blooms which soon will turn to berries. The wild carrot, sometimes dignified with the name Queen Anne's lace, displays a flower head similar in shape and color and also made up of hundreds of individual blossoms. The wild carrot also offers one freak flower in each head. While all the other flowerlets are pure white, the one in the very center of the head is tinted lavender or violet.
The list is almost endless, as any close observer well knows. Everywhere, it seems, nature has wrought in miniature as well as on a normal scale, and not half the flowers that grow in the fields are really the simple blossoms that they seem.

## MAN-HOUR STUDY FINDINGS.

In a study of production, employment and energy expended undertaken at Columbia University to trace industrial and agricultural development in this country for the last 100 years, which was announced during the week, business may finally obtain accurate charts of progress in 3,000 lines of enterprise which will enable it to obtain a more thorough understanding of its situation.

Although the study is not complete, it has already shown clearly some major factors and faults in our economic system. Outstanding among these is the light which has been thrown upon technological unemployment. Thus. it is pointed out that it took 1,291 man-hours to build an automobile in 1904 and only ninety-two man-hours in 1929. Thirteen manhours were required in 1929 to produce a metric ton of steel, while seventy were needed in 1900.
Those who are carrying out this study declare that the increase in technical efficiency in industry has not been accompanied by a corresponding increase in employment opportunity In short, the machine has taken away jobs and has not furnished the same number of other jobs as a substitute. The result has been an increasing number of unemployed.
If to this study might be added a survey of earnings and profits, there would be offered practically all the data required to judge our economic progress finally and completely with an eye toward those adjustments which are undoubtedly reeded and in an urgent way. Working schedules might be adopted on a basis of factual knowledge instead of sentiment. Wage and profit norms might be set in such a fashion as to eliminate for all time the wide fluctuations in the business cycle.

## DRY GOODS CONDITIONS.

The gain in retail trade noted as a result of improved sentiment was fully maintained during the past week. Volume was reported somewhat better than last month's average. Demand did not appear to center upon any particular kind of merchandise, but took in a number of articles which were wanted to meet ordinary needs. Regular lines were favored and price promotions, except in special cases, failed to get their former response.
This apparent swing in consumer demand to needed merchandise rather than price merchandise is regarded as significant by retail executives. It was accepted as lending emphasis to the viewpoint that a reaction against bargains for the sake of bargains has definitely set in. Coming in the midst of the fall buying season for the stores, it is apt to attract more purchasing to regular lines.
The upturn in securities and commodities is as welcome to the stores as to financial interests and producers. Operations on a rising market are far more satisfactory. At the same time, it is pointed out that retailers would do well to go slow in revising their price ideas. Until production gets well under way, it is worth while remembering that there are 11,000000 unemployed in the country and that the lower price brackets cannot be eliminated except at great risk.
In certain sections of the wholesale merchandise lines, sellers' markets have developed. These are found in women's apparel trades and in some silks and woolens. The late openings, combined with new fabrics which take longer to weave and, incidentally, to imitate, have brought about this situa-
tion, which, however, is likely to be only temporary.

## SCATTERED GAINS.

The recently developed trend of greater hopefulness in business was stimulated during the week by further rises in securities and commodities. It was supported by additional reports of factory re-openings or expansions, but not by the statistics from basic industries. A more inflationary aspect was given to developments by the schemes advanced for commodity pools and the urging credit on the railroads for equipment purchases.
That a halt to deflation has been desirable was the conviction of many authorities, both here and abroad. On the other hand, the use of credit in a highly speculative manner enters no sound formula and, it is believed in responsible quarters, should be discouraged. If forward orders on a large and long scale are entered at any time, it is reasonable to conclude that they can alone result in a backset later.

About the one definite evidence of gain in a key industry is furnished by building construction. Contract awards last month on a daily average basis ran 18.4 per cent. ahead of those in June, when, ordinarily, a seasonal decline of 5.7 per cent. takes place. Offsetting this was a drop in automobile production, due principally to a sizable reduction in the ford schedule. The business index reflected this decline by easing further for the last week reported, although all the other series were higher.
A favorable sign so far as public sentiment is concerned was the drop in the adjusted figures of money in circulation. Hoarding had reached a new peak, but for the last week in July showed the first recession in two months.

## RETAIL STOCKS UNCHANGED.

With the repeated declaration that retail stocks are very low and must soon be replenished on a large scale, the actual figures on inventory condition do not jibe. Thus, the New York Federal Reserve report indicates that stocks on hand at the end of June for the department stores in that district were 18.7 per cent. lower than on the same date last year.
This reduction just about matches the decline in prices which has taken place over the year. The Fairchild retail price index places this drop at 18.4 per cent., so that on the basis of physical volume inventories were just as large at the end of the half year as they were last year.
Some consideration also has to be given to the trade level. This was 21 per cent. lower for the first six months of the year. Obviously, the same stocks should not be carried for a smaller volume of trade.
It might be better to say concerning present inventories that they are very low when allowance is made for slowmoving or obsolete stocks, and only the fast-moving and current merchandise counted. Unsuccessful price promotions usually mean a cluttering up of stock shelves and unsalable or very nearly unsalable merchandise.

This must be the condition confront ing some large stores, while the smaller stores are probably more greatly concerned over obsolete types-merchandise which has accumulated over a long period of time and which was not closed out as prices declined.

## THE CURRENT MONTH.

Even for those who glory not in the heat of summer, the arrival of August should be welcome. It may mean that stifling days lie ahead, but it also means that July is gone and that September, with its first touch of autumn, is the next leaf on the calendar.
July has brought days of heat and humidity. But it has also brought many fields to fruitfulness and the shocks of small grain and stacks of hay which dot the countryside present picture which somehow seems to belong to a later date. Now July leaves those shocks and stacks to August for further seasoning, and leaves as well the orchards where fruit hangs green and heavy, awaiting the ripening change which August days will bring Fields of corn which has grown tall and tasseled out and thrust swelling ears from green stems await the magic chemistry of August sunlight and August winds.

August is a time when nature in her preoccupation with affairs of the open fields contrives to convince man that summer is a season which, for his own comfort, could well be spared. But it has its appointed place in the scheme of things, even for sweltering mankind. Its very sins make more welcome the virtues of the weeks which follow, and its days of heat make more pleasant by sharp contrast and vivid memory the days of autumn vigor which bring the hint of frosty air.

## THE SHORTER WORK WEEK

Civic and industrial leaders of New England who conferred with President Hoover on the subject of a shorter work day and work week report that he may call a National conference to promote his plan for helping employment. The "New Hampshire plan," which is designed to place no heavy additional burden on business, includes contributions from those now employed not to exceed 6 per cent. of their wages. It is figured that with supplementary contributions from owners and salaried executives the number of workers in each establishment could be increased by 10 per cent., thus providng jobs for about $3,000,000$ persons This is only one of the many proposals for utilizing the obvious advantages of the more equitable distribution of employment which has long been urg ed by organized labor. Public support of this idea has appreciably strengthened since the beginning of the depression. It is the most practical suggestion that has been made for combating unemployment. Under authorization by Congress it has been put into effect by some of the departments at Washington and its general adoption would undoubtedly bring widespread relief.

Gold is leaving America because other lands can call their money home without being darned Shylocks.

## OUT AROUND.

Things Seen and Heard on a Week End Trip.
Saturday's Out Around took us over the 40 mile thoroughfare from Cooper to South Haven, enabling us to call on friends of the Tradesman at Alamo, Williams, Mentha, Kendall, Gobles, Bloomingdale, Berlamont, Grand Junction and Lacota. The road has more abrupt turns than any other road I have ever met up with and is paved with a black substance which eliminates dust, sand and gravel. The road is a very old one, furnishing Kalamazoo with the most delightful route to Lake Michigan. Some of the towns en route bear evidence of their age and there are shadow towns which remind one of former settlements which no longer exist. The country is beautiful, reminding one of many rural drives in New England.

I was surprised to note the lack of much of the former activity of Mentha, which is the center of one of the greatest peppermint developments in the world. Most of the tenant houses are unoccupied, but the buildings in use are kept well painted and apparently are serving a useful purpose. The late A. M. Todd, who converted hundreds of acres of swamp land from worthlessness to productivity, left an outstanding monument to his genius and greatness in a vast expanse of peppermint fields which are worth a day's travel to inspect. If such a man could find any way to prolong his lifetimeso full of activity and good to his fellow men-it would be a find worth finding.

At Goblesville I handed a merchant a bill for $\$ 6$ worth of Tradesman. He looked at it a moment and asked, "What do you expect me to do with this?" "Pay it like a man because the paper is worth ten times what it costs you," I replied. "You are dead right," he replied, as he pulled out his check book, "what you said about George Welsh in this week's Tradesman is worth $\$ 60$ to any merchant who might be inveigled into voting for a man who has done so much to destroy the merchants of Grand Rapids through the manipulation of his city store and who would probably do all he could to embarrass the merchants of Michigan as a class if he should ever succeed in his ambition to become governor."

Speaking of Welsh, I note he pledges himself to abolish the state constabulary if he is elected governor, which I regard as a very remote possibility, because the system costs the state approximately half a million dollars to maintain. I think it was worth half a million dollars to apprehend the crooks who recently robbed the Wealthy street branch of the Grand Rapids Savings Bank, which would probably never have been accomplished under the sheriff system because the moment a criminal crosses the county line in which the crime was committed the sheriff who is chasing the culprit must halt. It is possible, of course, that such abuses as too high salaries may have crept into the constabulary sys-
tem, but it is not necessary to abolish the system altogether in order to correct such an abuse.
H. W. Taylor, general dealer at Gobles, informs me that his former partner, Mr. Hicks, who subsequent to his retirement from the Gobles store conducted a general store at Vestaburg for several years, is now engaged in general trade at Ober, Ind. He is so ill with anemia that his friends regard his condition as dangerous.

While in the store of E. Machin at Gobles I was so fortunate as to meet the surviving member of the firm of Myers Bros., who conducted a drug and grocery store in the building now occupied by Mr. Machin for nearly fiity years. He bears his years with graceful dignity.

At Bloomingdale my first call was on William Harrison, who has stood behind the counter of a drug store for about fifty years. He is 81 years old, but certainly looks as though he would be able to round out a century of usefulness and enjoyment.

I congratulated E. H. Plum on his refusal to listen to the machinations of a total stranger who demanded $\$ 20$ for a license to store eggs in a cold storage in New York City, until he could communicate with the Tradesman. The man gave his name as W. A. Neider. He traveled in a Lincoln car and "threw the dog" to a queen's taste. He claimed to be a Good Samaritan who would lead the egg handler out of the bondage of local jobbers in eggs by furnishing them a license to ship foods to a certain cold storage on payment in advance of a lump sum in cash. I never heard of this scheme before and I hope few country merchants take the hook. All cold storages of which I have any knowledge are willing to accept shipments of this kind and wait for the payment of storage charges until the goods are sold.

This situation leads me to repeat the admonition I have so often handed out to my readers-to have no dealings under any circumstances with any stranger who demands cash in advance of performance or a signature to any kind of a paper. There always is danger in dealing with a stranger on either basis. I have scant respect for a merchant who first gives up good money or signs on the dotted line and then appeals to me for information afterward.

To anyone who seeks a restful two hour drive in the presence of happy and attractive surroundings, with fine farms and gardens and noble trees at frequent intervals, I can recommend this route without any reservations whatever. As the hard surfaced road from Otsego to Alamo is now completed I recommend that the traveler on US 31 turn onto M 40 from Plainwell, proceed to Otsego, then take the new road to Alamo, thence West and South to Williams and from there on Westward to South Haven. As one nears the last named city the fruit belt is much in evidence.

Charles W. Garfield and wife are spending two weeks at the country home of Mrs. Ossian Symons at Pier Cove. He has promised his physician that he will do no talking for a fortnight in hopes he can be relieved from the hacking cough he has had for several months. All his friends-and they are legion-will hope that this alternative may prove to be successful. Some of the old timers can recall the time when Pier Cove was one of the outstanding fruit shipping points on Lake Michigan. Edward Frick used to visit the place regularly every month to sell the two merchants then located there. The original forest reserve created by Mr. Symons will prove to be a mine of interest to Mr. Garfield, who loves trees more than some men I know love their wives.

The now disappearing depression has brought many changes and taught most of us many lessons. One of the lessons we have learned is that the ownership of a tract of timber is now a liability instead of an asset. Nothing appears to have been hit harder than timber, which could ordinarily be converted into merchantable lumber at a handsome profit. The almost total abandonment of new building projects has confined the demand for lumber to the narrowest possible limits.

Joseph Brewer has every reason to be very happy over the result of his appeal to the bondholders of the Pantlind Hotel Co., who have already sent in bonds in excess of a million dollars. Because the action he proposed requires the consent of only 51 per cent. of the bond holders and much in excess of this amount has been sent in, the plan has practically become operative. Mr. Brewer's plan was so broad in scope and so generous in application and results that I confidently expect to see every bond holder wheel into line. By so doing he will avoid the enormous expenses and annoyances of a receivership, the appalling array of court costs and reconstruction and bond holding committees, besides saving intact investments of preferred and common stockholders.

Ralph F. Wittgraf, of Minneapolis, writes me as follows concerning the grocery store situation in Whitehall and my attitude toward Henry ford:
"The question Mrs. Carlson propounded recently on your visit to Whitehall is just another example of a situation which is quite common throughout the country, in the city as well as the rural center
"Whitehall has a population of 1200 with eleven grocery stores or 110 persons per store. Apparently in this town there are about three grocers losing money and they don't know it and four more who are just breaking even. Don't you think a town council would be doing a merchant a kind deed if they refused to renew his license when they know he is losing money, has no system of cost accounting and is up to the hilt in debt? This action has been carried through by councils in some towns and cities and has met with success.
"A man who is conducting a grocery store in a town such as Whitehall has
very little chance of ever accumulating enough of an estate to retire on in old age, so long as such a situation exists. Common sense should tell the merchant to change his location or his line. If common sense does not then I think it perfectly fair for a town council to step in and exercise some restraint. It may be only a matter of time before they are dependent on the county or town for support when no outside interference is used in situations of this kind.
"Your magazine is passed on to me every week and continuously I have noticed when Henry ford's name is mentioned the ' $f$ ' is not capitalized. Surely this is not a typographical error. Will you satisfy my curiosity?"
Fortunately or unfortunately, Michigan has no licensing law for retail dealers. If we had such a provision the numbers of merchants could be effectually regulated.
I have declined to accord Henry ford a capital letter ever since he flamboyantly broadcasted in the daily papers of the United States two disloyal sentiments while we were engaged in the kaiser's war. These sentiments were as follows:
"The word murderer should be embroidered on the breast of every soldier and naval sailor."
"When this cruel war is over the stars and stripes will come down off my factories and the flag of internationalism will take its place."
I have appealed to Mr . ford on many occasions to apologize to the American people for these unfortunate utter-ances-the same as he apologized to the Jewish people for the infamous charges he laid at their door-but he has failed to avail himself of the invitation.

A business man who does much traveling in Michigan has this to say about the proposed repeal of the Volstead law:
"I seldom find a hotel landlord who is not in favor of the repeal of the Volstead law. Landlords as a class are inclined to the belief that it will be the policy of the Government to confine the sale of liquor by the drink to hotel bars when the law is repealed. Liquor in bottles will probably be handled by Government agencies of some kind. The open saloon will never again be tolerated. With this line-up it will be harder than ever for bootleggers to obtain supplies in sufficient quantities to meet their requirements. Of course, they can continue to make moonshine, but few people will draw on bootleggers for supplies of beverages if they can obtain wholesome liquor from Government agencies and hotel bars. The bar will add much to the profits of hotel keeping and also enable the hotels to save much money they are now forced to expend in repairing rooms which are disfigured during the process of serving and consuming bootleg liquor. The Volstead law has precipitated a very expensive condition for the hotels of this country, causing great expense to keep their rooms up-to-date from the abuses of whisky guzzlers, without deriving any profit from the sale of the liquor thus consumed."
(Continued on page 23)

## FINANCIAL

Soundness of the Home Loan Plan. Provision of the home loan organization by Congress is significant primarily as the first step toward a possible ultimate solution of the homefinancing problem in this country. The banks, of course, cannot be started for some months and consequently the plan will not be of immediate aid to business. The theory underlying the plan, however, is sound and, if the system is capably managed, it should yield substantial benefits in the course of time.

In broad outline, the bill provides for the creation of eight to twelve banks. The initial capital is to be provided by the United States, but it is expected that this will be repaid and that ultimately the funds for the organization will be obtained from subscriptions by members and through borrowing. Building and loan associations, savings banks and other organizations engaging in the lending of money for home financing may become members. Loans can be made only to members, with the exception that private individuals may receive accommodation directly in unusual circumstances.

The system has been advanced on the thesis that because of the hesitancy of credit organizations to lend, at present, home owners with maturing mortgages are placed in an embarrassing position. It is maintained that it is exceedingly difficult to get these mortgages renewed and that in many cases no renewal is possible. The result of this situation, it is explained, is to force a large number of people to sell their real estate and thereby depress the entire market.
The home loan banks, therefore, are supposed to offer a source of funds for these cases. Because of the ability of the building and loan associations and other organizations to borrow from the nwe banks it is expected they will be more liberal in the renewal of mortgages and home owners will be correspondingly protected. It is emphasized, too, that this ability of the lending organizations to obtain funds from the central units will cause them to grant new mortgages with greater fredom and thereby speed up construction in this field
It should not be expected that a great deal actually will be accomplished along either of these lines in the near future. In the first place, any general dumping of mortgages into the home loan banks quickly would exhaust the funds of these organizations and, under present conditions a large additional amount could be obtained only with difficulty. Secondly, a substantial proportion of the mortgages which lenders refuse to renew to-day are more or less hopelessly under water. Unless the home loan banks are managed as philanthropic institutions, accordingly, they must refuse to accept these mortgages.
Such a system as provided by the home loan act should be slowly evolved. Its function is to make only relatively long-term loans, and it is essential that extreme care be taken in the appraisal of the credit. Otherwise it will be impossible for the organiza-
tion ever to attain a standing in the community which will enable it to get enough funds to become an important element in the home loan building construction of the country
If keen credit judgment is shown in the selection of loans and the new banks are carefully managed, however, home building in this country will receive a genuine benefit from this latest move. The plan deserves support, therefore, not as something which will materially increase trade and employment within the next few weeks or months, but as a reform move in the most disorganized and decentralized part of our entire financial system.

Ralph West Robey

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Shorter Week Would Not Increase Purchasing Power.
According to Washington dispatches the President views with favor the spreading of existing work among a larger number of employes. The President himself mentioned that he was considering such a plan in his statement last Saturday, but definite approval was not expressed at that time. Within the week, however, there have been numerous reports to the effect that he sees in this plan a possibility of relieving the unemployment situation.
In spite of the space devoted to the discussion of the problem, nevertheless, the dispatches have been curiously silent on one of the most important aspects of the plan. This is whether the existing wage payments merely are to be spread over a large number of people or whether the plan is to be used as a means for increasing the ag gregate wage payments. The conclusion which one must draw, of course is that the former is the case, for it is useless to expect industry to consider increasing labor expenses at this time
The American federation of labor, which has no more liscense to discuss the rights and well-being of honest labor than a grasshopper has to set itself up as a moral reformer, has long been in favor of a shorter week as a means for increasing employment. It has insisted, however, that the reduc tion of hours should not be accompanied by a lowering of the wage payment to each workman. In other words, its proposal has been advanced solely as a means whereby labor might get a larger proportion of the total output of industry.
This proposal of the American federation of labor never has made much headway. In the first place, employers have been able to get all the labor they needed without arbitrarily increasing their wage burden through such a ridiculous plan. Secondly, the best theoretical support the proponents have been able to bring to their plan has been the fallacious "make work" argument. This line of reasoning is so obviously unsound that it has been unable to carry any conviction among the more careful students of economics
Quite a different set of arguments apply to the proposal which the President is reported to be following. Here it would not be a question of enabling labor to get a larger proportion of the
output of industry. Rather it would be purely and simply a method for at tempting to reduce the existing volume of unemployment.

Unquestionably if the plan were adopted it would result in a very substantial reduction in the volume of unemployment. This does not mean, however, that trade would be helped, for obviously there would be no increase in the total volume of purchasing power available through wage pay ments. The plan, in brief, is nothing more than a means for having those who are now fortunate enough to have jobs carry the burden of those who are oat of work. It is a plan of compul sory charity for which the compensa

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Ralph West Robey.
How To Determine a Change in Trend
If you find that the market is fluctuating in a very narrow range, keep your charts very active to locate these moves. In this way you will be able to determine accumulation and distribution and locate where the resistance levels are being formed. If it breaks out of these levels, you can then follow the trend of the market.
The real value of your charts is to determine where support is given and where it is withdrawn. It also locates, on the upside of the market, where selling orders are entered and enables

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Usually, after violent fluctuations, the market goes dead for the next move. The buying and selling has been equalized and the market narrows down. You will find, on your charts, various false moves at these particular times. Sometimes, after accumulation is shown, some news develops which causes a wide break, followed by a rebound. If prices go above the levels previously made, then the move has reversed itself and prices usually continue upward. At the top of a move profit taking is encountered and a short interest develops in the market. Something will occur of a favorable nature and the shorts will cover, forcing prices to a higher level which has weakened the technical position. Then the decline will start and if previous low levels are broken and the market is active on a decline, it is an indication that trend is downward.

Never pyramid after a long advance or decline. Use this form of trading when the trend has been shown on the charts either one way or the other. A great deal of money can be made, if the investor will buy after the trend has been definitely indicated.

Proceedings of the Grand Rapids Bankruptcy Court.
Grand Rapids, July $25-$ On this day first meeting of creditors was held in the mat-
ter of Frank A. Dale, Oden F. Dale, ter of Frank A. Dale, Oden F. Dale,
Robert H. Dale, individually and doing business as Dale Bros. Excelsior Pad Co.,
Bankrupt No. 4937. The three bankrupts were present in person and represented were present in person and represented filed. Frank A. Dale, Oden F. Dale and Robert H. Dale each sworn and examined without reporter. No trustee appointed.
Meeting adjourned to Aug. 1 to enable Meeting adjourned to Aug. 1 to enable
creditors to disclose any assets not schedled by bankrupt.
Aug. 1. On this day adjourned first meeting of creditors was held in the matter of Frank A. Dale, etc., doing
business as Dale Bros. Excelsior Pad Co., Bankrupt No. 4937. Franke A. Dale present in person and represented yb Willard McIntyre, attorney. No creditors present or represented and no cause shown why estate should not be closed as a no-asset
case and the files returned to district court. Meeting adjourned no date. Aug. 1. On this day adjourned hearing on offer of composition in the matter of George F. Cornell and Walter L. Cornell. doing business as Cornell $\&$ Son, alleged
Bankrupt No. 4940, was held. Alleged bankrupts present and represented by Fred P. Gebi, attorney. Creditors represented by Knappen, Uhl, Bryant \& Snow, Dilley \& Dilley, and Hilding \& Baker, attorneys. Claims proved and allowed; rected that book-keeper and alleged bankrupts appear at adjourned meeting o Aug. 9, with all books of accounts and records used in the business.
Aug. order of reference, and the schedin the matter of Clarence C. Wright, Bankrupt No. 4965 . The bankrupt is a resident of Kalamazoo, and his occupa-
tion is that of a laborer. The schedules tion is that of a laborer. The schedules
of the bankrupt show assets of $\$ 250$, which amount is claimed as exempt to the bankrupt. The schedules list liabilities of $\$ 3,181.66$. The first meeting of creditors will be called shortly.
Aug. 5. In the matter of Abel Consolidate, Inc., petition for appointment of ancillary receiver, order of reference and order appointing Fred G. Timmer, ancillery receiver, filed in this court under date of Aug. 5. Primary jurisdiction States for the Southern Division of New York, and bankrupt operates ladies wearing apparel store in Grand Rapids, under the name of Palais Royal.
Aug. 5. We have received the schedules, order of reference, and adjudication in the matter of Adelbert Case, Bankdent of Belding, and his pankrupt is a resithat of Belding, and his occupation is the bankrupt show assets of $\$ 283$, with property claimed exempt to the bankrupt property claimed exempt to the bankrupt $\$ 1,943.31$. The bankrupt has been given until Oct. 4 in which to pay filing fee. until Oct. We have to-day received the schedules, reference and adjudication in rupt No. 4970. The bankrupt is a resi-
dent of Kalamazoo, and his occupation is that of a shipping clerk. The sched-
ule shows no assets with liabilities of ule shows no assets with liabilities of
$\$ 474.61$. 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.
July 25 . On this day first meeting of creditors in the matter of Herman Stern,
individually and doing business as H. Stern Co., Bankrupt No. 4945, was held. Bankrupt was not present owing to ill-
ness but was represented by attorney ness but was represented by attorney
Harry D. Jewell. Creditors present in person and represented by attorneys $\mathbf{G}$. A. Wolf; Francis L. Williams; Cornelius Hoffius; Norris, McPherson. Harrington \& Waer. Hilding \& Baker; and Grand G. Timmer, Grand Rapids, trustee; bond $\$ 2,000$. First meeting and examination of bankrupt adjourned to July 29, at which time the bankrupt's book-keeper is to be present i if possible and claims

## A Business Man's Philosophy.

T. N. Carver, professor of political economy at Harvard University, wisely observes that there is no law in this country against any form of economic organization. Even those who like communism may have it, provided only that they do not try to forcible impose it on those who don't like it.

Communism has been tried many times in the United States. Among the experiments are the Shaker community at Lebanon, N. Y., the Perfectionists at Oneida, N. Y., the Separatists at Zoar, Ohio, the Harmonists of Pennsylvania, the Bishop Hill coolny of Illinois, Zion City of Illinois and the House of David of Benton Harbor, Mich. Most of these have ceased to exist or have given up communism.

Professor Carver points out that the characteristic of our society is voluntarism.
"Voluntary communism, voluntary capitalism, voluntary co-operation and all other voluntary forms of organization are perfectly at home in our present economic system," he says. "The only reason why communism does not spread and displace individualism, capitalism or voluntary co-operation is that very few people like it as well as they like the prevailing arrangement. As many poeple as prefer communism and are willnig to have it voluntary and not coercive can live in a communistic community if there are enough of them to get together and organize it.
"The only sense in which our system is capitalistic rather than communistic is that more people want capitalism than want communism. Communism can come only by ruthless coercion. It never has and, so far as experience is a guide, never can succeed on a voluntaristic basis." William Feather.

## Inhabited Planets.

Only a person devoid of imagination would dispute the conviction of Nicola Tesla, the famous inventor, that other planets are inhabited. The scientist regards this conclusion as "mathematically certain." Speaking as one of them, Mr. Tesla, who has just celebrated his seventy-sixth birthday, is certain that "every other planet has to pass through practically the same phase of existence the earth did, and life is started on them during that favorable phase by rays of some sun.' The average layman arrives at a similar conclusion as his faith outgrows the metes and bounds of his existence. But neither class is content with the proof that rests upon reason alone. Science, in particular, is ever reaching
out for more concrete evidence. Mr . Tesla regards as his life work the annihilation of distance, one phase of which has to do with interplanetary communication. He hopes that it will some day be possible to overcome the apparently insuperable obstacles to that achievement. And he warns against surprise if communication should be established by the earth and should show that "there is civilization on other planets far ahead of ours."
That is a daring thought but not much more so than some of our present attainments would have seemed to the early inhabitants of this planet. The science of astronomy teaches that the earth is only a very small part of an illimitable universe. Who shall say what secrets of the universe will some day be explained to man?

Saving Children's Sight. Although 50,000 school children in this country are known to be suffering from defective vision, special educational facilities are provided for only 4,000. Next year will be the twentieth anniversary of the establishment of the first sight-saving classes in the United States. These were in Bostoin and Cleveland. Now there are more than four hundred such classes in more than one hundred communities. Before assignment to these classes many children were considered sullen, subnormal and even criminal. When they had become adjusted to their new sursoundings, with their eye difficulties attended to, they display normal intelligence and dispositions. In sightsaving classes the books are usually
in very large type, much of the work is done on the blackboard, care is given to the lighting arrangement and every child is taught the touch system on the typewriter as soon as possible, so that the eyestrain of handwriting may be avoided. Naturally, it costs more to educate handicapped children than unhandicapped ones, but in educating the handicapped the community is giving them something like an equal chance in the world and therefore enabling them to earn a better living and reach a higher status than they could do otherwise. In this way the community more than gets its money back.

Beware of becoming pathologically obsessed by the problematical aspect life. Richness of living depends on discovering the positive privileges of lems.-Harry Emerson Fosdick.


Under the Tower Clock

## An - Old - School - Principle

 In a Modern InstitutionThis bank will never outgrow its friendly intefest 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.
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"The Bank Where You Feel at Home"
17 Convenient Offices

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Run Thy Shop or It Will Run-and Ruin-Thee
Much has lately been said about the craze for volume, profitless selling and similar evil things, but, like Mark Twain's weather, nothing much is done about it. The difference is that these evils are within our own control. Each can be corrected by every merchant for himself in his own business, just as each merchant can keep his credit business within wholesome bounds by controlling it himself instead of letting it run wild.

The classic example of recent times is that of a wholesale hardware merchant in the Midwest whose business was not profitable. He studied his business from the inside, with the result that he cut off half his trade. Instead of reaching out over a radius of 150 miles, he pulled in his men to a fifty mile circuit. That cut his physical territory by perhaps 75 per cent. It cut his sales 50 per cent. The end of the first year showed a satisfactory profit-return. It was about double what it had been on the former much larger business.

Here, now, is a young grocer who operates five trucks and never catches up with his work. Customers are running him ragged with several calls daily for special service, special delivery, "accommodations" without end or limit. Because his delivery men also work inside, he is short of help part of the time, and when the deliveries are made and the drivers return there is such a congestion of orders to be filled that he never succeeds in getting all goods out in time
The thought of a definite schedule for deliveries never has occurred to this boy. When the idea is broached, it seems to him utterly impracticable. He is so accustomed to jump crooked for any fool demand that he has lost the capacity to think straight

Painstakingly, the plan is laid before him. He must determine on a definite set of daily deliveries. These must be laid out, say, for 9 and 11 a. m . and 2 and $4 \mathrm{p} . \mathrm{m}$. or some similar schedule thought out as most likely to serve the majority of his trade best. Any man with experience in any locality can pretty much determine on a suitable schedule on his first trial.

When the schedule is determined on, the plan must be printed and circulated among his customers about one week in advance of the day it is to become effective. On that date it is to be put into effect and adhered to with a rigidity to make the ancient Medes and Persian blush for their laxity That is, it is to be absolute, and special deliveries must then cease just as absolutely
"How can that be worked?" he asks, bewildered. "If a good customer misses the 9 o'clock truck by 5 minute what am I to do?"
"From the day the schedule goes into effect, your hours must be completely rigid. At the stroke of 9 , the 9 o'clock truck has left-that is and must be the answer to anyone who seeks to get goods on that delivery. Of course, not in a thousand timesprobably never-will the truck actually have left the store on the schedule minute. Generally it will be 15 to 25 minutes after nine before it gets away, but so far as your customer is concerned, that delivery is closed on the dot."
"But suppose she then comes to the store and sees that truck still there?" "If she sees it and starts to protest, tell her as plainly as you would a child that the plan could never operate at all if the schedule were not kept to the instant and that customers who get their orders in before time of departure are entitled to prompt service -which you could not give them if your deliveries varied in time. Boy, you must have the backbone to run your own business. If you let your customers run it, not only will you never make any money, but you will fail to do what you are now trying to do against insuperable odds-give any customer lasting satisfaction.'
It was my guess that this grocer could dispense with at least one truck and likely he could cut off two on this plan. No such radical change in any store system can be put into effect without a period of adjustment. It would be too much to expect that all customers would grasp the plan the minute it was laid before them in printed form or personally. There are too many lackadaisical folks in the world-too many careless readers-too many who discount statements-too many lazy minded for anything so happy and logical as that.
Let such customers meet up with one plain, unavoidable disappointment which results from their own carelessness, however, and then they know what's what. Further, if there be among your people some who are utterly uncompromising and unreasonable, you have to decide whether they will ryn your store or you. Far bet ter to let every such customer go else where than to disrupt your business in the attempt to please them-which un questionably you cannot do in any case. It is a great thing to face facts at times. Moreover, it pays.

The reward of such system, rigidly carried through, can hardly be imagined by the grocer who has not tried it. He is certain to be amazed to find how easy it is to fulfill all proper demands; how quietly his or ders are taken and executed without confusion, strain or fuss; how much greater is the average of satisfaction all round. And all that means extra money in the bank for reward.

This is a peculiarly happy time to reason with folks on any such revamping of method in the interest of economy and efficiency, because our peo ple have all attained a change of outlook during the last three years.

Recently this writer rode in a diner, sitting alone at a little table. Across was a quiet, gentlemanly man. We both ordered, modestly, as befitted the times. Soon my neighbor called the (Continued on page 23)

## Coming to Niagara Falls? Fine! We'll be glad to see you




On your vacation trip this summer, include Niagara Falls.We'll be mighty pleased to have you visit the Home of Shredded Wheat. Bring the whole family. We'll show you the marvels of modern baking, do our best to make you feel at home, Invitations needed? Not a bit of it! Stop in any time!

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## Fleischmann's Yeast

A Product Of<br>STANDARD BRANDS INCORPORATED

## MEAT DEALER

## Michigan State Assoclation of Retail

 Meat Merchants. President-Frank Cornell. Grand Rapids Vice-Pres.-E D. Abbott, Flint.Secretary-E. J. La Rose, Detroit Treasurer-Pius Goedecke, Detroi Next meeting will be held in Grand

Some Hopeful Signs Seen in the Food Industry.
Concern about he trend of food prices in the next nine months is felt by the Amrican people bcause the occupation of producing, packaging and distributing the foods of the country -the most wide-flung and most important of all business employmentsaffects the immediate welfare of more than $10,000,000$ families dependent on whether prices for foods go upward or downward while the present production is moving through to consumption. Despite the confusion brought about by many conflicting statements, some helpful and hopeful signs are appearing in the food industry.

A feeling of safety or confidence in buying is based on several influences. The greatest of these is belief that prices are lower han they should be and therefore the individual buyer gains an advantage for himself at the expense of those who sell. Obviously every man investing his time and money in preparing and handling the food supply of the country is concerned about what is to be the course of prices during the next few months.
The food trades have been slow to understand the special influences so seriously affecting the prices of the commodities they handled. As always in a time of business curtailment, commercial food production has been decreasing. Until 1932 the extent of this letdown was difficult to appraise.
In the aggregate, the producing of foods has felt the easing which comes to human effort when the reward grows less. For several reasons this easing in food producing fundamentals has bein slow to affect market levels One is the return of men to the land which has accompanied the depres sion in the cities. Another is the extent to which food supplies available anywhere can now be immediately of fered and distributed almost anywhere else.

A greater reason than most realize is the encouragement our Federal Government has given to the farmers Because of the Farm Board and the agitation for artificial strengthening of prices, the farmers have maintained production in hopes that the political gentlemen would perform miracles and advance prices without regard to sup ply and demand.

The importance of this state of mind to keeping production higher than would otherwise have been the case is being recognized, but we will not be on a sound basis until we have such a sound program in Washington so generally accepted that the agitators among the farmers will no longer artificially increase production by promises of things that cannot be done.
In reviewing the last thirty-six months we observe a contradictory market position-fully sustained consumption of foods in tonnage from a supply declining slowly but surely and
et the relationship in handling so upset that they are off prices about 40 per cent. To understand why this happened we must examine two important operations in the handling of our food supply-the manner in which foods are warehoused and distributed and the time schedule under which such foods must be financed.
With the exception of a few seasonable perishables, all our food supply is still controlled by the pioneer theory of storing a part or all of the season's production-depending on the commodity-until wanted for consumption. The volume and usage of such storing have been increased by using refrigeration and volume cooking to add to the time that foods can be held. But if we were to put away millions of tons of foods under a theory similar to the old storing in the "root" houses, we would require a new relationship among ourselves.
Many sorts of intermediate factors found an operating place in this con-serving-packers, canners, wholesalers, chain stores, retailers and consumers' pantries and cellars-each with a more or less constant habit of storing and carrying a proportion of the food-and all financed by banking capital.

Even before the depreession, this interlocking series of storages was being disturbed. But despite these upsetting influences the accumulated plan for carrying the country's food supply was still operating in a fairly satisfactory way when the stock market explosion of 1929 started us toward an attitude of being doubtful of everything. For months it has seemed as though no price would hold regardless of statistical position.

With declines not only taking thei: net profits but eating into the margin required to pay costs of doing business, packers and distributors of foods bave wo-ked away from the responsibility for carrying any more of the annual food supply than they had to have for immediate distribution.
The position of the bankers has been even more difficult. They were loaning money belonging to other people and they became afraid when prices failed to hold and commodities did not move to consumption in an orderly

Other influences affected the markets. Home gardening and home can ning have reduced the consumption of commercial products. The extent to which every food now competes with a'most every other food has turned consumption from month to month to the foods that could be offered at the lower prices and these eddies in the consumptive flow have been made greater by the volume of food bought from pressure channels-bought be-

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cause of being featured in the retal s:otes instead of the consumer planing her requirements
The food markets have been going through a special deflating all their own because of the degree to which the storage of foods was being decreased by hundreds of thousands different factors and by millions (Continued on page 23)


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## HARDWARE

michigan Retall Hardware Aseoclation. President-Chas. H. Sutton, Howell. Treasurer-William Moore, Detroit.

HARDWARE-
Looking Ahead To the Fall Stove Trade.
Whatever conditions may be, they are never the worse for looking ahead, not optimistically or pessimistically but constructively; or for working in telligently for the future.
This is true in regard to the fall stove campaign. You may not sell as many stoves as you sold in some other years; but the more intelligently you plan in advance and the more aggressively and determinedly you push when the time comes for pushing, the better your sales will be.

Although the active season for stove selling is still in the future, it is not too early now for preliminary work In fact, one successful stove retailer starts to arrange his prospect list early in July. As soon as he gets together a comprehensive list of stove prospects, he proceeds to get in touch with them by means of personal letters.
In these letters the dealer refers to the possibility of the recipient requiring a new stove. Then he discusses the reasons why he (the dealer) should be called upon to furnish the stove. The letters are individually typewritten, individually signed, and, more than that, each of them is adapted to the individual to whom it is addressed.
"I found I had quite a bit of spare time in July," explained this dealer once. "Might as well knock out a few letters as loaf. I know my customers, and know pretty well how to approach them. A personal letter carries a lot more weight than a printed circular or a descriptive folder or pamphlet. It is a personal message from myself to the individual customer. He is pleased, even flattered. Why, I've had some write in that they weren't intending to buy stoves, but when they did, they would be sure to see my line first. That shows that a personal letter gets to the customer and interests him."

The proposition on which this dealer works is to sell stoves for fall delivery, accepting a small deposit to bind the bargain. In this way he can gauge his buying requirements more accurately; and he gets in ahead of all competitors.
The dealer who does not care to work along these lines can nevertheless use his spare time in the summer months to good advantage in preparing for the fall stove campaign.
Revision of the prospect list is of course an important job. The list should be gone over and discussed with your salespeople.
Early buying is desirable. That is, it is desirable to have a comprehensive line of stoves to show your customers the very minute your customers begin to show an interest in stoves. Sales are quite often lost through not having the one model that will appeal especially to a certain customer. It is ordered, it may be in this week or next week-but, unfortunately, it isn't on the floor where the customer can see

At the same time, careful buying is desirable. You ought to have a pretty
clear idea how many stoves you will sell and what models are likely to be popular.

Another item of preparation is the arrangement and display of the stove stock. You can't actually arrange the stoves now, perhaps owing to the space being required for more timely lines; but you can plan your arrangement. Most dealers will doubtless follow their 1931 arrangements. But ask yourself questions. Can the 1931 arrangement be improved? Would another part of the store be better to display the stoves? It is desirable to keep the stoves clean, bright and free from being used as storage space for small items of stock. Were your last year's arrangements in this respect as efficient as they might be?
In other words, lay your plans now for making an appealing and efficient showing of your stoves when the actual time comes.
Especial attention should be paid to credit sales this year. It is hard to avoid selling on credit; for a stove is a big item in the average household budget, and easy terms will often swing a sale that would otherwise be postponed until next year.
It is desirable, however, to have your credit arrangements systematized to some extent; and to have every salesman on your staff know just what these arrangements are. It is bad business to quote certain terms to one prospect as the maximum measure of your generosity and later have him discover that you have given easier terms to someone else. It is perhaps worse business to have a salesman offer terms and then have the dealer himself negative the offer. So every member of your staff should know what's what in this respect; and this means that you yourself shouold have a very clear and definite idea of just what you are prepared to do in the way of credit.
It is sound business, of course, to get as big a cash payment as possible. A definite policy should also be prearranged with regard to credits for old stoves turned in. There should, too, be a regular system for handling collections where stoves are sold on installments. You can, as a rule, leave your customer to make your collections for you: but if you don't send out a collector, at least keep a careful check on all payments to see that they don't get too far in arrears.
"An important thing," says one stove dealer, "is to have a clear understanding with the customer as to when payments are to be made. We go as far as possible to accommodate and convenience the purchaser. Within certain fixed limits he can arrange the frequency and the amount of installments to suit himself. The one thing we endeavor to impress upon his mind is that payments must be made regularly. To say, 'Any time will do,' or a day or two late doesn't make any difference,' is a prodigious mistake."
Window displays can be planned in advance and planning along this line now will save a lot of trouble when the selling season actually arrives. If any ideas occur to you, jot them down on paper and put them in a file where you can find them when you need them. Assemble also any fixtures or
other display accessories you may need.

Incidentally, discuss the stoves with your salespeople. See that they know and can present effectively the strong selling points of your line. It is a good thing to have a few staff conferences on this subject, with Mr. Dealer impersonating a reluctant and balky customer and the various salesmen answering and overcoming his objections.

Preliminary work of this sort takes a little time; but it adds immensely to the efficiency of your sales staff.

## Victor Lauriston.

## Free Distribution of Food Samples.

Unwary dealers all over the country are again being used by certain manufacturers who desire to secure free distribution of samples of their products. In many instances dealers are expected to take care of the distribution of regular packages of their products which they call samples, without realizing any profit on the goods to say nothing of the cost of handling

Retail dealers who agree to handle such distribution through combination deals, where certain products are sold at a price, and merchandise and various kinds of good products are given away, or through other methods, fail to take into consideration the cost involved. They undoubtedly overlook the important fact that in entering into such an arrangement they are depriving themselves and others of legitimate sales with consequent profit and overlooking overhead entirely.

How could the retail merchant expect to make a decent living if all manufacturers were to pursue such a policy in the distribution of merchandise? In our opinion, the dealer is entitled to a profit on all merchandise he handles or which is distributed to his customers. When approached on such a proposition every dealer would do well to tell the manufacturer's representative in no uncertain terms that if his store is to be used as an agency for the distribution of free merchandise he expects to be paid for the cost of
handling as well as a legitimate profit.

With buying curtailed as it is to-day and the consequent reduction in his profits, the retail dealer is having a hard time in endeavoring to eke out a living without being asked to distribute free merchandise and assume an expense which should be borne by the manufacturer. W. W. Jaques,

Pres. Jaques Manufacturing Co.

## A Business Man's Philosophy. Competition seems to

To-day when you drive a car into a filling station the attendants are prompt, polite and competent. A few years ago a motorist apologized when he asked for water for his radiator. He had to find the bucket and do the filling himself. Some smart boss told his attendants to do this little service for the customers. Another boss, not to be outdone, told his men to wipe the windshield. A third suggested that people might appreciate help in inflating their tires.
The spirit of willing service has spread until you are now almost certain of decent treatment in any filling station. Good attendants make more money than they did in the old days when they were mean and unaccommodating. Some are paid a percentage of their sales of oil and gasoline. Many have regular customers who patronize them exclusively

Every one in business can learn something from observing the filling stations. William Feather.
Urges Time For Dress Deliveries.
Retailers in placing dress orders should give ample time for delivery so that the market can get on a basis in which cancellations will be avoided. Neither the dress manufacturer nor the silk or woolen mills have stocks on hand to-day. Accordingly, in stipulating for a too early delivery, against the warning of the manufacturer, the retailer is simply paving the way for cancellations that will do nobody any good. Should the retailer cancel in the belief that he can obtain new styles, there would be a repetition of the same thing owing to the paucity of stocks on hand.

If women were permitted to do the courting there would be fewer male egoists.

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## DRY GOODS

Michigan Retail Dry Goods Association. President-Geo. C. Pratt. Grand Rapids First Vice-President-Thomas P. Pit kethly, Flint. Ann Arbor. Secretary-Treasurer-Clare R. Sperry Port Huron
Manager

Manager-Jason E. Hammond, Lansing.

## Corrects Coat Tax Report.

Not all coats selling at $\$ 12.50$ and less will be free from the excise tax in view of the recent ruling made by David Burnet, Commissioner of Internal Revenue, it was stated by Maxwell Copelof, managing director of the Merchants' Ladies' Garment Association, in correcting a misunderstanding which developed from a report in a New York paper. The ruling means that the tax need not be added to the cost of the fur used in the garment. Where the fur trimming remains the component of chief value the entire garment is still taxable. In view of the narrow spread, in coats at $\$ 12.50$ and less, between the value of the fur and that of the cloth, the question of whether the entire garment is taxable or tax-free hinges on a few cents.

## Stores Fix Stationery Purchases.

Appropriations for stationery for holiday sales are 10 per cent. larger than they were last year in the smaller cities, average about the same in med-ium-size cities and are approximately 5 per cent. smaller in large communities, according to selling agents who interviewed buyers this week. In the small cities stores met a poor response on cheap stationery last Christmas and have made plans to carry a smaller stock of better grade goods in the coming season. The medium-size cities are adhering to last year's program of buying 00 per cent. better goods and 30 per cent. of merchandise to retail around 25 cents. The larger stores, watching inventories closely, are cutting down orders because trade in recent months has been disappointing.

## Placing Good Corset Orders.

Orders for foundation garments are being placed in good volume, manufacturers report. With the exception of Far Western stores, which will be visited by road salesmen shortly, most other establishments have begun to cover their needs in this merchandise The new dress styles indicate strong favor for models following the natural silhouette tendencies of well rounded busts and defined waists. The bulk of the demand for corsets is tending to center on types to retail around $\$ 5$. Outstanding are one-piece garments, side-hook and step-in girdles and brassieres. New elastic materials and slide fasteners are finding wide use.

Retailers Note Firming Trend.
Retailers report that they note practically no price declines which are due to further drops in commodity prices. The lower quotations are almost entirely confined to specialty goods which up to the present have not reflected the readjustment in price already made on general merchandise lines. In discussing the firmer commodity developments, one well-known executive said the trend will have the effect of lessen-
ing mark down and stopping the continued inventory loss of the past two years, due to the replacement price of goods being lower. Stores which took their loss are now in excellent shape to meet firmer markets, he said.

## Straw Hat Prices Unchanged.

 traw hat manufacturers have be gun sending salesmen on the road with 1933 lines of stiff straw and body hats. Prices quoted the trade are practically the same as those of the previous season. Sailor styles are offered to sell at retail from $\$ 1.55$ up and body straws from $\$ 3.50$ up. Producers opened lines this year four to six weeks later than last. A few manufacturers of better straws will delay their openings until Sept. 1. Styles for the new season follow those of 1932, but manufacturers are giving greater attention to the stiff straws, believing the call for that type hat will be much greater in 1933.
## Retail Revival in Wallpaper.

Revived interest of department stores in wallpaper sales possibilities is reported in retail circles. One of the largest stores in the Middle West was cited as setting an example in adding a wallpaper department for the first time in its history. Many of the departments now being operated in the stores are of the leased variety, with gains now foreseen in both owned and leased scetions. The revival is said to be greatest in the case of better grade wallpaper. This class of paper is said to meet consumers wishes for greater variety of patterns and the matching of rooms in ensembles and with period furniture.

## Sees Christmas Toy Shortage.

The extended delay on the part of buyers in covering their Christmas toy needs will make for a shortage of a wide variety of playthings during the coming season, according to James L. Fri, managing director of the Toy Manufacturers of the U. S. A. Few manufacturers, he said, have been financially able to take the risk of carrynig a heavy reserve stock to meet the abnormally packed demand likely to develop within the next few months. The excessive concentration of the demand will also mean added costs of production on many items, he said, which may be reflected in price increases.

## Regular Lines Seen Gaining.

Custoers are tending to fill-in on some of their current needs, following delayed buying earlier in the summer. They are, however, it was said, giving somewhat more attention to regular lines than they have been doing in recent months. Should this trend become more clearly defined it would lead to building up to a greater degree of regular lines for fall by the stores, with much less emphasis placed on the development of volume through special promotional stress on price.

## Buying Starts On Wool Half-Hose.

A large volume of early business has been placed on men's wool and part-wool half hose, at prices unchanged from the previous season. Manufacturers predict that the majority of
orders will be placed within ten days and that sales will exceed those of last year by 5 to 7 per cent. The fact that yarn prices are unchanged and that only Northern hosiery mills, paying a higher scale of wages than Southern producers, manufacture the wool and part-wool half hose, accounts for the failure to reduce prices, it was said. Part wool numbers are featured to retail at 25 cents and the wool numbers in 50 to 75 cent ranges.
Slump in Buying Hits Notion Trade.
Following a period of brief activity the notion trade relapsed into a dull condition this week. Re-orders for current merchandise dropped off, while the buying of fall items is being held up until later in the month. Dress accessories, with the exception of buttons, buckles and slides, are moving in only a limited way. Notion articles for use in kitchens and other parts of the home are in less demand than usual for this time of year. The buttons, buckles and slides, for use on women's dresses, are outselling all other items in the notion field by a wide margin. A steady call for such goods marked the entire spring and summer season, manufacturers said.

Sees Silk Prices Tending Upward.
An upward trend in prices of broad silks for immediate consumption is looked for in the industry, according to views expressed by Paolino Gerli, president of the Silk Association, at a meeting of broad silk manufacturers and converters, it was announced. Rising raw silk prices, low stocks in the hands of manufacturers and conservative fall production indicate a healthier condition, which should make for a more profitable season. The demand for the new weaves being featured is greater than the supply or ability to supply, with the result that "there should be far greater stability and confidence in the broad silk market than in several years past.'

## Knitted Apparel Orders Gaining.

Orders for women's knitted apparel are shaping up well in the primary market, the showroom activity in this merchandise during the week being quite brisk. Attention centers largely on three-piece suits, particularly in the $\$ 6.75$ and $\$ 10.75$ ranges. Orders are tending to be well distributed over a variety of wool-yarn numbers, including angora, rabbit's wool, zephyr, ratine and bramble types. The colors specified and running largely to Freedom blue. Bordeaux red, Malaga brown and black. In addition to the showroom business, some manufacturers are booking a good volume through road salesmen.

Berkshire Reduces Hosiery Prices.
Price reductions ranging from 50 cents on cheaper numbers to $\$ 1.50$ per dozen on more expensive makes were put into effect last Thursday by the

Berkshire Knitting Mills, Inc. The new prices are guaranteed against decline until Jan. 10, but the company warns buyers that the present condition of the silk market makes it impossible to insure against a possible price rise before that date. The company offers, for early delivery, non-run hosiery made under the Schwartz patent, to retail at $\$ 1.35$ a pair. A similar offering was made by the Apex HosMills.

Dry Goods Activity Limited.
The seasonal lull in the dry goods field continues to hamper operations. Wholesale dealers throughout the West report that sales show little improvement as a result of recent advances in grain and livestock prices, but predict that a pick-up will be noticed before the close of this month In the Eastern States retail accounts are purchasing limited quantities of fall goods and some difficulty is being experienced by jobbers in making collections. The firmer tone noted in the prmiary markets is expected to have a favorable effect upon dry goods prices shortly.

Sales Events Aid Men's Wear. A decided improvement in the volume of retail men's wear trade marks the current week. Clearance sales of men's summer suits furnish most of the business for stores and retailers predict that stocks of lightweight gar ments will be cleared by the middle of the coming week if weather conditions continue favorable. Demand for furnishings was confined to shirts in the 89 cent and $\$ 1$ ranges. Fall merchandise is ordered this week by retailers, but will not be displayed until early next month.

Food Men To Enlarge Sales Staffs.
For the first time in more than two years grocery manufacturing companies are increasing sales staffs in preparation for Fall campaigns. Encouraged by better conditions through out the food trades, the grocery houses are preparing to launch drives for additional business around the middle of this month. In rebuilding sales staffs, executives say that preference is being given former employes released when sales fell off. At the present time places will be found for about one-third of these men, one manufacturer said, but the numbers employed will be increased rapidly if conditions justify such a move. The producers feel that price slashing has been halted in the food trade and that both retailers and jobbers are now ready to build up normal-sized stocks.

Failure is, in a sense, the highway success, inasmuch as every discovery of what is false leads us to seek earnestly after what is true, and every fresh experience points out some form of error which we shall afterward carefully avoid.-John Keats.

## HOTEL DEPARTMENT

Federal Farm Board Placed Agriculturist in Deepest Ditch.
Los Angeles, Aug. 6-The recently deposed California member of the Fed eral Farm Board, in a radio address the other night, certainly asserted a
few "low down" facts in the adminisfew "low down" facts in the adminis-
tration of that body which the party tration of that hody which difficulty in
in power will have some difind "laughing off" during the forthcoming campaign. From this disclosure it seems the very men who were delegated to help the farmer didn't know what it was all about, although the spent approximately a half billion dollars in experimentation and placed the agriculturist in the deepest ditch he had ever disclosed, which demonstrate that the only man who can help him is that the only man who can help him is the one who has been honestly trying to do so for a century or more. Farming is one of the hardest production
jobs on earth. It has more unknown factors than any others. It calls for more skill and considerably more patience than a hundred other lines of work. To be quite frank on the subject, a goodly percentage of unsuccess ful farmers are those who have not the skill or the patience or the aptitude necessary for food production. There are plenty of supposedly rich farmers, but they are all men who have applied but politics-but science to thei -not politics-but science to their jobs. They have disregarded the chea hypocrites who have from time immemorial tried to wheedle them into voting them into office and then for getting all about them until the approach of the next election day. The man who really made it possible for the farmers to make a good living and the people to obtain cheap, wholesome food, is the scientist. The man who will better the farmer's lot in the future will not be a politician but a scientist. And no one else can or will ac complish it. It was the scientist who took the mongrel hen which ate it head off every week and turned out yearly product of a dozen eggs, and yearly product of a dozen eggs, and converted her into a unit capable of producing 200 in the same length of time. He was not a catch-penny politician, but a scientist, and he was no on any farm board drawing down a princely salarv, ably assisted by his wife's relatives. Luther Burbank did not waste his time and substance folowing up these self-constituted saviors of everything, but applied practical horse sense in a practical manner and then proved his theories by results. The spell-binders will go at it hammer and tongs during the vote collecting period to try and convince the farmer period that his only salvation is particularly, that onis condition. But to vote to contimeltur con if hen. But the sen well the will do well to outwit these charlatans by voting against suc
such an organization.

Clark B. Dibble, 72, former mayor of Flint, who also served several terms as alderman and a police commissioner, passed away in that city last week. Mr Dibble was for many vears proprietor of the Dibble House, one of the larger hotels of the early days in Flint, afterward entering the real estate business.

Giant trees have always been the most interesting feature that has atmost interesting feature toiat National tracted visitors to Sequoia Nore than twenty groves of big Park. More than twenty groves of big trees are located within the park, probably more than 60 per cent. of all the big trees that actually exist. It is estimated that there are about 15,000 acres of big trees in the world of which 9,000 acres are in this particular forest. There are over 8,500 here that are over ten feet in diameter.

What interests me is to know whether the movement favoring five instead of three meals per day is sponsored by the "Society in favor of Tip-
ping," or for the purpose of producing
With the divorce suit of Mauric Chevalier another of Hollywood's "happy marriages," goes on the rocks on t collapse for the reason ou might think. There are a lot of unhappy wives who would like to break the bonds; only they haven't the money. Hollywood can afford alimony. Another thing is that-living in the blaze of publicity all the time-they do not dread the notoriety. Oddly
enough, the marriages of experienced actresses like Mary Pickford and Joan Crawford are more likely to stick than any other. They seem to know where he rocks are in the channel

Hotel operators and other caterers eem to be constantly shifting about between the restaurant and coffee shop ideas of purveying to the public, and just now I notice considerable liscussion about the feasibility of ineresting the public in sandwiches. It might be made to work out if sandmight be made to work out if sandossible food value. The sandwiches to butterles, separated from of to-day, butterless, separated from he parent loaf with a safety razor, is ot comparable in any way with the andwich as ofiging wayted The chief aim of the present day producer is to restrict the cost of one of his
creations to a single penny and mulct creations to a single penny and mulct the unsophisticated public to the tune of ten or fifteen cents for such an offering. In the good, old days when sandwiches were, you might say, in heir infancy, or at least the idea was, a sandwich consisted of two generous slices of bread, liberally butteredeach slice separately-and used as an enclosure for liberal slices of meat cheese, etc. Have you seen one of such cheese, etc. Have you seen one of such the past dicuglad to have and publish the particuars. The present day production comrises as a rule, two transparent slices of stale bread, innocent of butter or other lubricant, a sliver of stale meat, ettuce leaf from the kitchen sinkand a check. Am I correct?

Prohibition Commissioner Woodock's order for a special investigation of the California grape industry, savors omewhat of a grandstand play. If he somewhat of a grandstand play. If he eally thinks seriously of such an investigation he would do well to place President Hoover on the witness stand for his first move. Mr. Hoover has a very comprehensive grasp of California affairs and might be depended upon to testify without bias. He is aware that some grape juice is being illegally fermented and sold, which does not warrant the cost and labor of a special warrant the cost and labor of a special investigation of the grape industry gation by Mr. Woodcock's agents in gation by Mr. Woodcock's agents in California. It is a matter of record
that, annually. California ships to the that, annually California ships to the
East thousands of tons of grapes and East thousands of tons of grapes and rivers of unfermented grape juice. To interfere with such shipments would be ridiculous, if not illegal, as bad as it would be to interfere with interstate shipments of corn, rye and barley, which fermented juices may, and do, become forbidden beverages. The raiser of grapes is no more responsible for the final use of his crops than are the grain prowers of the Middle West, the grain growers of the Middee West, coholic potentiality And all this while coholic potentiality. And all this while every American city is overrun with dealers in malt syrups which have

The postmaster general is said to be worrying over some criticism of the quality of the mucilage that is being used on the new issue of three cent used on the new issue of thee cticktamps. foitiveness but folks with delicate stomachs object to the taste. They evidently want something flavored with a flapper's kiss or the fragrance of a Persian garden. Uncle Sam
should get out a de luxe edition for that class of patrons.

Times G , change, even in Michigan. Times change, even in known as A few years ago, what was known are Marquette Railroad, was claimed to be Marquette Railroad, was claimed to be
the best paying branch operated by the best paying branch operated by hai company. Three passenger trains laily arrived at the Pentwater terminal, two of them carrying Pullman sleepers. Last week the railroad people made application to the state railroad commission for permission to discontinue the operations of the line from Mears Junction to Pentwate

It looks as though a large share of the celebrities of Hollywood will be arrested before the income tax authorities get through with them. It would seem to be the part of 'wisdom if the authorities would evolve a system of tax collection which would, at least, be understood by the collectors themselves. In many of the Hollywood cases the victims actually appealed to the authorities to supply them a statement of their indebtedness after enightening them as to what they had lightening them as to what they had taxable. The Government took the money, but later orrs were discovered and the actor people
have had to suffer innocently. If the have had to suffer innocently. If the
public realized what proportion of public realized what proportion of
their tax never gets to any useful their tax never gets to any useful
place, but is soaked up in the business place, but is soaked up in the business
of collecting it, they might possibly of collecting it, they might possibly feel worse than they do now.

A few years ago the Michigan Legslature passed an act known as the Henry law, making it mandatory for all hotels in Michigan to furnish guests all hotels in Michigan to furnish guests
nine foot sheets, fire escapes and linen nine foot sheets, fire escapes and linen
towels. It is claimed by the U. C. T. that many hotels have forgotten there that many hotels have forgotten there is such a law. According to my recollection, the same act provided for
hotel inspectors to see that the law hotel inspectors to see that the law provisions were enforced. What has become of them?

A French authority declares that the smoking of cigarettes between courses at dinner, is a "gastronomic crime." The theory being that it destroys apThe theory being that it destroys ap-
preciation of good food. Perhaps. preciation of good food. Perhaps. even over there, they are being urged
to "reach for a cigarette instead of a to "reach
beefsteak."

As intimated in my communication of last week the members of the Michigan Hotel Association are considerably wrought up over the private home ably wrought up over the private home and so evidenced themselves at a meetand so evidenced themselves at a meet-
ing of the executive committee, held with President Doherty, at Hotel with President Doherty, at Hotel Doherty. Clare the other day. The
discussion at this meeting brought out discussion at this meeting brought out the fact that private homes with
"Rooms For Rent" signs hanging out in the front yards are luring a continually larger percentage of the automobile travelers from the legitimate hotels that offer higher grade accommodations coupled with service, satety and sanitation, largely upon a basis of space competition. With the consid erably lowered volume of tourist traffic this vear due to the depression, and the number of potential tourists

## Hotel and Restaurant Equipment <br> H. Leonard \& Sons <br> 38-44 Fulton St., W. GRAND RAPIDS, MICH.

CODY HOTEL GRAND RAPIDS

## RATES- $\$ 1.50$ up without bath

 $\$ 2.50$ up with bath.CAFETERIA IN CONNECTION

## Warm Friend Tavern Holland, Mich.

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

GEO. W. DAUCHY, Mgr.

MAN IS KNOWN BY THE
hat is why LEADERS of Busines ciety make the

## PANTLIND HOTEL

## tality

GRAND RAPIDS, MICH. Rooms $\$ 2.25$ and up.
Cafeteria -:- Sandwich Shop

## MORTON HOTEL

## Grand Rapids' Nerwest

 Hotel400 Roums -:- 400 Baths

RATES
$\$ 2.50$ and up per day.

## Park Place Hotel Traverse City

Rates Reasonable-Service Superb -Location Admirable. GEO. ANDERSON, Mgr.

## New Hotel Elliott STURGIS, MICH.

## Occidental Hotel

FIRE PROOF
CENTRALLY LOCATED Rates $\$ 2.00$ and up
EDWARD R. SWETT, Mgr
Muskegon

Michigan

## Columbia Hotel KALAMAZOO <br> Good Place To Tie To

"We are always," mindful of our responsibility to the public and are in full appreciation of the esteem its generous patronage implies.'
HOTEL ROWE
Grand Rapids, Michigan.
ERNEST W. NEIR, Receiver
who are out of work and cannot make their usual vacation trip through the state, this unfair competition of private homes that pay no taxes as businesses and maintain no standards beyond those dictated by the whims of their operators has been keenly felt by the hotel operators, particularly by those in the smaller cities and towns on the through highways, which make up an excecdingly large proportion of the excecdingly large proportion of the
membership of the Michigan associamembership of the Michigan associa-
tion. At this meeting Frank R. Johntion. At this meeting Frank, R. John-
son, proprietor of Johnson's Rustic son, proprietor of Johnson's Rustic
Tavern, Houghton Lake, was delegatTavern, Houghton Lake, was delegat-
ed to the task of collecting data on ed to the task of collecting data on
tourists homes and reporting an untourists homes and reporting an un-
biased opinion at the annual meeting of the Association which is to be held at Traverse City. Sept. 30 and Oct. 1 next. This subject is one that has bothered hotel men all over the countiry, has been taken up by legislative
bodies in several of the states, acted unon by three or four, but the courts have almost universally decided that there can be no discrimination practiced in such cases. Hence it occurs to me that the whole question must center on the sanitation and health center on the sanitation and health
regulations of the states. Almost akin regulations of the states. Almost akin
to this was the attempt to compel street vendors of flowers in Los Angeles to pay a license fee of $\$ 300$ per year for this privilege, when the regular fee for regular tradesmen in that line was only $\$ 50$. The courts immediately declared that this was unjust discrimination, and threw the whole matter up in the air. The hotel men of Michigan may have this consoling thought: That the accommodations furnished by these people, are entirely inadequate to meet the situation. hence if a touring party meets up with the inconveniences always surely to develop, they will not be surely to develop, they will not be
disposed to continue the practice and disposed to continue the practice and
the hotel man will finally come into his own. John A. Anderson, manager his own. John A. Anderson, manager
of Hotel Harrington, Port Huron, who of Hotel Harrington, Port Huron, who
is anti-prohibition director for the American Hotel Association as well as the Michigan organization, has inaugurated a system whereby he is checking up on the various candidates for Congressional seats and they will be interrogated and "smoked out," as it were, as to their ideas on the subject. Much clever work has been done by the National association along this line and there is no good reason why the and there is no good reason why the influence of the Michigan association should not be felt, especially with the werk in such good hands as Mr. Anderson is a competent organizer. A compilation of the hotel laws of Michigan is being made and it is expected that same will be published in pamphlet form so that all members of
tine crganization may be supplied.

Los Angeles, in working out its problem of the city beautiful, considering the many rather than the few, is looking to the future instead of to the past. It is being built along lines of beauty, and while it is being found necessary just now to go to enormous outlays to meet artistic requirements, outlays to meet artistic requirements,
provisions are constantly considered for bringing the greatest good to the greatest number. The beauty of old world cities is that of aristocratic tradition and it is largely confined to palaces, cathedrals, exclusive squares and fashionable promenades. The beauty of Los Angeles is the beauty of democracy brought into the every-day lives of its people, distributed so as to ornament the practical-to give it a background, as it were, but its plans are resulting in substantial improvements, which will last for generations. In all directions, even in industrial areas, there is a diffusion industrial areas, there is a diffusion of beauty hardly believable. There are fluted warehouses so ornate and imposing
that centuries ago they would have that centuries ago they would have been called temples to the gods. Los Angeles is building modern factory buildings which are pleasing to the eye externally. Palm trees, squares of
green lawn, flower beds, shrubbery of all kinds, such as is used in decorating resort places. There is nothing like it, even in that other world we have spoken of where factories are mositly of ugly materials, designed for utility alone. There the beauty of the palace and temple is preserved for the few, and has never penetrated the lives of the many. Beginning with the civic center the new city hall looms up to center the new city hall looms up to
be viewed from almost any part of the city, there thas been a deefinite plan to conform to certain rules in archito conform to certain rules in architecture, not only in public buildings,
but in every institution builded in this most wonderful city. The factory, the warehouse, and the marts of trade are all included in this same grand program, while residences and their environs have been, from the very first, made to subscribe to the dictates of

Stars of Warners-First National will no longer have anything to say about the stories in which they are to appear. The producers who make the investment will do that portion of the "talking,"

The news that in Chicago recently eggs were fried by radio will not prove particularly startling to the man who, while his own set was tuned in on an interesting program, has smelled them burning.

The score card for a perfect husband as codified by some of the women's clubs contains no less than 143 items. In the face of this the conclusion must naturally be that there "ain't no such animal." The perfect hus band must not only be a good pro paper hanger. He must yield to his paper hanger. He must yield to his wife's wishes without argument and he must even be polite and hospitable to her relatives. He should be able not only to fix the furnace but also to carve the turkey. It seems to me that the man who can do all this would be foolish to get married and expose his sweet disposition to such a strain.

$$
\begin{aligned}
& \text { to such a strain. } \\
& \text { Frank S. Verbeck. }
\end{aligned}
$$

Must Pursue Policy of Give and Take. St. Johns, Aug. 9-I have received a letter from Orville W. Scott Representative from McBain, in which he objects to my views as stated in the Tradesman of July 27 , relative to the so-called Michigan plan. Mr. Scott so-called Michigan plan. Mr. Scott
says in his letter the plan would give says in his letter the plan would give Wayne county, with two other populous counties, or Wayne county and the Upper Peninsula absolute control of the House of Representatives. He further says it would give Wayne county alone control of the House in so far as any legislation requiring a two-thirds vote is concerned, which Mr. Scott believes would be a mistake. He also criticizes the Senate committees who last year failed to report out such bills as the rural communities wanted, the income tax and sales tax and he concludes his letter by request ing I aswer him through by request of the Tradesman, which I am pleased to do, as follows
I wish follows
important possibilitie bring up several important possibilities that could happen if conditions developed as you fear they would in the event of some unforeseen exigency. However, it is doubtful if any conceivable circumstance would arise wherein Wayne county itself or a combination of Wayne and other counties would deliberately combine to do the State at large any irreparable injury, even though they had the power to do so The people of Wayne county, I believe, still retain much of the spirit of fair play and I think your fears are more imaginary than real. It has been my observation, extending over a perlod of many years, that people living in small communities like yours and mine are prone to magnify their own importance in the scheme of government. $A_{s}$ it exists now, the populous
counties of Michigan are carrying the major portion of the State's tax bur part of the State's income and, as such, should be entitled to the major portion of representation in the House and Senate. At least this is my idea of fair play. Maybe I am wrong about this, but I suspect very stronglv Wayne county and several others have the treatment given themplant about f the poorer counties than wound of poorer counties than would be The small town man may be close to The small town man may be close to
nature, but he is usually far from life's actualities. The atmosphere of the small town like yours and mine carries the germ of political conceit and egotism and once the individual becomes permeated with them the cities are always objects of suspicion.

You say it was impossible to get out of the Senate committees legislation the rural communities wanted last year.
No doubt this is true. If the rural communities would exercise the attitude of give and take more often. rathattempt to force their will upon the entire State, things might and confidence is necessary if you wish and confidence is necessary if you wish
to cultivate and retain the good will to cultivate and retain the good will
of your neighbors. Personally I would have no hesitation, were I in the State Legislature, to concede to Wayne county and others the same rights and privileges I would demand for myself part of our politics, many of our troubles will melt away

Martin.

## Meeting of Lansing Grocers and Meat

 DealersLansing. Aug. 8-The regular meet ing of the Lansing Grocers and Meat Dealers Association was held at the Lansing Dairy Co., Thursday. Aug. 5 Mr. Ayers, of the Lansing Dairy Co., warned us against pushing or letting our clerks push too much cheap or sales articles, in which there is little or no profit, because there are plenty of people who like good merchandise on which we can make a fair margin.
Mr . Affeldt read us the amendments to the outdoor stand ordinance, which was passed by the city council.
He also explained that the ordinance committee is working to keep outside sausage trucks from coming into Lansing without paying a fee. He suggested that if the bakeries and dairies would like similar protec-
tion it was up to them to make their tion it was up

Motion made and carried that the Association have a closed picnic, to be
held on Sunday, Aug. 21, place and held on Sunday. Aug. 21, place and other arrangements to be left to a Doyle, Otto Kopietz, Jeffries, G. Kopietz and Henry Feibig.
We received a card of thanks from the Ayers family. Mr. Lawrence suggested that some plan be devised so that we might thold a sales school. Mr. Affeldt was named chairman of a committee for a dinner to be held in honor of Mr. Crawford President, and Mr. Symons, of the Crystal White Sugar Symons, of the
Co., on Sept. 8.
Motion made and carried that the Association send the city attorney, Mr. Raudabaugh, a box of cigars to show
our appreciation of his attention and our apprec

Mr. Hall, a representative of the Dole Pineapple Packing Co., showed us some interesting slides showing how pineapple is grown and packed.
Kenneth Olsen, S

## Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Stanley Electric Tool Co., Detroit. Berrien Silver Fox Ranch, Benton Harbor.
P. A. Geier Co., Detroit

Griswold Hosiery, Inc., Detroit.

Dixie Rock Asphalt Co., Ypsilanti.
Daylight Theaters, Inc., Detroit.
Westlake Mining Co., Ironwood.
John Van Range Co., Detroit.
Edward Construction Co., Sault
Marie.
Richmond Hills Development Corp.
Van's Plumbing, Heating \& Hardware Co., Grand Rapids. Avonal Grocer Co., Grand Rapids. Avondale Corporation, Detroit.
Edison Hotel Co., Detroit. Fecieral Tool \& Die Co.. Detroit. Ad-Tag Corporation, Detroit.
Chafets Furniture Co., Highland Park. Gudebrod Bros. Silk Co., Inc., Detroit. Colonial Works. Lansing.
Lambrecht Coal \& Supply Co., Detroit Edward Rose, Inc., Detroit

## rames Manufacturing Co., Constan-

amp Hiawatha, Marquette
Copper Ware Threat Brings Trade Action.
Alarmed at the prospect of a new competition from copper products, manufacturers of pewter, sterling and plated silver hollow ware are pushing plans for improving the quality of their products and for joining forces in a trade group to prevent copper hollowware producers from making inroads into the market. The New York Silversmith's Association, a group composed of sterling and plated silve last Thursday to halt the output of shoddy merchandise through the establishment of minimum quality standards.

According to manufacturers, development in recent weeks of a process for manufacturing non-tarnishable copper hollow ware has roused producers in competitive fields to the possibility that their sales may be seriously reduced if manufacturers of copper ware make full use of sales opportunities. Previous efforts to popularize copper for decorative hollow ware met with indifferent success because the metal tarnished, it was explained, but competitors now see a serious threat in the improved product.
Pewter hollowware producers, seeking to strengthen their competitive positions, have already adopted minimum standards of quality and enlisted the co-operation of rolling mills supplying metal to manufacturers. They plan to purchase metal 25 per cent. heavier than the minimum gauge formerly used and to discontinue the production of such $\$ 1$ retail items as coffee pots, pitchers and large-sized articles of utility. Under the minimum standards adopted by the group such articles in the future will retail in the $\$ 1.95$ and $\$ 2.50$ ranges.

Similar steps are contemplated by the sterling and plated silver hollowware producers who lowered minimum standards this year in order to meet retailers' demands for goods to sell at lower prices.

Usable as telephone stand or small table in home or office, a new metal cabinet contains systematic files for private papers, tricky secret compart ment, all under combination lock

A devoted brain worker is one who is thinking about his work outside of office hours.

## DRUGS

## Michigan Board of Pharmacy.

 President-Clare F. Allen, Wyandotte Vice-Pres.-J. W. Howard Hurd, Flint Director-Garfield M. Benedict, dusky.Examination Sessions-Three sessions are held each year, one in Detroit. one in the Upper Peninsula

Michigan State Pharmaceutical
President--F Association
President-FF. H. Taft, Lansing.
First
Fennville.

## Fennville.

## Ann Arbor.

Arbor. President-G. H. Fletcher,
Secretary-R. A. Turrel, Croswe mazoo.

Tax Is Interpreted on Beverage Syrups
Any person conducting a soda fountain, ice cream parlor or similar place of business who produces a syrup by using a concentrate or essence or by diluting a concentrated syrup with simple
finished fountain syrup and must pay the new tax of 6 cents per gallon, the Eureau of Internal Revenue ruled in iormally Aug

The Bureau rejected the contention of an unnamed company and "several other companies," who declared that retall dealer should not be termed manufacturer and taxed merely because he adds simple syrup to finished or fountain syrup, the ruling says. The statement follows in full text

An opinion is requested concerning certain interpretations relative to Sec tion 615 of the Revenue Act of 1932, imposing a tax upon finished or fountain syrups.
It is contended that a finished or fountain syrup is "a syrup which is fossible of dilution with simple syrup in a ratio of three or four parts of simple syrup to one part of fountain syrup." It is also urged that a retail dealer should not become a manufacturer within the meaning of the law "because of the addition of simple syrup to the finished or fountain syrup." This is the position taken by the X Company and several other companies. Careful consideration has been given to all aspects of the problem, and the interpretation urged by the $X$ Company and other companies, while it would materially simplify the task of collecting the tax, cannot be acceded to by the Bureau.

The problem resolves itself into a definition of "finished or fountain syrups" as used in section 615 (a) (6) of the Revenue Act of 1932. By this section the tax is imposed upon all finished or fountain syrups of the kinds used in mixing or compounding drinks commonly known as soft drinks

The Bureau has adopted the previous ruling under the Revenue Act of 1921 and has defined a finished or fountain syrup to be the syrup actually used in compounding the drink at the soda fountain. This syrup is ready to serve, requiring no further dilution with simple syrup, and is ordinarily used in the ratio of one part syrup to approximately five or six parts of water in order to make a finished drink.

It is held that if any person conducting a soda fountain, ice cream parlor, or other similar place of business produces a syrup, either by using a concentrate, essence or extract, or by diluting a concentrated syrup with
simple syrup, he becomes a manufac turer or producer of a finished foutain sye the shall fountain syrup and there shall be
levied, assessed, collected and paid, by the manufacturer or producer on each gallon manufactured and used in the preparation of the soft drink, a tax of

Upper Peninsula Pharmacists Urged To Organize.
Wyandotte, Aug. 5-I am enclosing Buchman, of Iron Mountain, in which he states that he wishes to form an Upper Peninsula Druggists Association at the time the Board of Phartion at the time the board held there this month. If you would care to publish this letter I am sure he would appreciate

I will be glad to send you any new of the examination held in the Upper Peninsula when we get up there.
Clare F. Allan, President Mich. Board of Pharmacy

Iron Mountain, Aug. 3-No doubt you have read the published account of the plans for the meeting of the of the plans for the meeting of
State Board of Pharmacy to be held in Iron Mountain. Aug. 16, when about ron Mountain, Aug. 16, when about sevent-five applicaits will xamination for registered pharmacist In connection with that event, the
Iron Mountain druggists are planning Iron Mountain druggists are planning
an interesting program of entertainan interesting program of entertain-ment-and that's where you come in. We want you to be here on that day, meet the members of the Board and spend the day in getting acquainted Upper Michigan district.
Once each vear the Lower Peninsula druggists get together to renew acduaintances, discuss trade ideas and to benefit, generally by the experience of benefit, generally, by the experience of ame thing in the Upper Peninsula? ame thing in the Upper Peninsula? Here's something else. There is an pper Peninsula Medical Association and an Upper Peninsula Dental Society. Why not an Upper Peninsula Druggist's Association?
We hope to organize at least the nucleus of such a group here on the occasion of the visit of the State Board, Aug. 16, and we want you in

This is your invitation to the dinner o be given at 8 o'clock p. m., Tuesday Aug. 16. You are assured of a good dinner and a good time. Bring your wife-if any. If not, use vour iudgment. Bring vour golf clubs and play a round on the finest course and play a round on the finest course Forget vour troubles for a day and tell me that you will be with us. Just drop a note Say: "Count on me," and we'll do the rest. Tell me, also, how many will be included in your party. The date-Aug. 16. And we'll be seeing you. A. G. Buchman.

## LET US GO FORWARD.

## (Continued from page 7)

standardization? An economic necessity for the facility of production and maintenance of standards. Standardization of manufacturing is an economic necessity. Every manufacturer and producer knows that is true. With that same standardization there comes centralization of buying power, which expresses itself in controlled credit. The thing that is the matter is not the assets are frozen, but that credit is frozen. So we have centralization everywhere. Another bank merger in my city, and seven or eight men will control the credit of every individual in my city
There probably will be a National Credit Council of which everybody who wants credit to the amount of
fifty thousand dollars or over will be
come a member. The return of American prosperity will be here when we get to the fundamental ethics of business cost and merchandising by decentralizing authority, and breaking it into units where the individual owner and independent proprietor can once

## ore do business

Why on earth the financiers and the redit-controlled interests of America not realize this tragedy is more
 than I can understand. Take the period in the history of American life with individual responsibility. I want to tell you what actually happened. Very close to my church is an institution of National significance. I shall

BROOKSIDE BRAND WHISK BROOMS

## C RO ROTARY PRIZE <br> Whísk

AMSTERDAM BROOMCO

# BOOST FOR MICHIGAN WHOLESALERS BECAUSE THEY BOOST FOR YOU. 

 TOURISTS DEMAND
## SCHOOL SUPPLIES

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

## Hazeltine \& Perkins Drug Co.

Grand Rapids
Michigan
not mention names. It has had to put on a staff of four or five extra people at the dismissal of my congregations. Sunday afternoon and evening there is an additional service group for that institution. Five years ago I built a new building that runs into an investment of nearly a million dollars. It got to be such a joke when I walked into an office, they would put their hands in their pockets. It is not all paid for yet; but I am not discouraged.
What is the test of a man? I will tell you. I look at you and you are pretty decent. There were certain suggestions by the mayor's secretary that gave me to understand there may be fluid members in this group. That is all right with me. It is your business not mine. If you want to make a fool of yourself, go ahead; but don't make one of me at the same time.
My church needed to raise a lot of money. I went in to the manager of the institution and said, "I am aware of conditions. I am building this institution. I have been here fifteen years. May I put you down for a contribution?"
"We appreciate your work. I must take it up with the down-town manager."
"What is his name? Let me take it up with him."
If you want to get anything done, do it yourself. I walked into the office of the assistant manager. It was beautifully furnished. I told him my errand. He said, "Oh, yes; I know you. I have listened to your RoundTable talks at 9:30." No advertising, please. "What can I do for you?"
"I have come to ask you if you cannot make a contribution to my church."
"Now, Dr. Bradley, I shall have to take it up with the New York office. It is a little irregular."
"Who is at the head of the New York office? Let me have his name and address, and give me a note of introduction."

He said, with a smirk, "I will be glad to."

Two weeks later I was in New York. I called on the gentleman, and saw him. It is always easier to see the president of any worth-while concern than the fourth assistant secretary. I told my situation. "Dr. Bradley, we should be glad to make a contribution, but we are National operators, and if we do it for one church, we should have to do it for all."
"Perfectly splendid! Goodbye."
Give me the individual merchant who looks over his counter and says, "Sure! Here's twenty-five dollars."

You should see how they love me because of that attitude! It wasn't a question of sour grapes. It is because I want to see America come back. We are in a vortex of plenty. Centralization and group control have reached a point where there are only two ways out. Mr. Young pointed out one way-dictatorship-a growing communism and disorder-chaos.

I believe there is another way, and that is the American way. I have not deserted my dream of democracy-the technique of American constitutional privileges-the power of representative government-the power of a properly constituted judiciary, and the aid of
correct legislative action. I am not experiment is a failure. In spite of all that is wrong and bad, I still trust our own potentialities.
What is the test of a man? I look at you-very respectable at the moment. There are no moral distinctions I can see. You are all decent. I do not know whether that goes for the the convention. You are all right there. That isn't the test. Almost anybody can be decent most of the time. Most people can be honest most of the time. Most people can be ple can be true most of the time, but the tragedy is it isn't most of the time that matters. It is not what we are most of the time. It is what we are all the time that matters. So the test of every man is what he will do in an emergency. The test is not when mands great. I never sold a nickel's worth of groceries in my life. Under ideal conditions, I could make money in the grocery business.

Is it a test of the preaching business? No. Is it a test of any character? No. What is the test? What will you do in an emergency?

Irvin Cobb told me there were only two ways to tell a gentleman. One was to sit in a gentleman's game of poker with him and the other was to go fishing with him and have it rain.

There is another way to tell a man. Let me see you with your back to the wall; your credit shaken; your business lost. Let me see you in an emergency and I will call your number. Real men do not jump out of windows. I
lost three of my best friends by suicide. You never win in life by getting out of life. You only win by staying in life. Throw your shoulders back and "put your chin in the air and say, "What will you do to me?"
Will we Americans let this thing break us? Where are your guts? That is what it means in America. It ought to go around the world.

Saturday afternoon, the proprietor of one of the finest florist shops in Chicago, forty-two years old, said to me, "See that picture? That's a picture of my father. He founded this business in 1881." He said, "I think possibly I can keep the doors open another month and this business is gone." Then he smiled. Thank God for a man who can smile in an emergency.
I said, "Come out with it. There's something I want to hear. What is back of the smile?"
"There are two things they cannot take from me. They can refuse me a loan and close me up and take my business. First, they can't take my reputation. There is only one man who can take that and that is myself. Second, they can't take away my ability, and the day they lock the doors, I will have a little hole in the wall, and a bunch of violets and a spray of roses and I will start all over again as a tribute to my father."

Would you go forward? Then start the stride under these terms. Remember the old Chinese proverb: "For a five thousand mile journey, there is always the first step to take."

Preston Bradley.

WHOLESALE DRUG PRICE CURRENT
Prices quoted are nominal, based on market the day of issue.


## GROCERY PRICE CURRENT

These quotations are carefully corrected weekly, within six hours of mailing and are intended to be correct at time of going to press. Prices, however, are liable to change at any time, and merchants will have their orders filled at market prices at date of purchase. For price changes compare with previous issues.

| ADVANCED | DECLINED |
| :--- | :--- |
|  | Lima Beans <br> Beets <br> Corn <br> Pep <br> Bran Flakes |



MICA AXLE GREASE MICA
$24,{ }_{2} 1 \mathrm{lb}$
3 lb.
10 lb . pails. per doz. 58
15 lb pails. per doz
8

| 15 | lb . pails, per doz. |
| :--- | :--- | :--- |
| lb pails, per doz. 11 | 70 |
| 05 |  |

APPLE BUTTER
Quaker. 12-38 oz., doz.
Musselman. 12-38 oz.
doz.
BAKING POWDERS Royal. 2 oz., doz.
Royal. ${ }^{4}$ ozz, doz.
Royal. 6
doz Royal. 4 oz., doz.
Royal. 6 oz. doz.
Royal, 12 oz., doz.
Rol



BLEACHER CLEANSER



## BEANS and PEAS

 Chili Beans 100 b. bag | Split Peas, Yell., 601 lb. 440 |
| :--- |
| Split Peas. Gr'n 60 lb. 315 |
| 100 | split Peas, Gr'n 60 lb .

Scotch Peas, 100 lb .


BREAKFAST FOODS
Kellogq's Brands

 Whisk. No. ${ }^{\text {Ros }}$------------- ${ }_{2}^{27}{ }_{25}^{75}$

Amsterdam Brands | Gold Bond Par., No. $51 / 2750$ |
| :--- |
| Prize, Parlor, No. 6.800 | White Swan Par., No. 6850

ROLLED OATS
Purity Brand


Small, 24s .------------1 153
Large. ${ }_{\text {Regular Flakes }}{ }^{12 \mathrm{~s}}$


| Chest-o-Silver, 12 lige. |
| :--- |
| Glassware, 1298 |
| 125 |




BUAdelion
CANDLES
Electric Lisht, 40 lbs.
Plumber, 40 lbs.
P--- 12.8 Plumber, ${ }^{40}$ ibs. ---- 12148
Paraffine. 6 s
Paraffine, 12 s ------- $141 / 2$ Paraffine, 12s --.-.---
Wicking
Tudor, 6 s . per box --
30

## CANNED FRUITS

No. 10 Appies 475
Pride of Michbigan
 Marcellus Red --------
Special Pie
Whole White -------
 Pride of Mich. No. $21 / 2360$ Grand Duke. No. $21 / 2--325$ Black Raspberries Pro. ${ }^{2}$ of Mich. No. 2-- 280

## Red Raspberries




## CANNED FISH

## Clam Ch'der. $101 / 2 \mathrm{Oz}$.

 Clam Chowder. No. 2.Clams. Steamed. No. 1. Clams, Steamed. No. 12
Clams. Minced. No. $1 / 2$
Finnan Haddie, 10 oz, Fiams. Minced, No. $1 / 2$
Clinan Haddie, 10 oz. 3
Claillon. 7 oz. 2 Chicken Haddie. No.
Fish Flakes. small Fish Fiakes. small
Cod Fish Cake. 10 Cod Fish Cake. 10 oz.
Cove Oyters. 5 oz.
Lobster, No. $1 / 4$. Star Shrimp, 1, wet
Sard's.
Sard
Oild Sard's, $1 / 4$ Oil, Key---
Sardines, 1,4 Oill, k'less Salmon, Red Alaska--
Salmon, Med. Alask Salmon, Med. Alaska 1
Salmon. Pink, Alaska
 Sardines, Im.. $1 / 2$, ea.
Sardines, Cal.
Tuna, $1 / 2$ Van Camps. Tuna, $1 / 2$ Van Camps.
tuna. $11 / 4 \mathrm{~s}$. Van Camps.
 Tuna, 1/2s, Chicken Sea.
doz.

CANNED MEAT Bacon. Med. Beechnut 300 Bacon, Lge. Beechnut 2
Beef. Lge. Beechnut 5
Beef, No. i, Corned -- 2 Beef, No. i, Corned -2.100
Beef. No. I. Roast -270
Beef, $21 / 2$ oz.. Qua.. sil. 135 Beef. 4 oz.. Qua.., sli.
Beef. No. 1. B'nut. sli.
s. Beef. No. 1. B'nut. sli.
Beefteteak \& Onions, s. Chili Con Car.. 1 s
Deviled Ham. $1 / 4 \mathrm{~s}$
Deviled Deviled Ham.. $1 / 1 / \mathrm{s}$
Deviled Ham.
Poted
Hes $\begin{array}{lll}\text { Potted Beef. } & \text { orz. } & 285 \\ \text { Potted Meat. } \\ 10\end{array}$ $\begin{array}{llll}\text { Potted Meat. } & 1 / 4 & \text { Libby } & 52 \\ \text { Potted Meat. } & 1 / 2 & \text { Libby } & 80 \\ \text { Potted } & \text { Meat. } \\ 1 / 2 & \text { Qua. } & 75\end{array}$
 $\begin{array}{llll}\text { Vienna Saus. No. Sause. Qua. } & 1 / 20 \\ \text { Veal Loaf. Medium -. } & 25\end{array}$

Baked Beans

rem Camp. med.
Van
CANNED VEGETABLES

## Baked Beans

 Medium, Sauce, 36 cs. 170No. $21 / 2$
Size,
Doz. No. 10 Sauce ------- 490

## Lima Beans

$\begin{array}{llll}\text { Little Quaker, No. } & 10 & 10 & 50 \\ \text { Little Quaker, No. } & 1 & 1 & 15\end{array}$ Baby, No ${ }^{2}$, N---1 190 Pride of Mich. No. 2-- 160
Marcellus No, No 10

Red Kidney Beans



Choice, Whole. No. 2-- 1929

Cut, No. $10 \ldots 100$
Cut. No. $20 .-$
Cut. No. 1 $\begin{array}{llll}\text { Pride of Michigan } \\ \text { Marcellus } & 1 & 35 \\ \text { Cut, No. } 100_{-} & 25\end{array}$



Droste's Dutch, 1 lb...-
Droste's
Dutch, $1 / 2 \mathrm{lb}$. Droste's $\begin{aligned} & \text { Dutch, } 1 / 2 \mathrm{lb} \text {. } \\ & \text { Droste's }\end{aligned} . . \begin{aligned} & \text { Dutch, } 1 / 4 \mathrm{lb} \text {. }\end{aligned}$ Drest Droste's Dutch, 5 lbs. Droste's Dutch, 28 lbs.
Droste's Dutch, 55 lbs. Chocolate Apples -Pastelles. No. $1 / 2 \mathrm{lb}$.
Pastelles.
Pains Cafe Pains De Cafe
Droste's Bars. 1.
Delft Pastelles 1 lb . Rose Tin Bon Bons Rose Tin Bon
oz. Bons Creme De Cara-
 $1 / 4 \mathrm{lb}$. Pastelles $-\cdots-{ }^{2} 840$
Langues De Chats --
4
80 CHOCOLATE
Baker. Prem.. ${ }^{6} \mathrm{lb} 1 /$.2250
Baker, Pre., 6 lb. 3 oz. 255 CLOTHES LINE
Hemp. $50 \mathrm{ft} . \mathrm{C-} 200 @ 225$ Hemp. 50 ft. --- $200 @ 225$
Twisted Cotton.
50 ft. 50 ft.
$\begin{aligned} & \text { Braided. } \\ & \text { Cupples Cord. } \\ & \text { Cut }\end{aligned}$

COFFEE ROASTED
Lee \& Cady


McLaughlin's Kept-Fresh

## Cept-fresh









Michigan Flats
Michigan Daisies Misconsin Longhor Imported Leyden 1 lb. Limberger Imported Swiss Kraft American Loa Kraft $\begin{aligned} & \text { Krick Loaf } \\ & \text { Kraiss Loa }\end{aligned}$ Kraft Old Eng. Loaf

Kraft. Pimento. $1 / 2$ lb. | Kraft. Pimento, |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- |
| Kraft. American, |  |  |  |  |
| Kraft. Brick, | $1 / 2$ | lb. | 1 | 85 |
| Kraft. | 1 lb. | 85 |  |  |
| Lumbur., | $1 / 2$ | lb. | 1 | 85 |



COCOA

00
25
25
50
35
35
50
60
60
00
00
15
00
00
20
80
40
80 tam, Neas

Squash
Boston,
No. 3 _------
135
Succotash
Golden Bantum. No. 2210
Hart. No. 2210 Hart. No. 2 2--...-.-- 180
Pride of Michigan -- 165

Gum Drops $\left.\begin{array}{r}\text { Pails } \\ \text { Champion Gums } \\ \text { Jelly Strings }\end{array}\right]-14$ Champion Gums A. A. Pep. Lozenges Pails A. A. Pink Lozenges A. A. Choc. Lozenges
Motto Hearts Malted Milk Lozenges.- ${ }_{20}^{18}$ Hard Goods Pails
Lemon Drops O. F. Horehound drops 14
Anise Squares
Peanut Squares --------
14

## Cough Drops .-

 Sutnam's
Specialties Pineapple Fudge Italian Bon Bons -------- 14 Handy Packages. 12-10c 85 COUPON BOOKS 50 Economic grade 250
100 Economic grade 450 500 Economic
1000
Economic
grade
grade
20
50 1000 Where 1,000 books are ordered at a time, specialfurnished without charge.

## CREAM OF TARTAR

## RRIED FRUITS

N. Y. Fcy., 50 lb. box 13
N. Y. Fcy., 14 oz. pkg. 16

Apricots
Evaporated, Choice -..- 14 Evaporated. Slabs -----
Ex. Fancy
Hemt. Champions
Wemt. Champion Webster Golden Wed. Websterettes
Cincos ---------- 38
Garcia Grand Babies
Bradstreets La Palena Senators Throw Outs
R Gun Boquet
Perfect Garcia Subl.
Budwiser Dry Slitz Stogies Tango Pantellas Isabella-Manilla

## CONFECTYONERY

Stick Candy Pails Big Stick 20 Horehound Stick, 5 lb . is

Kind Mixed Candy
Kindergarten
French Creams
Paris Creams
Jupiter Mixture

Bittersweets, Ass'ted 150 Milk Chocolate A A 150 | Nibble Sticks |  |  |
| :--- | :--- | :--- |
| Chocolate Nut Rolls --- | 1 | 50 | Chocolate Nut Rolls - $1 \begin{aligned} & 1 \\ & 60 \\ & \text { Blue Ribbon }\end{aligned}$-.----- 125

10 lb. box Citron Currants
Packages, 14 oz.
Greek, Bulk. 1 lb .---
161/2
CONDENSED MILK
Eagle, 1 doz.
EVAPORATED MILK

Page, Tall Page. Baby $-\cdots-\cdots-\cdots$ Quaker, Tall, $101 / 2 \mathrm{oz}$. Quaker, Gallon, $1 / 2 \mathrm{dz}$. Carnation. Tall, 4 doz. Carnation, Baby, 4 dz .1 Oatman's Dundee. Tall 2
Oatman's 10 D'dee. Baby 1 Pet, Baby, 4 dozen -Bordens Tall, 4 dozen 285
Borden's Baby, 4 doz. 143

Coffee Extracts
M. Y., per $100 \ldots \ldots$
Frank's $50 \quad$ pkg.
Hummel's
50.

Peaches

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

Seeded, buiksins
Thompson's s'aless blk $9_{9}^{81 / 4}$
Thompson's s'dless blk's seedless.
$\begin{array}{lll}2 & & \text { T } \\ 1 & 53 & \\ 230 & & \end{array}$
Seeded, 15-oz.--------- 91/2
90@100 California Prunes $80 @ 90,25 \mathrm{lb}$. boxes_-@ $@ 01 /$ $70 @ 80,25 \mathrm{lb}$. boxes- $\mathrm{C}^{2} 06$
$60 @ 70,25 \mathrm{lb}$ boxes-- $@ 066^{1 / 2}$




## SHOE MARKET

Miuhigan 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. Jenkine
Association Business Office, 907 Trans

## The Time To Replenish

Taking inventory in a small store is quite a job, as everyone knows; but we had the opportunity this week o talking with a man who takes world inventories and would you believe it, it is not such a thumping job as i might sound. Anyone who can count two and two, can count in the billions if they have enough patience and perseverance
Dr. Hollis Godfrey of the Foundation of Engineering Economics has just completed an inventory of twenty great world commodities; coffee, rub ber, oil, copper, steel, silk, etc. He finds a mid-summer compilation shows that world inventories have developed level below actual world needs. Any perceptible demand in the twelve major countries of the world for one or more of these commodities and the inevitable result will be higher prices.
He has found a disposition on th part of raw stock producers to put into storage the very minimum of stocks; first because demand doesn't justify a surplus stock storage and second, because finance will not permit of capital being tied up in storaged goods. He draws from this worldwide inventory the opinion that the turn has come and that progress slow and steady will be the consequence.
It is not so very difficult to also reduce a world inventory picture to the compass of a little shoe store's inventory. Again, it is a matter of figures. The National Shoe Retailers' Association inventory analysis shows that stock decrease (in dollars) in 1930-1931 for all recorded stores, was 13.9. Shoe stores, therefore, are operating on lower inventories. The analysis shows that stores doing a business under $\$ 35,000$ show a decrease in stock of 13.6. Stores doing business from $\$ 35,000$ to $\$ 75,000$, show a stock decrease of 14.4; and stores doing a business over $\$ 75,000$, a stock decrease (in dollars) of 13.5 .
The little shoe store and the wide world are both operating on the plan of stock-turn. The important thing is the speed of turnover, for goods on the shelves have no value until sold, and the great basic commodities of the world in storage are valueless until sold.
What will move these goods in stock? Strange to relate, one of the best versed shoe traveling men, L. C. Hart, tells in the Voice of the Trade in this issue that if the shoe stores of this country enjoyed five consecutive days of what might be termed normal shoe buying, that every store would find itself on the following Monday morning out of a stock of salable,

## :tyleful shoes

Is it too far fetched an opinion to voice that if the entire world itself were to have five days or five weeks of normal buying of all sorts of com-modities-to put homes, buildings and raiment back to the normal level, that the world also would rush to replenish?

These mid-summer facts and opinons indicate that we are about at the end of the vicious circle. For want of a better term, let us say that we are at the beginning of a "virtuous circle." Let us reduce it to its least common denominator. Give a man a job and he finds money in his pocket to pay the grocer, the meat dealer and the shoemaker. If he has just a little money, merchants have confidence in him and will extend him credit in the belief that his income will continue and that he will be buying new goods, and paying for old. Multiply that purchasing power of the individual by thousands in America.
Henry T. Rainey, House majority leader, gives an example in the world field. He says: "I spent the summer of 1931 in Russia and found Russia anxious to trade with us in spite of our unfriendly attitude. They need nearly everything we produce. There more building going on in Russia than in all the rest of the world. Their factories are employing 3,000 to 22,000 people each and working two shifts day and night. There is no unemployment in Russia
If these hopeful and helpful indices continue without political and social disappointments, then we are indeed better off than we have been.-Boot and Shoe Recorder

## Consider Advancing Toys.

Toy manufacturers are considering the advisability of advancing prices from 5 to 10 per cent. Sept. 1, according to reports in the market. The manufacturers base their arguments for higher prices on the claim that retailers have delayed placing commitments on holiday requirements, with many stores planning to place orders in the middle of September.
"Prices announced last Spring were based on the normal costs of production in turning out Christmas requirements over a period of seven to eight months," a doll producer explained. "Orders placed to date have been negligible, but we know that the volume ordered eventually will not be much lower than last year's. The result will be that production will be 'peaked' through a period of three to four months and factories compelled to pay workers for overtime and suffer increased costs in other respects.
"In the manufacture of dolls the weather has a great bearing on production schedules, work being suspended when the weather is unfavorable. If the industry is called upon to turn out seven months' supply within a period of three months, extra workers and overtime employment will alter costs to such an extent that a 10 per cent. price increase will be absolutely necessary
California Very Much To His Liking. Los Angeles, Calif., Aug.-6-Copy of your good journal came in this morning's mail, without delay. 1 an forwarding you my check for one year's subscription to the hest trade paper I know of being offered to the modern business man. Mrs. Cruzen and myself are the same as when you heard last. Wc are enjoying very wonderful weather and sunshine here in California. The temperature for yesterday ran from 79 to 62 , which is about as it has been running so far all summer. The nights are delightfully cool. I have over me at night two
wool blankets, besides sheet and spread and sometimes wake up durin the night a little chilly
Everybody is very enthusiastic here right now over the Olympic games. At right now over the Olympic games. At the opening or hames last Sttend there were 105,000 persons in attend ance at $\$ 3$ a shot. Not so bad for day of depression. So far the United States is showing the remainder of the world what it is all about, with few exceptions.
In closing permit me to say I am sure of being kept well posted on busi ness affairs in Michigan for the next year through the medium of the Michgan Tradesman. Alva Cruzen.

A Business Man's Philosophy
Are these times hard?
Yes, but many of us have lived in Ines that were almost as hard.
In 1904 I began my first full-time job at $\$ 3$ per week. I worked through a summer vacation in a grocery and meat market. I was fourteen. In 1905 the proprietor paid me $\$ 3.50$ per week for summer work.
In 1906 I worked in a city news paper office at $\$ 8$ per week.
In 1907 I was a salesman in summer at $\$ 12$ per week.
In 1910, after graduation from co lege, I became a reporter at $\$ 18$ per week. This was considered good pay and I earned it because I was experienced. I was twenty-one.
In 1914 my pay had been raised to $\$ 37.50$ per week.
In 1915, by changing jobs, I boosted my pay to $\$ 50$ per week.

In 1916 I went into business for myself. $\qquad$
spoonful of success gallon of failure.

Bags That Have Many Tricks. Window shopping expeditions in New York never fail to reveal something of interest. A recent stroll down Madison avenue brought a trick bag to our attention. It is quite the most entertaining thing: within its slender contour it conceals a cigarette case, built into the outer wall of the bag and hidden even when the flap is lifted. Nor does anyone suspect its presence until the owner pushes up the ornamental button that serves to fasten he purse, thereby raising the cigarette

The best part of it all is that the bag is good looking-it really belongs in the de luxe class. Across the top, on a raised band, are the owner's initials, cut out in colored enamel if the model is of Morocco leather, or in marcasite, if it is in antelope skin.

Another novelty purse is of black antelope-it comes in other leathers and many colors-of which the trimming is in white metal. The crescentshaped band serves not only as ornament and fastening but it may be raised so the wearer can slip her fingers through it, using it as a handle when she wants to.
The woman obliged to carry many papers when on business bent will welcome the new sac d'affaires, or brief case, made like a big envelope in felt. There are many colors to choose from. Pad and pencil have a fixed place in this model, which offers ample room for all one's business paraphernalia. Ever notice how hard it is to pay for a thing on the "easy-payment" plan?

## INTELLIGENT INSURANCE SERVICE

 and REAL INSURANCE SAVINGOriginally
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

Run Thy Shop or It Will Run-and Ruin-Thee.
(Continued from page 12)
waiter and discussed with him an order for iced tea. The waiter sent the steward of the car. The point at issue was the charge of 25 c for iced tea.
"I'd like the tea," explained the guest to the steward, "but I can drink only a glass of it, and I certainly do not want to pay 25 c for a glass of iced tea." Rules, however, are rules, and the arrangement in that diner was that a pot of tea must be made, then poured on ice, and that involved a service of two full glasses. The guest passed up his beverage.

It developed in later conversation that this was a lieutenant in the Navy, now taking his enforced month of "vacation" without pay. He said to me that now for the first time in his experience he was riding in the day coach to save the two dollars or so for parlor car seat. In that way, too, he was able to ride by day, then buy an upper berth for the night, and the trip would cost him perhaps $\$ 5$ less than otherwise.
What impressed me was the quiet soberness of the man. Navy and army men have always been pretty touchy on such matters. They have not readily submitted to anything like second-class travel or accommodation, but believe me, there is a change, and, if you ask me, the change is wholesome.
There could therefore be no better time than now to put schedule delivery into effect and work it inexorablythough I repeat that any other way of working it will simply not work at all. The end will be added earnings. Paul Findlay.

Some Hopeful Sings Seen in the Food Industry.
(Continued from page 13)
consumers. The effect of this adjustment on prices has been more serious because of difficulties attached to financing a commodity that must be produced in a few short weeks and then carried for months.

With these two influences shifting financing back toward the producers, it seemed that no price would ever hold.
Sugar, livestock, meat products, grapefruit and minor commodities have advanced sharply under sustained demand during the season of reduced production. Such turns indicate that the readjustments in the handling methods for the food supply of the country are about completed-the storage places are so empty that consumption reacts on storage stocks at points of production.
The course of food prices during the next twelve months depends primarily upon what the weather and the destructive pests do to the production of 1932. Temporarily conditions are favorable but the sharp reversal in the canned pea out-turn indicates what may happen when crops are so poorly fertilized and cultivated and so open to insect destruction. We have no hesitation in saying that the deflating of food production and the cleaning up of food storage stocks have proceeded to where we may expect a turn.

The price of each commodity will more nearly depend on the market position of that commodity-upon its statistical outlook-the prospects for production and consumption and the degree with which stocks are so financed that they can be held for orderly consumption.
Our difficulty there is having accurate information on which to base judgment. We are progressing in that direction. We have fairly accurate figures as to the annual production. We are learning the need to know more about actual consumption and the influences affecting it. We are still with little knowledge of what has been and is to be the month to month consumption of any commodity, where it goes and why.
Even when we have these statistics, there will be another need-to understand what the statistics mean, and for this understanding to be so widespread in the trade that statistics rather than blind impulses control markets.
There is one truth that the depression has brought home to us-the fact that each man is his brother's keepera responsibility for the welfare of those with whom we do business far greater than was appreciated during the boom days.

Gordon C. Corbaley.

## OUT AROUND

(Continued from page 9 )
I am glad to see the Grocery World oppose the idea of adopting the trade acceptance plan, which is being urged by New York merchants to take the place of the open account, so they can tave some hing which they can discount with their banks, and was raise ready money. The objection to the trade acceptance is that it is invariably signed before the buyer has had time to examine the goods or before any defect in them, perhaps latent, has disclosed itself. This means that if there is anything wrong with the goods in quality, count, weight or measure the buyer has no recourse except to sue the original seller, which would prove to be a very expensive proposition. The first merchant I hear of signing a trade acceptance will receive a call immediately from the Tradesman's fool killer.

A Detroit subscriber writes me as follows:
Detroit, Aug. 9-Suppose you or I or almost any other person or firm in the United States of America would bring into the country sons of broken down emperors, as Henry ford has done, while men in both Dearborn and Detroit-worthy men with families
support-are pleading for work?
What would all decent people think and say of us?
But vast wealth behind ford appears to give him a license to do as he $\mathrm{d}-\mathrm{m}$ pleases.

I suppose our correspondent refers to the employment of a grandson of the kaiser in the ford factory in Detroit. This is exactly what would be expected from the man who encouraged the kaiser in his infamous career by sending the so-called peace ship to Europe during the most virulent period of the war planned by the kaiser for the "destruction of a large portion of Europe and the subjugation of the United States," as the kaiser's cousin
predicted the long-contemplated action of the kaiser in Manila Bay in 1898. Why Henry ford should go out of his way to furnish employment to the scion of such a fiend incarnate is more than I can understand when by so doing he deprives a decent American citizen of a job which might keep his family from starving.
E. A. Stowe.

Meeting of Wholesale Grocers in

## Traverse City

meeting of the executives and salesmen of the three largest independent wholesale grocer houses of Northern Michigan-the Grand Traverse Grocer Co. of Traverse City and Manistee, the Sault Wholesale Grocer of Sault Ste. Marie, and the Alpena Wholesale Grocer Co. of Alpena-was held at the Park Place Hotel in Traverse City on Friday and Saturday. The object of the meeting was to talk over business conditions and to perfect plans for the approaching fall business. About fifty were present, including the full force of salesmen of each of the houses. The first day of the meeting was devoted to business affairs, while on Saturday the representatives of the visiting houses were entertained by the Traverse City organization with drives to some of the famous cherry orchards throughout the region and visits to several of the large cherry canneries in and near Traverse City. On Saturday evening a banquet was served at the Park Place Hotel and the remainder of the evening was devoted to listening to splendid talks by some of the heads of the three houses.
The three houses referred to above were all former National Grocer Co. branches and have been in operation for a number of years. At the time the National Grocer Co. discontinued business, about two years ago, these houses were purchased by the present owners under the following management: Fred D. Vos, formerly of Grand Rapids, is the President and Manager of the Traverse City and Manistee houses; P. L. McDougal is President and Manager of the Sault Wholesale Grocers at Sault Ste. Marie, and J. C. Anderson is Manager of the Alpena Wholesale Grocer Co. at Alpena, all of whom were former managers for the National Grocer Co. While these houses are separate corporations, yet they are affiliated together in such a way as to give them the same benefits as though they were of one company, as they combine their purchases, which makes it possible for them to purchase in car lots, where otherwise they would be obliged to buy in less than car lot shipments and they also do other things which are a distinct advantage to themselves, as well as their customers, which they would be denied if they were obliged to operate singly. These houses are all strictly independent jobbing houses and serve none other than independent merchants and have no connection with any chain store organization, whether it be the chain owned store or the voluntary chain which are serviced by certain wholesale grocery houses under the pretext that they are not chain stores.
The meeting was largely devoted to the introduction of the new line of
spices, canned goods, etc., which will be packed under their private brand "Cherry Blossom" and will be ready for delivery to the trade this fall.

Fred D. Vos.

## Drug Producers Re-Label Goods.

More than a score of products, considered by the drug trade to be on the border-line between toilet articles and medicinal preparations, are being re-labeled by manufacturers in order avoid the new excise taxes, Such preparations as rubbing alcohol, on which labels frequently suggest use atter shaving, present a problem to the producers because toilet articles are subject to the new tax while medicinal preparations are exempt. Smelling and perfumed salts, as well as petroleum jellies recommended as hair tonics, are other articles on which labels are being changed.

## Insulting.

An Aberdeen lady was buying a birthday present for her husband. In the men's department of a big store she asked for a collar, size sixteen. The assistant quickly found the appropriate box in which the collars were housed and enquired in mild surprise
'Only one, madam?
"Yes, certainly, only one," said the lady, haughtily: "do ye think I'm a bigamist?"

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Muskegon, Mich. Wanted-Experienced elevator manager. References. Box 11, telephone 71

## IN THE REALM OF RASCALITY.

## Questionable Schemes Which Are Under Suspicion. <br> The trade is warned to look out for

 a man named T. Miller, who claims to represent the Cameo Novelty Co.,, 23rd street and Fourth avenue, Pittsburg, Penna. He pretends to sell 5000 tickets for $\$ 15$ and gives a discount of 10 per cent. if the goods are paid for in advance. Many merchants are reported to have been swindled by this clever pretender. No tickets are ever received and no replies are received from letters of enquiry sent to Pittsburg.Mrs. Charles Donovan called on the Realm this week to protest against the statements made in our issue of July 27 relative to the sales methods of the Grand Rapids Products Co., of which her husband is sole owner. She stated that her husband makes up No Rub and sells it to salesmen at $\$ 2.40$ per case of two dozen. The salesmen, in turn, unload the goods on the retail grocer for $\$ 4.50$ per case and succeed in securing cash in advance by making representations they are in no position to carry out. The two men who played false to the retail grocers of Muskegon are Lamar Niggle, who resides in the 1600 block on Madison avenue, Grand Rapids, and C. L. June, who resides at 425 Dickinson street. Niggle is known to the trade as a former traveling representative for Rye Crisp Co. and the Ralston Purina Co. He does not bear a very good reputation. June is no longer selling No Rub.

Mrs. Donovan said her husband did not have sufficient capital to go direct to the retail trade with his washing powder and that the jobbing trade will not take it on because of his fiasco in his O-So-White organization, which went into liquidation several years ago under very unfortunate circumstances. She thought Mr. Donovan ought not to be blamed for the misrepresentation of the salesmen on whom they depend to sell their output and could not be made to see that such methods would completely destroy the sale of the article they are undertaking to place on the market. She would not concede that a manufacturer must stand or fall by the actions of his road representatives. Because of this situation the trade is advised by Realm to take no stock in the unfounded promises the salesmen of the concern make to secure advance payment, which should never be done under any circumstances. As Mrs. Donovan confirmed all the statements made in the warning article published in this department two weeks ago no revision or correction of the article can be made at this time.

The Federal Trade Commission has ordered the Brown Fence and Wire Co., Cleveland, which supplies farmers with fencing, roofing, poultry apparatus and other accessories, to cease representing directly or by implication that it manufactures or grows certain articles except in cases where this is true. The company is also directed to stop asserting that goods purchased by
it from other manufacturers go to the consumer without a middleman's profit.
According to the Commission's findings, the company does manufacture such commodities as wire fencing, fence posts, gates and other fencing accessories, but purchases from other manufacturers or producers articles ranging in variety from fence anchors and tires and tubes, to baby chicks, nursery stock, and water heaters.
The Brown Co. advertises in farm journals and, in close to $1.000,000$ catalogues sent out each year, asserts that the prices are low because the customer does not have to pay anything for middlemen's profits and expenses. Such prices are lower than those of other companies because Brown customers pay only the actual cost of manufacture plus one small profit, according to the advertisements.
Regarding this latter class of goods the Commission orders the company to stop "directly or by implication" giving as a reason for its alleged ability to sell such articles, the fact that they are furnished directly to the consumer from the company's own factories, mills, nurseries, hatcheries or other establishments and this without expense or charge for a middleman or with but one profit plus the manufacturer's cost, when such are not the facts.

The Commission found that this latter class of merchandise is sent from the factories of the respective manufacturers directly to the consumers on order of the Brown company, with two separate profits included in the sale price. One such profit accrues at the original source of the articles and the second to the Brown company. In reality, this company is a middleman, the Commission found.
The company made special arrangements regarding articles it purchased from others. It developed the tools and designs used by the other mills for making the fence anchors, while it had its own formula for the paints, varnishes and enamels made by others. It advanced funds for the materials and bought such paint products at the cost of the raw material plus manufacturing costs at a fixed price per gallon. Such arrangements with the paint company and with several other contracting manufacturers is confined to their dull seasons.

Through considerations of overhead and seasonal losses, the company, with its volume business, in some cases obtains the products for which it has so arranged at cost and sometimes less than cost, and is thus able to resell at low price.
Orders received by the Brown company for the products other than those manufactured by it and other than those which it has bought at or below the manufacturing cost, are filled pursuant to arrangement with manufacturers in thirty-five distributing centers. These goods go from these manufacturers to the Brown company's customers with the two separate profits included in the sale price, the Commission found.

If you have never been a fool, be sure you will never be a wise man.

Gabby Gleanings From Grand Rapids. Wm. F. Reilly succeeds the late H. Kormack as Michigan representative for Sherman Bros. \& Co., tea and coffee jobbers of Chicago. Mr. Reilly has been connected with the house many years and is thoroughly familiar wih the line.

Geo. W. McKay leaves the city Aug. 20 on a two weeks' vacation. He and his wife will travel by auto. Their first stop will be Joliet, where they will spend several days with a sister-in-law. They will then proceed to Emmetsburg, Iowa, where they have sixty relatives, near and far.
If the wholesale dealers propose to take any action in regard to the public celebration of the ninetieth birthday anniversary of A. E. Brooks on Aug. 16 they will have to move quickly, as the date is only six days ahead. Mr. Brooks richly deserves such recognition at the hands of the men who were his contemporaries during the fifty years he was engaged in the wholesale and manufacturing confectionery business in this market.
Percy C. Palmer died at his home at 157 Monterey avenue, Highland Park, Monday, Aug. 8, after an illness lasting nearly a year. Mr. Palmer, who had been in the hotel business in Windsor, Ontario, for several years, is better known to many of the older residents in Michigan as a former dry goods salesman and owner of dry goods stores in various parts of the State. Born in Belleville, Ontario, in 1881 he came to Michigan as a child with his parents who settled in Caro While still in his teens he accepted a position with the old wholesale dry goods firm of Strong, Lee \& Co., Detroit, and in a short time was given a territory in Western Michigan which he covered successfully until that firm was merged with Burnham, Stoepel \& Co., in 1902. He continued his road work for several years and in the interim conducted dry goods stores in Big Rapids, Eaton Rapids, Birmingham and Windsor, Ontario. It was the ownership of the Windsor store that first gave Mr. Palmer the idea that culminated in the building of the twelve story modern Norton-Palmer Hotel in that city. Visioning a great industrial and commercial development in the Canadian city he quietly secured the site upon which the hotel was erected and continued preliminary plans for financing the project. He enlisted the aid of Charles Norton, owner of the Hotel Norton, in Detroit, and his son Preston and together they brought the complete plans for the hotel to fruition. The Norton-Palmer is a monument to the initiative, foresight and genius of Percy C. Palmer. His executive ability was recognized by Burnham, Stoepel \& Co., who called him in from the road to fill an appointment as department manager, a position he again successfully filled until previous to his departure into the hotel field. "Perce" as he was more familiarly known to his friends, detested dishonesty and above all, sham. He himself always avoided self exploitation. Forceful and influential in hotel circles in Ontario the proficiency and knowledge acquired during his five years in the business was a revelation. His innate modesty, however, kept his
many splendid attributes in the background. Mr. Palmer was unitel in marriage in 1908 to Gertrude Lang, of Big Rapids. Besides the widow, three children, Margaret, Frank and John, survive. Interment will be in Bloomfield Hills near Detroit.


Lines of Interest To Grand Rapids Council.
W. D. Dunbar and a partner opened the Auditorium cafe a few months ago on Huron street, near the new auditorium. The business has prospered beyond their fondest hopes; so much so, that Mr. Dunbar has bought his partner's interest and will continue the business, and the partner has retired.

We have heard many times that more time was required for a broken bone to heal if the injured one was past middle life, and young men were the favored ones in the event of injury. This has been effectively demonstrated recently when our young membir, Walter S. Lawton, had two bones broken in his right ankle. He drove more than 200 miles after the accident to his home before the injury had medical attention, and he was off his territory only seven weeks. We contend that that is a fine record and we felicitate Mr. Lawton on his speedy recovery.

The Council extends its sympathy to Nick Loeks and wife in the loss of their brother-in-law, Grover C. Ranck, who passed on the 27 th of last month.
The picnic sponsored by Rutledge W. Radcliffe, leader, and his crew No. 1, Team Work in Business Group, at Fallasburg Park last Saturday was a big success, notwithstanding the weather was unfavorable. Many of the traveling salesmen have weatherd such severe financial storms the past two years that a little rainfall is scarcely noticed. Mr. Radcliffe desires to acknowledge the contributions of the Hecht Produce Co., Hattem Confectionery, Raymond W. Bentley and W. D. Bosman, which added much to the pleasure of the occasion.
At a very spirited meeting last Saturday evening, held at the home o: Senior Counselor B. C. Saxton, following the picnic, very definite plans were laid for a vigorous campaign for new members with the beginning of our activities in September.
The many friends of Mr. and Mrs. Martin Vermaire are very glad to learn that their eldest daughter, Ethel May, who has been very ill with scarlet fever has been declared out of danger and is slowly recovering.

Official Reporter.
There comes a time in every depression when the way to resume is to resume. That time must be approaching, and it would be well to prepare for it.-Walter Lippmann.

We have forgotten fundamentally that the business of society is to supply well-being to man and not supply man as slaves to a machine age.

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And wherever you go, dispel worry by telephoning home and office frequently. Call friends to tell them when you will arrive. Telephone ahead for hotel accommodations. Long Distance rates are low


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