MICHIGAN TRADESMAN

Forty-Nine Years Old

1883-1932

6000

JUST TO BE TENDER

Just to be tender, just to be true,
Just to be glad the whole day through,
Just to be merciful, just to be mild,
Just to be trustful as a child;
Just to be gentle, kind and sweet,
Just to be helpful with willing feet,
Just to be cheery when things go wrong,
Just to drive sadness away with song,
Whether the hour is dark or bright,
Just to be loyal to God and right,
Just to believe that God knows best,
Just in his promises ever to rest
Just to let love be our daily key,
That is God's will for you and me.

Quaker Brand Products

Quick Selling Dependable Merchandise

Recognized and accepted by the consuming public for Quality and Purity

Quaker Products produce increased sales and have proven to be a wonderful asset to the retailer

A partial list of the many Quaker Brand Items

Apple Butter

Ammonia

Brooms

Canned Fruits

Canned Vegetables

Canned Meats

Coffee

Cocoa

Jelly

Jelly Powder

Prepared Mustard

Pickles

Salad Dressing

Peanut Butter

Salt

Spices

Tea

SOLD BY INDEPENDENT MERCHANTS ONLY

LEE & CADY

MICHIGAN TRADESMAN E. A. Stowe, Editor

L'UBLISHED WEEKLY by Tradesman Company, from its office the Barnhart Building, Grand Rapids.

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

DEVOTED TO the best interests of business men.

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

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

> JAMES M. GOLDING Detroit Representative 507 Kerr Bldg.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Anna M. Gibbin, Pemberton, N. J., engaged in the cultivation of a few gladiolas and dahlias and in the distribution of plants, flowers and shrubs, represents that she conducts a large floral establishment, that the products, some of which are alleged to be imported from Holland, are of superior quality, and that only those left after supplying many notable florists are sold to the public, at prices lower than the prices usually charged for plants of such quality.

Youells-Privett Exterminating Corporation, Plainfield, N. J., manufacturer of a vermin exterminator, represents that an advertising campaign will be instituted to assist the dealer; that household pets will not touch the exterminator and that it will mumify the bodies of rats and mice, thus obviating offensive odors.

H. & S. Publishing Co., Chicago, engaged in the distribution of "Everyday Life" represents that a package of soy bean seeds sold with the magazine, is a package of "Domestic Coffee Berry," which will grow readily in any climate and produce quantities of coffee or coffee substitute.

Yvonne Bebeaux, New York City, vendor of a hair dye, agrees to discontinue representing that the dye is a "Color restorer" perfected by a French scientist, when such is not the fact; agrees to discontinue representing offices have been established in Paris, in London, or in any other place, unless and until such offices are established in the places named; and to discontinue representing that the compound will change the color to the youthful color of the hair, that it recolors the hair shaft, and that the hair never grows gray again, when such are not the facts.

Curetine Laboratories, vendor of "Curetive" an alleged remedy for skin diseases, agrees to discontinue advertising and offering the product for sale

Max Elman, trading as Germico Pharmaco, vendor of "Germico Hygienic Powder" and "Germico Vaginal Suppositories or Cones," agrees to discontinue advertising and selling the product.

A manufacturer of a product designated "Bittersweet" agrees to discontinue use of the word "Chocolate" in a manner to imply that the product or the beverages made therefrom, are chocolate.

A distributor agrees to discontinue use of the word "Canadian," the address "120 St. James street, Montreal, P. Q., Canada," and pictorial representations of insignia or scenes suggestive of Canada, to designate malt products that were not manufactured in Canada nor imported therefrom.

A distributor agrees to discontinue use of the word "Havana" to designate stogies made of tobacco not grown on the Island of Cuba.

A distributor agrees to discontinue representing that a certain product will cure sleeplessness, loss of appetite, general debility, nervous depression, gland weakness and diseases of the stomach and kidneys, when such is not the fact; and agrees to discontinue use of the word "Laboratories" in firm name, and to discontinue its use on labels and in advertising matter in a manner to imply ownership or operation of a laboratory in which the product sold is compounded, when neither owning nor operating such a laboratory.

Marion Paper Co., Marion, Ind., and United Paper Board Co., Wabash, Ind., manufacturers of paper and paper products, agree to discontinue fixing uniform prices at which waste paper shall be purchased for them through A. F. Meisterheim, established as a common agent, and to discontinue refusing to purchase from dealers who will not sell through their agent and at the prices quoted by him and from dealers whose salable goods consist in any part of products purchased from dealers who refuse to sell through the established agency.

A breeder of rabbits agrees to discontinue misrepresenting the profits that may be realized from the business of raising rabbits.

A manufacturer of an alleged remedy for an ailment common to cows, agrees to discontinue misrepresenting the therapeutic value of the product.

A distributor of an alleged remedy for ailments of the stomach and intestines, agrees to discontinue the use of the word "Laboratories" in firm name and to discontinue its use in advertising in a manner to imply ownership or operation of a laboratory in which the product sold is compounded, when neither owning nor operating such a laboratory; and to discontinue representing that the product is a competent treatment for diseases of the

stomach and intestines, when such is not the fact.

A manufacturer agrees to discontinue use of the word "Rubber" to designate varnishes, lacquers and other industrial finishes that do not consist of rubber in whole or in substantial part.

A manufacturer of cosmetics agrees discontinue use of the words "Poudre de," "Fleur de" and "Jardin de" and other French words, either alone or in connection with the word "Paris," in a manner to imply the products so designated are manufactured in Paris or imported therefrom, when such is not the fact: to discontinue misrepresenting the value of the products; to discontinue quoting the regular prices as special, reduced prices for a limited time only; to discontinue representing that any merchandise is given free of charge, when the cost of the purported gratuity is included in the price of the product with which it is alleged to be given free of charge; and to discontinue the use of the word "Pearl" to designate products other than genuine pearls.

An incorporated association consisting of distributors of barber and beauty supplies, agrees to discontinue providing manufacturers with lists of members and requesting, threatening and coercing such manufacturers in an effort to induce them to distribute their products through association members only.

The publisher of a large Eastern daily newspaper agrees to discontinue carrying advertising matter of vendor of an alleged treatment for piles.

A magazine publisher agrees to discontinue carrying advertising matter of vendor of a massage cream.

Harry D. Powers, trading as Palmo Co., Battle Creek, a distributor of "Palmo Globules," alleged cure for bladder trouble, cystitis and general debility, agrees to discontinue representing that any definite proportion of men are afflicted with prostatic trouble, unless such representation is based upon authentic information: to discontinue representing that the treatment will cause the user to sleep all night, without a qualifying statement to the effect that this is true only when the sleeplessness is due to bladder and urinary irritations; and to discontinue representing that the preparation will produce a soothing or healing action that will convince the most skeptical, when such is not the fact.

A publisher, using the puzzle form of advertising to secure subscribers, agrees to discontinue representing that any prizes offered are free and that any prize is offered for the mere solution of a puzzle, when such are not the facts; to discontinue representing that a certain contest for prizes is open only to persons who solve a certain puzzle, unless and until entrance into the contest is so limited; and to dis-

continue using advertising matter containing a puzzle and offering a prize to the winner of a contest, without a conspicuous statement in such advertisement to the effect that something other than the solving of the puzzle will be required before the prize will be awarded.

A manufacturer of paints, lacquers, bronze powders and stencils, agrees to discontinue use of the word "Aluminum" to designate products not composed in whole or in substantial part of aluminum, in which latter case the word "Aluminum" is to be accompanied by a word or words in type equally conspicuous, to the effect that the product is not composed entirely of aluminum.

A manufacturer agrees to discontinue use of the letters "K-G" to designate torch tips that are not "K-G" torch tips.

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Getting on is largely a matter of keeping on.

GOOD MAN GONE.

Earl C. Johnson, Vice-President G. R. Savings Bank.

Death came unexpectedly Monday to Earl C. Johnson, vice-president of the Grand Rapids Savings Bank, who had been active in the city's industrial and civic development the last twenty-five

Mr. Johnson expired at his home, 1410 Pontiac Road, after an illness of two months.

Friends who visited him considered that he was recovering, but he suffered a relapse from which he was unable to rally. His widow survives.

Funeral services for Mr. Johnson were held this afternoon at 2 o'clock at the residence.

The pallbearers were the active officers of the Grand Rapids Savings Bank, Gilbert L. Daane, Arthur M. Godwin, Orrin B. Davenport, H. Fred Oltman, Tony Noordewier, and Harry J. Proctor

The Tradesman recently-March 9 to be exact—published a biographical sketch of the deceased, which is as true to-day as when it was written. The concluding portion is as follows:

'Mr. Johnson has been called upon from time to time to assist wealthy people in the handling of their estates. One of his most noteworthy achievements in that line was the service he rendered Mrs. Loraine Immen, who died some years ago, leaving \$300,000. Mrs. Immen placed him in active charge of a very complicated condition and subsequently made him executor of her will. The probate court subsequently appointed him administrator. He handled the estate in such a way as to elicit the commendation of all concerned.

"Mr. Johnson has but three hobbies -fishing, hunting and corporation law. While he has never aimed to qualify as a lawyer he reads all the literature he can get on the subject of the legal side of banking and is so well posted on that subject that he seldom has to invoke the aid of an attorney to determine his rights in any controversy involving legal points pertaining to banking.

"Mr. Johnson attributes his success to hard work, but those of us who have watched his career for the past twenty or more years realize that back of the work habit, which he has developed to the nth degree, there is a fertile mind, a steady hand and a breadth and poise which enable him to decide all questions on their merits, without regard to any personal relation which may be involved in any transaction presented to him.

"Mr. Johnson knows thousands of people, bankers, business men, farmers, boys and girls, but he is always on a level with the 'common folk.' Although he went only as far as the eleventh grade in his schooling, he smilingly remarks, 'Schools were different in those days.'

"Mr. Johnson is essentially an individualist. His personality is of that distinctive type that directly influences every situation he confronts. He is of quick, keen perception; has a thorough knowledge of the right and wrong he is best known. The serious seek his

fundamentals of business-a marvelous memory and a wealth of experience to draw upon-and makes his decisions with a precision that clicks like a machine gun.

"Between thinking and planning, Mr. Johnson gets his recreation in driving his automobile and reading. He goes far back into the beginning of times in book lore; he studies ancient and modern religions, the habits and environment of peoples and the development of civilization.

"Mr. Johnson is a philosopher as well as a banker, which is an unusual combination. His idea is, 'Think out a plan; make it work; don't be too proud to change; have an open mind and be counsel and the gayest welcome his coming. He has a singularly surefooted mind and the brave old wisdom of sincerity. Always he can be trusted for sane advice and for honest, kindly speech. Heart, mind and conscience are straightforward. He never trims and he never poses. Always he can lighten a comrade's burden with the good spirit of whimsical fun. He has a host of friends, but he is not dependent on praise or blame. He takes his full share of life's hard duties and is equally ready to enjoy life's clean delights. To an exceptional degree he embodies the common sense, the intelligent public spirit, the humorous way of looking at things, the practical



Earl C. Johnson.

unselfish.' He has made himself accessible to all, for he is always ready to learn something new and impresses his friends, associates and customers with the importance of being available at all times

"Mr. Johnson has recently come to be regarded as one of the most versatile public speakers in the city along banking and business lines. His ability in this direction is universally conceded by Grand Rapids people and our neighboring cities and towns frequently avail themselves of an opportunity to enjoy his didactic and interesting addresses.

"Personally, Mr. Johnson is a charming companion, sympathetic, tolerant and attractive. He is best loved where

idealism of his Canadian heritage. He can express his opinions and his likes and dislikes candidly and forcibly, but humorously and looking back over the close associations of many years-and of how few of one's comrades can this be said?-I have no memory of word or act or look that it is not good and blessed to remember." E. A. Stowe.

Erratum.

An unfortunate omission occurs in the special article by Chas. W. Garfield in this week's paper. The twentieth line in the second column of page 28 was omitted. It should have appeared as follows:

want you to be a real fellow with me The Tradesman greatly regrets this

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

The building occupied by the Krolik Corporation, Jefferson avenue, at Randolph street, is undergoing extensive alterations which, when completed, will enable the house to handle its business on a basis which will permit unusually quick dispatch of orders and at the same time effect economies that will place it in an enviable position to compete with the country's important wholesale market factors. In addition to the newly installed brokerage department which will sell underwear, hosiery, furnishing goods and work clothing, for direct shipment from the mills, complete stocks of the latter, together with hard surface floor coverings and rug cushions, will be carried in Detroit. Instead of the extensive stocks of notions, fancy goods and piece goods formerly carried, these departments will be reduced to service stocks of staples required for the needs "We have long of the retailers. recognized the probable advantage of departing from the type of wholesale merchandising in vogue so many years and of entering into the modern method of specialized selling and distribution, for the benefit of the independent retailers as well as ourselves," said Julian H. Krolik, one of the corpora-tion executives. "Under our new plans we will be able to handle a large volume of business on a lower profit percentage that will work out to the mutual advantage of all concerned," he continued. A corps of experienced salesmen will continue to cover the territory, including the entire Lower Peninsula of Michigan and a part of Northeastern Ohio, including Toledo. Officers of the Krolik Corporation are: Day Krolik, president and treasurer; Julian H. Krolik, vice-president and Bertrand M. Greene, secretary.

Ben Zogut has opened a drug store at 6307 Michigan avenue.

Jefferson T. Wing, president of the J. T. Wing Co., manufacturer and wholesale distributor of steel supplies, 303 Bates street, died in Detroit Nov. In the will was a provision that the employes of his steel mills and supply houses be permitted to buy the organization at the most favorable of terms acceptable to the company's directors. The burial was in Monroe, the birthplace of Mr. Wing.

L. B. Benedict, former Detroiter and for the past few years representative for a prominent Middle West dress manufacturer, has become affiliated with the Lederer Manufacturing Co., 3420 West Fort street, and will represent the house in the Northwest and Western territory, calling on the jobbing trade and large department stores. At one time Mr. Benedict was a department manager for Burnham Stoepel & Co., when that company carried a general dry goods stock.

Ernest Adelman druggist has moved from 9947 East Jefferson to 14352 Kercheval avenue.

W. E. Heyn Drug Store No. 4 is now owned by Theodore A. Koski. This store is located at 11259 Mack avenue.

Word was received last Friday of the death of William A. Sturgeon, at one time head of a prominent retail jewelry firm bearing his name. To the residents of Detroit in the early nineties Mr. Sturgeon will be remembered for the reputation he established for his knowledge of silver and for the large stocks and assortments carried of the many household articles that were made of that metal. Mr. Sturgeon retired from business in 1906. For twenty years the store was located at Woodward avenue and Clifford street. Surviving are his widow, a daughter, Mrs. James A. Haslett, and two grand-children.

According to a report issued from Windsor-across-the-river, sometimes called down-town Detroit, the street car lines in that city are losing money a the rate of \$1,300 a day. Which is not as much as it may seem at first blush, the days being so much longer in Windsor.

Detroit stores this year will suffer a sharp decline in retail sales coming from the Canadian border cities across the river because of the difference in money exchange rates between the two countries. At this writing it costs about \$1.17 of Canadian money to buy one American dollar. The business from Canada has in other years been of considerable volume during the preholiday shopping season.

Preparing to over-ride Mayor Murphy's veto of eight license fee ordinances the council introduced the measures in a special session last Friday as a first step toward making them ordinances in spite of the mayor's disapproval. Businesses that will be affected are as follows:

Fees for vendors of cigarets, raised from \$1 to \$10; coffee houses and soft drink vendors, raised from \$1 to \$10; dogs, raised from \$1 to \$2, and \$2 to \$3; hat cleaners, raised from \$1 to \$5; meat food products, meat markets, and slaughter houses, raised respectively \$5 to \$50, \$5 to \$25 and \$25 to \$100; trucks and drays from \$1 to \$5; restaurants from \$1 to \$25 and bulk food stores from \$5 to \$15.

According to the Journal, published by the Detroit Retail Druggists Association, two new drug stores have opened for business, six have moved to new locations, changes of ownership total eight, and seven have discontinued recently, in Detroit

The Detroit Women's Wear Market plans an extensive advertising campaign during the coming year in a determined effort to enlighten the trade in Michigan, Ohio and Indiana of the important strides made in this city during the last decade, according to Louis Simon, senior member of the wholesale dress firm of L. & H. Simon, 229 Gratiot avenue. New models are shown here simultaneously with those in New York and other large style centers, he says, and include practically every well-known manufacturer's Lines of coats, suits, dresses and millinery are shown in this market. Some of the most important factors in the millinery manufacturing field are also located here and many Detroit made lines of wash dresses and allied lines find a ready sale in all parts of the country. It is the opinion of many prominent retailers as well as members of the Women's Wear Market that in the past readjustment of the wholesale center in Detroit ready-towear market has steadily forged ahead and has become an important factor in the Middle West in the distribution of garments for women.

Cadillac automobile salesmen, members of the entire Cadillac distributor organization, from coast to coast opened a five day series of sales conferences here Monday.

Ed J. Noble and Ray L. Scherer have opened a salesroom and service station at 2591 Woodward avenue, where they will act as distributors for the new Franklin Olympic automobiles.

Herman J. Mayer, Jr., member of the firm of H. J. Mayer & Sons Co., manufacturers of sausage and meat seasonings, 6819 Ashland avenue, Chicago, was confined to his room in a local hotel for nearly all of the past week with an attack of the flu. He was making business calls in Detroit and Windsor. A branch plant owned by the company is located in the latter city, where the Canadian distribution is handled. Mr. Mayer has recovered sufficiently to enable him to return to Chicago early this week.

According to L. P. Fisher, president of the Cadillac Motor Car Co., sufficient orders have been received from distributors to maintain the initial production schedule on a five day week and eight hour day until the end of March. 3,250 men will be added to the pay rolls of the Cadillac and affiliated plants. Only old employes will be taken back, said Mr. Fisher.

At a meeting of the Women's Apparel Club of Michigan, held at the Hotel Statler last Saturday, dates for the fifth semi-annual women's and children's apparel market and exposition were set for Feb. 12, 13 and 14. The opening day will be on a Sunday as usual. The entire fourteenth floor of the Statler has been reserved. According to the president, Meyer Waterstone, invitations have been extended to the leading manufacturers of dresses, coats, suits and millinery to join with the membership in the exhibition of apparel models. More than 200 firms comprise the Women's Apparel Club through their Michigan representatives.

The Crowley-Milner Co., one of Detroit's largest department stores is giving away an automobile each day this week. All one needs besides making a purchase at the store is to guess the nearest number of revolutions the wheel on the car exhibited will make on that day. The auto wheel test is under the supervision of the engineers of the Budd Wheel Co. The leading automobile manufacturers in Michigan are so-operating with the Crowley-Milner Co., fifteen being listed in the company's advertising.

Maud Osborne has opened a millinery store at 10540 West Jefferson avenue.

Frank Schaeffer, manager of a grocery at 8436 Tireman avenue, and his wife, were held up in the store shortly before 7 p. m. Saturday by a thug who made several "purchases," stuffed them into his pockets and then drew a pistol, forcing Schaeffer to hand over \$35. Schaeffer fired several shots after the thug as the latter fled in an automobile. The Schaeffers live at 5653 Lumley avenue

Construction

Going



Everywhere men are working these days to rebuild—to reconstruct their individual fortunes for themselves and for those who will come along after them.

Constructive estate plans often call for a reconstructed will. Changed values may require changes in the amount of individual bequests, changes in the amount of protection given them.

Are you familiar with the increased protection which a corporate executor gives to your estate? Consider this point in revising your will.

Let us explain in detail the many safeguards we employ in the settlement of estates and the administration of trust funds.

THE MICHIGAN TRUST CO.

GRAND RAPIDS

THE FIRST TRUST COMPANY IN MICHIGAN

MOVEMENTS OF MERCHANTS.

Muskegon—Nelson Motors, Inc., has decreased its capital stock from \$50,000 to \$10,000.

Detroit—The Federated Metals Corporation, 11630 Russell street, has changed its name to the F. E. D. Corporation.

Detroit—The B. & C. Candy Co., 110 West Woodbridge street, has decreased its capital stock from \$75,000 to \$50,000.

Jackson — The Central Automobile Co., 318 West Michigan avenue, has decreased its capital stock from \$100,-000 to \$50,000.

Grand Rapids—The Herkimer Hotel Co., 317 South Division avenue, has decreased its capital stock from \$250,000 to 25,000 shares no par value.

Kalamazoo—La Vern A. Percy and Gilbert E. Percy have engaged in business at 465 Academy street under the style of the Merchandise Exchange.

Dowagiac — Howes Oil Co., 116 North Front street, has changed its name to the Sibley Oil Co., conducting a wholesale and retail oil and gasoline business.

Hemlock—The Hemlock Co-operative Elevator Co. has been incorporated with a capital stock of \$40,000, \$1,290 of which has been subscribed and paid in.

Lansing—Harry Davis and Dean McKale have formed a partnership and engaged in the dry cleaning business in the Singer building on East Grand River avenue.

Flint—The Dailey Liquid Malt Extract Co., 1521 St. John street, has been incorporated with a capital stock of 75,000 shares at \$20 a share, \$60,000 being subscribed and paid in.

Detroit—The Belle Isle Linen Supply Co., Inc., 1221 Terminal avenue, has been incorporated with a capital stock of \$5,000, all of which has been subscribed and \$3,000 paid in.

Kalamazoo — Articles of incorporation extending the corporate term of existence of Sam Rosenbaum & Sons Co., 314 East Michigan avenue, thirty years from Dec. 3, 1932, have been received.

Saginaw—Sobel Brothers, Inc., 300 Federal avenûe, dealer in wearing apparel for women, has been incorporated with a capital stock of 1,500 shares at \$10 a share, \$15,000 being subscribed and paid in.

Grand Rapids—The Walker Electric Co., 40-50 Market avenue, N. W., has been incorporated to conduct a wholesale and retail electrical business with a capital stock of \$15,000, all subscribed and paid in.

Flint—The Lincoln Pharmacy, Inc., 3805 North Saginaw street, has merged its business into a stock company under the same style with a capital stock of \$5,000, \$3,300 of which has been subscribed and paid in.

Negaunee—Joseph Barabe has started on his forty-fifth year in the grocery business. He has occupied the same store building on Iron street, throughout his business career, opening his store Nov. 20, 1888.

Detroit—The Superior Battery Co., 701 Livingston street, has merged its business into a stock company under

the same style with a capital stock of 1,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Grand Rapids—The Wagg Motor Co., Inc., 25 Crescent street, N. W., motor sales and service, has been incorporated with a capital stock of 5,000 shares at \$10 a share, \$1,000 being subscribed and paid in.

Detroit—The Reliable Cap Co., Inc., 170 West Jefferson avenue, manufacturer of hats and caps, has merged the business into a stock company under the same style with a capital stock of \$10,000, all subscribed and paid in.

Sunfield—Truman R. Goyt will open a Red and White home owned store n the Sears building, formerly occupied by the Baughman barber shop, about Dec. 12. Mr. Goyt will move his family here from Bath in about ten days.

Hamtramck — Michael Grajewski, Inc., 9214 Joseph Campau avenue, dealer in general merchandise, has merged the business into a stock company under the same style with a capital stock of \$5,000, \$1,500 of which has been subscribed and paid in.

Detroit — O'Neil & Hoffner, Inc., Grand River and Broadway, dealer in fish and sea foods, etc., has merged the business into a stock company under the same style with a capital stock of \$10,000, \$1,000 of which has been subscribed and paid in.

Jackson—Joseph D. Furman, dealer in clothing and furnishings for men at 335 East Michigan avenue, has merged the business into a stock company under the style of Furman's, Inc., with a capital stock of 5,000 shares at \$1 a share, \$2,000 being subscribed and paid in.

Albion—R. Noble Burlingame, Albion druggist, who was convicted of arson and sentenced to Jackson, died in a hospital at Ann Arbor. Deceased at one time was an employe of Wilcox & Godding, druggists of Eaton Rapids, some twenty years ago, and later worked for O. C. Palmer, who followed Wilcox & Godding in the drug business.

Detroit-Preston D. Norton, general manager of the Norton-Palmer, at Windsor, and the Norton in Detroit, for several years, was made managing director of the Norton-Palmer at the directors' meeting last week. Jack Lindsey, who has been on the front office force for some time, has been appointed assistant manager. Norton is president of the Windsor Hotel Association, chairman of the board of the Detroit Hotel Association, secretary of the Michigan Hotel Association and a member of the executive committee of the Great Lakes Tours Association.

Jackson—Gerald Pollock, 28 years old, attempted to kill himself at his farm home near Leslie, Dec. 3, while a deputy sheriff waited in an adjoining room to take him to jail. Pollock is in a critical condition at Mercy hospital here, a bullet below the heart. The deputy had served a warrant on Pollocy, charging him with the embezzlement of \$176 from the A. M. Smith grocery company, at Eaton Rapids. He had been employed by the firm as a driver. Pollock stepped from the room to prepare for his removal to jail. The deputy heard a shot and

found Pollock unconscious on the kitchen floor. He brought him to the hospital

Saginaw—Walter H. Loeffler was elected president of the Saginaw Retail Grocers and Meat Dealers Association at the annual meeting held at the Case bakery Dec. 5. Other officers selected included J. Frank Adsitt, vice-president; Thomas Ryan, treasurer, and William Rorke, secretary. Directors picked included Frank Marxer, Charles H. Alter, M. W. Hemeter, Arthur H. Barth and George Bourdow. Mr. Marxer, retiring president, presided over the annual elections.

Manufacturing Matters.

Detroit—The Slipperette Co., 400 Owen building, has been organized to manufacture and sell slipperettes, with a capital stock of \$1,000, all subscribed and paid in.

Wyandotte—The Ascola Medicine Co., 1242 Biddle avenue, has been incorporated to manufacture patent medicine with a capital stock of \$1,000, all subscribed and paid in.

Detroit—Colin L. Campbell, Inc., 526 Fisher building, has been incorporated to act as manufacturers agent, with a capital stock of 100 shares at \$10 a share, \$1,000 being subscribed and paid in.

Detroit—Jacob F. Baker & Co., Inc., 167 West Jefferson avenue, manufacturer of neckwear, scarfs, etc., for men, has been incorporated with a capital stock of \$10,000, \$9,500 being subscribed and paid in.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Dec. 6—The eleventh Democratic district banquet was held at the Hotel Ojibway Saturday evening. Reservations for 200 were made. The principal speakers were: Prentiss M. Brown, of St. Ignace; John K. Stack, Jr., of Escanaba; J. M. Donnelly, of Ontonagon, and Mrs. Mary Ripley. Francis T. McDonald acted as toastmaster. It was a great disappointment when it was announced that Gov.-elect Comstock was detained and could not attend the banquet.

Now that the deer season is closed it is possible for the traveling salesman to see his man. It surely was not profitable, especially salesmen calling on the country trade, to find that the merchant had not been successful and was still in the woods, not to return until the time limit made it compulsory and we heard of one case where the hunter was still on the trail the next day after the closing date.

day after the closing date.

Frank Law, of St. Ignace, is in the city and will open a shop in the Frank-lin block at 221 Ashmun street, which will be known as Law's Furniture Shop. He will carry a line of home made goods, including children's chairs, tables, bookends and many small items

We have given up taking cold showers every morning. We go down to the bank and ask for a loan instead.

Only one state ferry is running nowt. This one will continue running until the close of navigation on the Straits. It leaves St. Ignace 6 a. m., 8:30 a. m., 11 a. m., 1:30 p. m., 4 p. m. and 6:30 p. m. Leaves Mackinaw City at 7:15 a. m., 9:45 a. m., 12:15 p. m., 2:45 p. m., 5:15 p. m. and 7:45 p. m. This schedule is on Eastern standard time and subject to change.

The Rogers cafe, near St. Ignace,

nanaged by James and Ned Fenlon, has been redecorated and will remain open all winter, a new heating and ventilating system has been installed. This has been one of the popular

places along the US 2 highway and has enjoyed a good patronage.

The Northwestern Leather Co. gave its annual Thanksgiving day turkeys to its employes again this year. The company has a pay roll of 550 employes who work full time, day and night, so the depression does not seem to be in the leather business.

You can't down a dyed-in-the-wool optimist. We met one the other day who is still looking for Indian summer between now and Christmas.

Thomas E. Ford, of this city, retired

Thomas E. Ford, of this city, retired express agent, is the subject of an article printed recently in the Duluth Herald. The story reviewed Mr. Ford's life as a messenger in Michigan, Wisconsin and Minnesota and later when he was assigned to the Sault in 1892. Vacations mean little to him. He never travels, but is completely satisfied to stay in the Sault. He spends most of his time in his cabin on Sugar Island. He is a most jovial host and entertains many people at his cabin. He is still enjoying good health and appears to enjoy the long-earned vacation for the rest of his happy life.

his happy life.
By the time we've solved to-day's problems we'll have an entirely new set.
William G. Tapert.

When On Your Way, See Onaway.
Onaway, Dec. 6—The weather man has been quite considerate the past week by grant grant grant appropriate weather. He

week by granting us a reprieve in the shape of real springtime weather. He has a peculiar way of changing his mind suddenly, however, wise or unwise as he may be, and his angry aspect to-day has upset and undone all the good deeds of the past week.

Vern Tran failed to bring home his deer this fall, but instead ridded the

Vern Tran failed to bring home his deer this fall, but instead ridded the country of one of those wolves which are menacing our territory, said wolf being in the act of pursuing a fawn. This is the second one of its species to be shot recently. Coyotes also are even more numerous and causing a lot of trouble, being very wise and hard to trap or capture.

lot of trouble, being very wise and hard to trap or capture.

Our Pine street groceryman, Clayton Smith, keeps up his reputation as a hunter by bringing in his buck. "Smithy" says he can't let business interfere with pleasure.

How far is it from Onaway to Grand Rapids? Answer—only a short time; distance does not count these days; it is reckoned by time. So says Mr. Pfeiffer, who made the trip during Thanksgiving week, covering the distance in less than five hours and the funny part of it is it is a much shorter distance coming home because the return trip only required four hours.

The store windows are taking on a Christmas appearance, but the thing most needed to make it appear real is the jingle of sleigh bells accompanied by the sufficient amount of jingling coin to assist in removing the goods from those tempting window displays.

Come on Will Rogers with your

remedies. Squire Signal. Heavy Call For Drinking Glassware.

At the moment the demand for drinking glassware and beverage sets of various kinds is quite heavy and some in the manufacturing trade foresee continuance of this demand in 1933. These producers also look for some business in old-time bar glassware should the sale of beer be legalized. The call for flat glass is dull. The movement of plate glass has been curtailed from its high point. Automobile manufacturers have been buying glass, including safety glass, for their new models, but until the public begins to buy it is not expected the volume will be large.

A millionaire has a better show in this world than the average theatrical manager.

Essential Features of the Grocery Staples.

Sugar — Local jobbers hold cane granulated at 4.65c and beet granulated at 4.55c.

Canned Fruits-Canned fruits are held within a narrow range this week and the most favorable indication continues to be the general firmness of the market in what is probably the most inactive time of the year. Only rarely are there evidences of pressure to sell and these so far are relatively unimportant, at least as far as standard grade is concerned. Concessions are held pretty well to intermediate or higher grade foods, which under the stress of the times are hit the hardest. New pack Florida grapefruit is now being quoted by sufficient number of packers to establish the market. The possibility of lower prices rests, packers say, on lower prices of raw stock. At the present time even the prices so quoted net the packer very little, if any, profit. There will be little buying interest for the present, at least, as distributors seem to have enough to carry through until the new pack is available.

Canned Vegetables—The vegetable market shows little change. Southern tomatoes are holding at the same old levels, and standard corn has not broken under 55c, Midwest factory, in spite of efforts to buy below that price. Standard Alaska peas of the large sieves are held at 90c, Wisconsin factory, but there is some pressure to make concessions on smaller sieves, as well as on extra standards, which have been sluggish.

Canned Fish—The Alaska salmon market is now well established at 85c, Coast, for pinks and \$1.45 for reds. Offerings below these prices are few and far between, and salmon is in good stabilized position and under good control, with no selling pressure. Fancy salmon is in very narrow supply.

Dried Fruits-The dried fruit market slowed up under rising temperatures last week, but trading has been on such a narrow replacement basis that buying cannot long be delayed. Retail stocks are light, and jobbers are holding little more than necessary to meet the requirements of the interior and local trade. Consignments here, where they exist, are moderate and first hands are not crowding the spot market with supplies from the Coast, which has the effect of holding prices generally steady. The demand for Thanksgiving goods was sufficient to clean up jobbers' supplies pretty well, and a good Christmas volume is looked for. The only thing is that distributors are likely to be thrown into confusion by a too long delayed buying wave. The tendency seems to be to wait until the last minute. Where jobbers are carrying sufficient stocks this procrastination is bad enough, but where inventories are being kept down as far as possible among distributors to interior point, it is often a difficult matter to make immediate delivery during a rush. The leading California dried fruits are well maintained. Prunes, Thompson raisins and apricots are carrying through a poor season very well, and even figs which have been weak lately have shown a little more firmness. Apples continue easy,

while dried peaches and pears are about unchanged. Imported dates and figs are now well distributed to all centers in the country and are presented for sale in attractive low priced packages.

Nuts-The market showed little change last week, and it is becoming more apparent that the trade will put off buying until the last moment, as usual. Large distributors expect a holiday, and in some instances, at least, they feel that there will be many disappointments. Stocks of Brazils are very light on spot, with no more coming in. Filberts in the shell may run short. There has been some pretty good buying of pecans recently, due to the lateness of the new crop. Domestic walnuts have sold well, particularly featured brands in this market. The fact that large Diamond walnuts cleaned up, with the exception of Eurekas, is proof of this. The shelled nut market continues to drift along without much interest one way or the other. Shipments of almonds to this country from Italy and Spain are very light and French walnuts are coming in on a bare replacement basis.

Olives—A quiet market prevails for olives. Spot consumers have been buying a little for the Christmas season, but purchases are only of the hand-to-mouth kind. Primary shippers remain firm in their ideas. There is, however, only a small demand for replacement, there being a generous supply left on the spot.

Pickles—Domestic dills have been pretty well cleaned up. There is a lack of demand, however. Thus it is possible to buy at none too high prices. Recent arrivals of Czechoslovakian dills are reported of inferior quality. Sweet pickles are quiet at the moment. Quotations show no change from the schedule listed the previous week.

Rice—The market is holding up very well in the South and also in various domestic distributing centers. Both rough and clear rice are moving in better volume, but millers still are closely covering their requirements and there is no evidence of any buying for forward needs. Brewers' rice continues stronger in anticipation of liberalization of the Volstead Act. Export business is quiet, but Britain is expected to do some good buying before the new tariff rates go into effect on Jan. 1.

Review of the Produce Market.

Apples—20 oz. Pippin and Red Mc-Intosh, \$1@1.25 per bu.; Wagner, 85c @1.25; Spys, \$1.50 for No. 1 land \$1 for No. 2; Baldwins, 75c@\$1.

Bagas—Canadian, 60c per 50 lb. sack. Bananas—5@5½c per lb.

Beets—60c per bu.

Butter—The market has declined 2c per lb. during the past week. Jobbers hold plain wrapped prints at 23½c and 65 lb. tubs at 22½c for extras.

Cabbage—35c per bu.; 50c red red. California Fruits — Bartlett Pears, \$2.75 per box. Empress Grapes, \$1.50. Carrots—25c per doz. bunches; 50c

Cauliflower — \$1.50' per crate containing 6@9.

Celery-20@30c per bunch.

Cocoanuts—75c per doz. or \$5.50 per

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

Cucumbers—No. 1 home grown hot house, \$1.10 per doz.

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

C. H. Pea from elevator _____\$1.10
Pea from farmer ______.90
Light Red Kidney from farmer _____ 1.60
Dark Red Kidney from farmer _____ 1.45
Cranberry beans to farmer ______ 2.75

Eggs—The price on fresh is 2c lower than a week ago. Jobbers pay 30c for 56 lb. crates and 32c for 57 and 58 lb. Pullet eggs fetch 20c per lb. Jobbers sell candled fresh eggs at 33c. Cold storage are offered on the following basis:

XX candled ______ 27c X candled ______ 24c Checks ______ 23c

Grape Fruit—Florida command \$3.75 per box for Sealed Sweet and \$3.50 for More Juice.

Green Onions—Chalots, 35c per doz. Green Peppers—60c per doz.

Honey—The market is weak and uncertain, because of over supply.

Honey Dew Melons—\$2.50 for crates

of either 9 or 12.

Lettuce — In good demand on the following basis:

Imperial Valley, 6s, per crate __\$2.75 Imperial Valley, 4s and 5s, crate 3.00 Hot house, 10 lb. basket ______ .60

 Lemons—The price is as follows:

 360 Sunkist
 \$6.50

 300 Sunkist
 6.50

 360 Red Ball
 5.50

 300 Red Ball
 5 50

 Mushrooms—28c per one lb. carton.

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

126 ______\$3.75
150 _______\$3.75
176 _______3.75

 176
 3.75

 200
 3.75

 216
 3.75

 262
 3.75

 288
 3.75

 324
 3.25

 Red Ball, 50c per box less.

Onions—Home grown, 35c per bu. for medium yellow and 50c for white. Growers are receiving 25c per 100 lbs. for their crops. Domestic Spanish, \$1.50 per crate.

Parsley—50c per doz. bunches. Pears—Kiefers, 35@50c.

Potatoes—Home grown 35c per bu. on the local market; Idaho bakers, 23c for 15 lb. sack.

Poultry—Wilson & Company pay as follows:

 Heavy fowls
 9c

 Light fowls
 7c

 Ducks
 7c

 Light Broilers, 2 lbs.
 7c

 Rock Broilers, 2½ lbs. up
 9c

 Turkeys
 12c

 Geese
 7c

Radishes—30c per doz. bunches hot house.

Spinach — 90c per bu. for Southern grown.

Squash—Hubbard, \$1.50 per 100 lbs. Sweet Potatoes—\$1.50 per bu. for kiln dried Indiana.

Tangerines—\$2.50 per box.

Tomatoes—Hot house, 90c per 10 lb. basket.

Gabby Gleanings From Grand Rapids.

Assets of the Tandler Co., printers and engravers, were sold at public auction Nov. 15 to a group of former employes who intend to continue operation of the business.

The assets of the Mapes-Nebelius Cadillac Co. were sold at public auction Nov. 16 in parcels to various buyers. The majority of the assets were sold to G. A. Bowne, former Cadillac dealer in Benton Harbor, who will continue the business.

About thirty-five leading retail grocers of Grand Rapids have organized a Red and White Corporation in the expectation of opening their stores under the new auspices in about two weeks. Grocers who have become members of this organization in other cities of Michigan express themselves as highly pleased over the outcome. It is expected that the membership will be rapidly increased as soon as the initial opening is over.

J. H. Schouten and C. Hoogesteger have incorporated under the style of the Schouten-Hoogesteger Co. to engage in the business of investment banking. Both are men of high character and extended experience covering every ramification of the business.

J. Arthur Brock, Sc.D., Educational Secretary of the Farmers and Manufacturers Beet Sugar Association, of Saginaw, was in the city yesterday to address the students in Union high on the subject of beet sugar. His address was so well received that he has been invited to talk to students of the other high schools of the city at an early date

Henderson in a Bad Way, Financially. Shreveport, La., Dec. 5—W. K. Henderson, operator of radio stations KWEA and KWKH, has filed a personal bankruptcy petition, but his radio stations are not involved in the proceedings. The stations have their titles vested in the Hello World Broadcasting Co.

casting Co.
Mr. Henderson listed his liabilities at approximately \$1,300,000 and his assets at about one-half million dollars.

Another petition was filed in behalf of the Henderson Land, Timber and Investment Co., listing liabilities of approximately \$625,000 and assets at about one-quarter million dollars.

about one-quarter million dollars.

Mr. Henderson formerly operated the W. K. Henderson Iron Works and Supply Co., which went into receivership several months ago.

Ten New Readers of the Tradesman.

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

Ted Butcher, Grand Rapids.
Louis Tire and Battery Shop, Grand
Rapids.

R. L. Mitchell Co., Grand Rapids. L. A. Cornelius, Grand Rapids,

J. J. Mead, Hastngs. Butterick Publishing Co., New York.

Butterick Publishing Co., New York. Schouten-Hoogesteger Co., Grand Rapids.

Nachtegall Mfg. Co., Grand Rapids. Frank C. Sunquist, Muskegon. Robert Wilson, Ann Arbor.

A jealous person is always in love, but it's usually self-love.

MUTUAL FIRE INSURANCE

Free Insurance.

For many years the rule has obtained in some localities that an insured shall have 90 days grace for the payment of the premium. This practice made possible a small fraudulent profit in the cancellation of the policy after the period of grace, and having the insurance rewritten in another or other companies when another cancellation would ensue and again rewriting of the policy. In these latter days of hard times for the insured, as well as for the agent, it is reported the cancellations of policies for non-payment of premiums has increased, being reported as due to the insured's inability to pay the overdue premium. Upon one of the leading stock companies investigation of this practice it has been found that the insured had paid the premium to the agent and that the agent was indulging in the practice of transferring the insurance from company to company, thus earning the premium himself by securing free insurance on the plea that the insured was unable to pay the premium.

The premium writing mutuals will have to look out for this practice which will probably invade the mutuals in the near future, if the practice has not already come into the mutual field. It is needless to say that the insurance companies need all the premiums coming to them, let alone carrying insurance from which the company receives no income whatever.

A number of companies insist upon collecting the accrued unearned premium from the agent on the ground that he is at fault in giving credit to one who is unworthy of credit. It is found that the companies insisting on this rule find that their cancellations for the non-payment of premiums are getting beautifully less the longer that they insist upon the collection of the unearned premiums accrued on cancelled policies. May be a good suggestion here for the premium writing mutuals. Better still, reduce the days of grace to 30 and if not cancelled at that time, hold the agent liable for the unearned premium upon subsequent cancellation.

Safeguard Your Premises.

Have you cleared away from your premises the rubbish and dead leaves which may have accumulated? If you have neglected to do this, you should waste no time in attending to this very important duty.

Fires are frequently caused by a defective flue, or a lighted match carelessly thrown among dry leaves or papers or other rubbish. Besides being a menace, rubbish is unsightly and detracts from the value of your property and casts reflection upon its owner.

Do you start fires with kerosene or gasoline? Never use kerosene or gasoline. A fire may not only mean loss of your property, and perhaps that of your neighbors, but it may mean the death of one or more of your family. Many are the victims of fires started in such a manner. Better remove the death traps.

Have you inspected your chimneys and stovepipes this Fall? If not, you should do so at once-before starting fires in your furnaces or stoves. All cracks in chimneys should be filled with cement; loose or broken brick should be replaced and carefully cemented in place.

Landlord Frost's Experiences in Florida.

Miami, Florida, Nov. 28 — Mrs. Frost and myself reached Miami a week ago and we are comfortably established in an apartment here.

I do not know whether or not I told on the Morton job during the past few months, but I am feeling much better already and feel that I will eventually regain my weight in this land of sun-shine, fruit and flowers. Everything is so beautiful that we spend lots of time outdoors. The gardens are coming up at this time and we are told that we will have plenty of fresh vegetables for Christmas. Fruit is plentiful and is beginning to ripen and I am told that

beginning to ripen and I am told that Miami consumes more citrus fruit than New York City does.
Claud S. Allen, formerly with the Grand Rapids Store Equipment Corp., has a grove at Homestead, thirty miles Southwest of Miami. We visited them a few days ago and got a big kick out of our first visit to a fruit grove.
Prices are so low at the present time that it is very discouraging to growers.

that it is very discouraging to growers. Limes are selling on the market at 5

We picked orange blossoms from trees which were loaded with ripening It was interesting to learn that the soil here is only a few inches deep and under this is soft coral rock, also that it is necessary to dynamite a hole

when setting out trees of any kind.

Mr. Allen tells me the climate here is the only natural element that is favorable to vegetation and agricul-ture. One crop of tomatoes or potatoes will absorb all fertility from the ground and it is necessary to fertilize

each year.
With the Allens, we visited at the With the Allens, we visited at the home of another former Grand Rapids man, Sunday night. His name is Munger. He has a beautiful home on the ocean just North of Miami Beach at Golden Beach. He was associated with Percy Reed in Chinese and oriental furniture at Ionia and Fountain years ago. Perhaps you remember him. He has a son, Joe, in Grand Rapids now.

Rapids now.

I am advised that 75 per cent. of the hotels here and at the beach are in receivership. Many of them will not open at all. Henry L. Doherty is making a valiant effort to create business Gables through various publicity channels, but although it is a gorgeous institution, it is so far from the ocean that its value as a resort property is

nil.

Meal prices here are surprisingly low. One cafeteria is advertising a complete meal for 20 cents and excel-lent meals are served for as low as 35c, with table service. The most ex-pensive Thanksgiving meal advertised in the local papers was \$1 per plate. We enjoyed the real Southern cooking we found in Kentucky, Tennessee and Georgia, greens and all. A. A. Frost.

A Detroit department store filled a floor with slow sellers, floor samples, broken assortments, left-overs, soiled and damaged goods, put them on sale "undesirables-undesirables for us to keep but desirable bargains for you." Came the crowds, and next day this bannered query in the store's advertisement, "Is Our Face Red?" followed by a confession to embarrassment that a sale of self-styled "un-desirables" had succeeded so well.

"Good fellows" don't always make good employes.

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

The Net Cost is 30% Less

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

WILLIAM N. SENF, Secretary-Treasurer

The GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE CO.

A LEGAL RESERVE MUTUAL COMPANY

23 YEARS

OF DIVIDENDS TO POLICYHOLDERS

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Lines of Interest To Grand Rapids Council.

There comes a time in every man's life when he should pause and take stock of himself. This little personal attention is as vital to his well being as is the inventory of the huge business enterprise. Without this guidance we will go meandering through life as do the rills and riverlets that flow down our watersheds. No particular aim in view, we are just flotsam and jetsam, seeking the way out through the point of least resistance.

In our personal inventory, how many of us can truthfully say, "I buy nothing but what is made in America: my money goes to benefit my own country and countrymen?" How many of us cling to the strict adherence of buying our commodities from merchants who, in turn, build up our home communities? I dare state that many of us have never given a thought as to whether our purchases go where they will do the most good for everyone concerned. We have lost sight of patriotism to satisfy that selfish complex. "It is my own self that is concerned, why should I think of the other fellow?'

During the great holocaust from 1914 to 1918 patriotism flourished and then waned. To-day we think less of others than ever before. We are either selfish, adamantly egostical and self centered or else we do not stop to clearly think out the situation which confronts us to-day.

In 1917 and 1918 we supported every move, every wish of the Government. We bought liberty bonds until it hurt: we conserved our food, fuel and pleasures: we stood forth as true Americans with bristling mien toward anything un-American and with quickened heartbeats watched our boys march forward to crush that fearful menace which threatened the even tenor of our country and the peaceful pursuits of the world. When the great catastrophe had subsided and we were secure again, we gracefully and wilfully accepted the result as a job completed. To-day we are confronted by a problem which is paramount to any other that has confronted the Nation since the time of the great Emancipator. To-day we are threatened with dire disaster and it is being augmented by our own thoughtlessness. We are aiding and abetting inroads into our own Nation's industrial security. By our failure to analyze the problem we are placing thousands upon thousands of our workmen upon the unemployed list. Buy American! should be our battle cry and the slogan for every team work group. Insist, demand American goods when you make a purchase and buy it from a home owned store. Foreign goods are flooding our markets and chain stores are throwing the arms of an octopus out to engulf our National security. Spend your money to help America and Americans

and in marts that in turn help you as a citizen.

Every American should read the first article in the Saturday Evening Post under date of Dec. 3, written by Samuel G. Blythe. Read it, digest it and put into practice the slogan, "Buy American and pay enouugh to ensure quality for your money." This is America for Americans and it is not a shoddy Nation.

The December meeting of Grand Rapids council was called to order at 7:50 Saturday evening, Dec. 3, by Senior Counselor Saxton with about thirty members present. Later the attendance mounted to about fifty. The boys were on their toes and a lively meeting progressed throughout the allotted time.

Theodolf F. Westfelt, now residing at 104 Auburn avenue, transferred from Rockford Council No. 119, Rockford, Illinois, and is now a proud member of 131. If stature is taken into consideration, Brother Westfelt will be an outstanding addition to our Council. Brothers Radcliq, Shinn and Kellogg were detailed to o. k. Mr. Westfelt's application for transfer and found him a very desirable addition to the roster.

That old specter, "Suspensions" loomed up again and if about thirty-five of the boys do not come across by the fifteenth of the month they will be "has beens" and their families will be entitled to flowers and plenty of sympathy if anything happens.

Fred De Graff, Council leader in Team Work, was absent, so his time was allotted to Junior Counselor Wagner, who talked on the activities of the National Association of Engineers for trade recovery. The talk was full of high lights and some facts and figures quoted convinced one that the Association will be far reaching in result of their efforts. They are forming a body of representative citizens in every locality to bring pressure to bear on city, county and state officials to aid the work by recommending public work be done in order that unemployed men may be given a chance to earn their keep, instead of having to depend on dole. Nearly twenty-seven million dollars were spent for dole in Michigan last year. The Engineers are striving to put this tremendous flow of money into channels which will be self liquidating and helpful to unemployment. The United Commercial Travelers are invited to join in the movement and many councils have already taken up the work. The meeting closed at 9:30 and it was not very long until everyone had a handful of eats and was enjoying the society of the Ladies Auxiliary, who were responsible for the refreshments.

The Ladies Auxiliary met in the spacious parlors of the Temple and held their meeting and Christmas party. Presents from Santa and Mary Christmas were handed out to all present. A ladies quartet composed of Mrs. John Behler, Mrs. John Rietberg, Mrs. Wm. Schriver and Mrs. L. V. Pilkington furnished Christmas carols during the party. Miss Ester Stevens contributed to the program with several readings. (Continued on page 19)

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INDUSTRY'S STAKE IN PLAN.

Industry's stake in the shorter work week is evident after even the briefest examination. Should all the unemployed be placed in jobs to-morrow there would be little doubt of the results. Weekly earnings might be maintained or even increased. Humming factories would cut overhead costs to a minimum. Profits would mount to heights unprecedented, even though the margins per unit were a great deal less than they are even in these trying times.

It would be discovered in these circumstances how fallacious is the reasoning of those who, through amendment of the anti-trust laws or other moves toward combination and production control, are strving to restrain output and hold up prices. As the answer to unemployment is work, so the solution of price cutting and kindred problems is not restriction but expanded markets and capacity operation. The market with full employment and constantly rising living standards would offer an outlet for almost everything that could be produced. From the farms labor would be drawn into industry and the agricultural problem would disappear.

These are the possibilities foreseen in a reduction of labor schedules. Wage rates are more or less immaterial so long as other charges do not outweigh them more than normally. Production efficiency should bring a constant lowering of prices, thus increasing real earnings. Profits would have to be reduced per unit, but they would gain greatly in the aggregate and benefit immeasurably from stability.

It is a principle of economics that social invention must keep pace with the machine and, apparently, we and other countries have come to the cross-roads.

DRESS GUILDS MULTIPLY.

In the women's apparel 'industry, "guilds" have suddenly become the fad. Some months ago a group of manufacturers making the higher price lines formed such an organization, chiefly to protect their designs from imitation by others, although one of their leaders admits that his own line is made up from Paris cables published in trade journals.

Guilds are now promised in practically all the price lines in the dress industry. The main objective, it is understood, will be similar to that of the first organization. Members must have their own designers and promise not to pirate designs from other members. This leaves them free to "adapt" styles which are shown, although possibly not "originated," by other houses.

No one who is at all acquainted with the losses and disturbance caused by style piracy in the garment industries will wish to discourage any effort aimed at reducing or eliminating flagrant abuses. The dependence still placed on Paris, however, is the crux of this problem. Fashion starts there and imitation proceeds all along the line. If a cable report is seized by a producer of high-grade garments as the basis for his "creation," he cannot very well shout "piracy" when some one else

reads about the same color or fabric combination and uses it.

With all good wishes for the new guilds, it might be much better if the proposal made by Dr. Paul Nystrom during the week for a fashion research organization were adopted. He clearly indicated just what approach is required if American styles are to mean anything, and just where the present trouble lies.

DRY GOODS CONDITIONS.

Retail trade maintain itr improved position, although gift buying fails to reach the expected volume. It is more apparent that holiday purchases are being made with exceptional care. Women's apparel and accessories drew good response, and promotions of watches and jewelry are reported to have achieved results. Men's-wear business is only fair. Novelty furniture continues in demand.

Sales improvement toward the close of last month cut down the loss registered in the earlier weeks. The month had one more business day this year, which will help the sales showing. Estimates are to the effect that department store sales will show a drop of about 22 per cent. under last year. This compares with a decline of 21 per cent. in October.

Renewed uncertainty in business, together with the various drives being made for relief funds, has not brightened trade prospects. However, it is felt in retail quarters that within the next week or ten days certain pressing questions will be decided and the outlook grow clearer, in which event Christmas business should close with a rush.

Telegraph and mail orders received in the wholesale merchandise markets last week are accepted as evidence that the stores are operating on light stocks, and that trade has gained. Within the next week or so more buyers are expected to visit the markets in order to fill in on holiday lines and to complete preparations for January sales. Price pressure is growing again, but wholesale surpluses are few and far between.

BUSINESS AWAITS ACTION.

With a wild and ungovernable Congress in session the situation in business can scarcely be described as a happy one, except from the standpoint that several dire problems can no longer be sidestepped. Emergencies presented by the war debts and the budget must finally be met, and definite action one way or another should clear the business atmosphere.

The hesitation in business was recorded by the weekly index in a varied movement of its components. Off fractionally, due to the decline in ear loadings and steel activity and a slight loss in the automobile series, the index also included gains in electric power production and cotton cloth output. This brings the figures down to the average fairly well maintained during this fluctuating quarter.

Commodity prices are again definitely weaker. The present recession is attributed chiefly to the fall in sterling, but it also probably reflects a reaction from the speculative rise of last Summer, which is not sufficiently supported by business improvement. The Annalist index has dropped fractionally to 87.9. The fuels group rose a little despite the fact that, at 130.6, it is so far out of line with the average. Dun's list showed only ten advances as against forty-three declines in the week.

For the first three weeks of November building contract awards were a little lower than in October, but some 34 per cent. under the daily average for November, 1931. Material prices have averaged a drop of only 5 per cent. over the twelve months.

SHORTER WORK WEEKS.

About one in every four workers is unemployed, according to figures which are commonly accepted. The remedy for this unemployment, as many authorities have pointed out, is work. To win that objective various plans have been proposed, but the one which is obtaining wider acceptance as time goes by is the general reduction of working hours and by legislative enactment.

At its convention last week the American federation of labor decided to make the five-day week and the sixhour day its paramount purpose after repeating the reasons why this alone would bring proper adjustment of consumption and production. President Green made a "fighting speech" in which de declared that labor's patience with industrial management was at an end and that "forceful methods" would be used if necessary.

In the report of the federation committee it was pointed out that the average working week in 1929 was forty-nine hours, which would have been reduced to forty-five if all workers had been employed then. A forty-hour week of five days and a six-day week of thirty-six hours were suggested as standards applicable to normal times at present.

Of course there were the usual objections raised to the proposals of the labor unions. President Green's remarks were resented particularly, although it should have been evident that the shorter work week must be dramatized in some way if the proposal is to bring action.

UNIVERSES WITHIN US.

The description by Dr. George W. Crile, Cleveland scientist, of protoplasm as a structural copy in miniature of the stars is both fascinating and awe-inspiring. "Protoplasm," literally translated, means the "first form" of life in man, animals and plants. And this nucleus of life is, according to Dr. Crile, "A Milky Way consisting of solar system infinitely diminutive, each created in its own image by the sun's radiance." This description is the result of discovery that infinitely small "hot points," which Dr. Crile calls radiogens, literally shine like suns in protoplasm, with temperatures of 3,000 to 6,000 degrees centigrade. This may be taken to mean that the fierce heat of the sun and the glow of the stars have parallels within the human body Rabindranath Tagore wrote with a touch of awe, "God, the Great Giver,

can open the whole universe to our gaze in the narrow space of a single lane." How much more stupendous is the conception that universes in miniature exist within us!

STERLING-DROP BARGAINS.

The further decline of the English pound sterling to record low levels during the week once more drew the attention of retail merchandise and import managers to the possibilities of advantageous purchases of a number of English and Scotch items included in department store stocks. Some stores placed increased orders during the week at the low levels for sterling and in other cases reduced merchandise being featured on which the replacement value had dropped.

Linens, woolens, knit goods, clothing and chinaware were among the major lines brought into a more advantageous price zone afforded by sterling exchange. While many stores were reported as having covered their linen requirements for sales early next year, it was felt that substantial increases may be expected. The percentage of imported goods to domestic merchandise continues very low in the department store field, averaging not over 4 per cent.

CHURCH UNION.

One of the interesting signs of the times in the religious world is the presentation of the Methodist Episcopal Board of Home Missions and Church Extension of a report recommending the abandonment of denominational competition in rural communities. There was a time when every denomination strove to organize a church in every village where it was not represented in that way. The result has been the erection of three or four church buildings by three or four denominations in villages not large enough to support more than one church. This has led to unpleasant rivalries. The feeling has long been growing that it is better for the churches in a village to combine into one and to engage a capable pastor at a living salary than to remain apart with pastors kept on the verge of starvation. This consolidation has already taken place in many villages. It will doubtless continue, to the great benefit of religion.

MAIL 'EM EARLY.

Once more it is time to do your Christmas mailing early. During the holiday season the volume of mail is tripled, much of this increase coming in the latter part of it. Obviously, it is physically impossible to handle this huge mass with the rapidity with which an ordinary quanttiy can be disposed of. It is up to the sender, therefore, to co-operate with the Post Office Department by mailing his Christmas cards and gifts well in advance of the day by which he wishes to have them received. This means getting them into mail at least a week or ten days before Christmas, the interval depending upon the distance to be traveled. The postman wants his Christmas like everybody else, and of recent years he has had it. So you cannot rely upon Christmas Day delivery. Mail 'em early.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

It gives me much pleasure this week to present my readers with our fortyninth anniversary edition, which I think will be found fully equal in most respects to the many special editions of this character we have issued in the past. It is somewhat reduced in size, but not so small as might be expected, considering the depression from which we are now, I hope, happily emerging. I detect many indications of returning prosperity and spasmodic instances which show that it is only a step from gloom to well being.

The Tradesman, of course, has felt the effect of the hard times, as has been the case with most American publications. Our readers have stayed by us with remarkable fidelity, but some of our advertisers have certainly gone the limit in reducing their expenditures, which has forced us to publish the Tradesman at a loss every week during 1932. This we have been able to do by drawing on the accumulations of previous years, but there is a limit beyond which we cannot go.

The past year has probably been the most exasperating one the people of the country have ever experienced. Men who work for private employers have suffered severe reductions in their income or lost their positions altogether, while one-tenth of our men-representing Government, state and municipal employes-have continued to draw down salaries from two to ten times what they are worth to the world. Merchants have not only seen their stocks shrink in value on their shelves, but their credit accounts gradually decrease in value and in many cases become absolutely worthless. Manufacturers have seen their plants idle for so long a period that they are actually becoming greatly impaired by rust and decay. Unless times turn soon a condition of universal insolvency will be presented. All we can do is to keep sweet, look on the bright side of things and do our best to make the lives of those less fortunate than ourselves as happy as possible.

My readers well know of the store I have set on our fiftieth anniversary edition, one year hence. I have already a large amount of available matter ready for that event, which will make the result the most valuable and comprehensive in the history of the publication. This, of course, is dependent on my being spared to take part in that great undertaking and function with my present day activity.

In my calls on my mercantile friends during the past year I have been greatly pleased to note how many have come to regard the Tradesman as a medium to which they can appeal for reliable information on almost any subject pertaining to merchandising and good business practice. I think fully half our patrons are now preserving every issue of the Tradesman on the tops of their desks, so as to be easy of access. I found hundreds of merchants who were carefully preserving our an-

niversary editions in drawers in their desks. In many cases they have taken the trouble to prepare complete indexes of their contents, so they can locate a subject in which they may be interested on a moment's notice. Some of my mercantile friends are so kind as to refer to these files as their enclyclopaedias. They say they seldom fail to find therein a complete exposition of the topics on which they want authentic information.

It is very evident that one of the things the retail merchant should undertake to combat in the near future is the enactment of a sales tax by both Congress and the Michigan legislature. Such a method affords one of the easiest ways of raising money quickly for governmental expenditures. There is no stopping the tax, once it is well established, and with the advances which will constantly be made in the rate of taxation, the entire system will soon become intolerable.

I think my mercantile friends should also fight against the adoption of the trade acceptance by Eastern houses which are now clamoring for the introduction of this pernicious practice. I have played up this proposed invasion of the merchants' rights so persistently in the past that I hardly need repeat my objections to the system at this time.

I take this opportunity to extend my thanks to our subscription and advertising patrons for their continued support and co-operation, to our contributors generally for the care and thoroughness with which they serve the Tradesman and to our correspondents for their kindness in making us acquainted with the presence of frauds and cheats and other matters which might not otherwise be brought to our attention.

I have received many kindly letters of congratulation over the keynote I undertook to strike last week in my reference to the matter of improving Grand River for navigation purposes between Grand Rapids and Grand Haven. Most of the letters come from men of large responsibility in the manufacturing industry of the city, showing that interest in the project I championed is not dead, but only sleeping. I shall continue my interest in the undertaking so long as I see any indication of returning sanity on the part of our people.

With the probably return of beer made under sanitary conditions I am reminded of a remark the late Mr. Kramer, credit man of the Grand Rapids Brewing Co., made at a meeting of the Grand Rapids Credit Men's Association about twenty-five years ago. The question under discussion was the percentage of losses each business represented by membership in the Association could stand up under. When it came Mr. Kramer's turn to report, he said: "We have no losses to speak of in the brewing business. If we get our kegs back, we don't lose much." From this remark, I naturally concluded that the cost of producing beer was merely nominal after the brewery is constructed and equipped; that the main cost is in cartage, freight and collecting.

Few people, I think, realize the extent of our fishing interests on Lake Michigan and Huron. The last report of the Department of Conservation throws the following light on the subject:

Commercial fishermen operating under Michigan licenses have invested more than four million dollars in boats, nets and other fishing equipment, a report issued by the Fish Division of the Department of Conservation shows.

Buildings and grounds hold the largest value with \$1,517,000 invested. Boats used by commercial fishermen are valued at \$1,129,900 and nets at \$1,309,000

The report lists 1,280 boats used by fishermen of which 39 are steam tugs; 36 are oil burners; 974 are gasoline motored launches; and 228 are row boats. Only three sail boats are reported as being actively engaged in commercial fishing work.

Michigan commercial fishermen are now using 796,311 hooks, 164 seines; 425 fyke nets; 1,001 hoop nets; 3,085 trap nets; 1,439 pound nets and 63,397 gill nets.

It is a matter of common knowledge in Battle Creek that the great sanitarium is staggering under a pretty heavy load of indebtedness on account of the recent addition which was created and is being maintained without due regard to the income of the institution. The business depression has evidently reduced the number of well-to-do people who are able and willing to pay the cost of being patients or guests at the institution. For some months it has been feared that the net receipts might not be sufficient to meet the regular interest payments on the bonds. It is now conceded that if the worst comes to worst Battle Creek has a great hearted citizen who will step in and acquire the bonds which might otherwise be defaulted. This person is none other than W. K. Kellogg, the richest man in Battle Creek and one of the wealthiest men in Michigan. Mr. Kellogg was in charge of the financial department of the sanitarium about twenty-five years ago, dividing his time between that institution and the corn flake business he had previously established. The latter grew so rapidly that it soon required all his time. It is probably the best paying food factory in the United States. Mr. Kellogg's attitude toward the sanitarium is a matter of great satisfaction to the people of Battle Creek, who would naturally feel very much downcast to see the great institution definitely default in meeting its obligations.

The W. K. Kellogg Co., which purchased the ten acre tract in front of its offices and administration building, has transferred the machinery in the Quaker Oats plant to its own factories and torn down the factory occupied for many years by the Quaker Oats Co. The space thus acquired is being converted into a beautiful park. Eighty men have been employed constantly for fourteen months and will be kept busy until midsummer. Seven cement lily ponds have been created. The water in these ponds is stocked with fish. A large fountain is being created

in the center of the park, which will spout water in bridal veil style. Back of the fountain will be a rose garden which will be in constant bloom from early June to frost time. The architect of this feature is the same man who laid out the Henry ford and Edsel Ford estates. He is now in charge of the park system of Detroit.

A discerning merchant, in scanning this edition of the Tradesman, which is naturally expected to be a compendium of information, so far as the wholesale business of this market is concerned, will be somewhat surprised to find no announcements by local dry goods, shoe, hardware or millinery The same is true of wall houses. finishes, bakers' supplies, carpet sweepers, tires, underwear and hosiery. As a matter of fact, we have representative houses in all of these lines, but they happen to be so unmindful of the opportunity this edition offers to assure our mercantile friends of their presence in this market that they have overlooked the best bet of the year. I am sorry to be compelled to chronicle this lapse on their part and hope our fiftieth anniversary edition next year will be able to present a complete representation in all lines, without the omission of a single house in any wholesale or manufacturing line.

I called on a manufacturer of corsets in a neighboring city one day last week. He told me the business had been established about twenty years and the managers had never spent a penny for advertising, catalogues, circulars or illustrations. I am informed that the volume of goods shipped is now no larger than it was the first year the organization undertook to function, which naturally leads to the conclusion that the policy of keeping its products from the attention of the trade is anything but a progressive one.

My attention has been called to the effort now being made by our foreign friends to supplant our factories in certain lines with goods produced under different conditions than the American workman faces. Russia is shipping into this country large quantities of fruit cookies which are being sold at 61/2 cents per pound, freight paid as far as Omaha. The National Biscuit Co. obtains 24 cents for the same class of goods. The Russian manufacturer, in addition to assuming the freight, pays 35 per cent. duty and 10 per cent. brokerage. Germany is shipping in scissors-stamped "Made in Germany," of course-which can be sold by the jobber at 85 cents per dozen, as against \$3 per dozen charged for American made goods. Japan is shipping to this country electric light bulbs at 32 cents which cost the General Electric Co. 38 cents for the material alone, without considering the labor involved. Some decisive action must be taken by our Government to eliminate this sort of competition or serious consequences will ensue.

I regret to note the death of William C. Edgar, who was for many years the chief owner and dominant (Continued on page 23)

FINANCIAL

Both Hoover and Roosevelt Have Complicated Issue.

Both the statement of President Hoover and that of Governor Roosevelt on the war debts generally have been considered as clarifying the issue. From one point of view this is true and the statement of the President was an especially lucid analysis of this economic problem, as well as of his position. At the same time both statements added complications of first rank importance.

The complication added by President Hoover is in connection with the payments of December 15. His proposal here, while appearing to offer an easy way out for England, actually would create a condition which that country necessarily would be exceedingly loath to accept. The stand of Governor Roosevelt also adds difficulties in the December 15 payments, but as well, and perhaps more important, changes the entire outlook in the ultimate handling of the war debt issue.

It will be recalled that President Hoover took the position that the December 15 payments should be made and that then the whole question should be reopened in the light of changed economic conditions. At the same time he suggested that in the case of England, although the country was not mentioned specifically, the transfer problem might be solved by this installment being made "to our account in foreign currencies." These funds would be transferred or converted into dollars later "from time to time as the situation of the exchanges permits." It also was specified that there would have to be "guarantees as to value of such currencies."

Superficially, this proposal appears to have everything in its favor. Actually, however, it would put us to a very large degree in control of the immediate financial destiny of England. This would result from the fact that the United States Government would have a deposit of approximately twenty million gold pounds in London. Presumably, according to the Hoover proposal, this would be withdrawn as the "exchanges permit." With a fluctuating currency, however, this reservation becomes meaningless unless we become directly involved in the stabilization of the pound sterling. Needless to say, this country has no such intentions. In the final analysis, therefore, it would mean that the rate of the pound would be at the beck and call of the United States Government.

It may be granted that our Government would take a thoroughly unselfish attitude toward this deposit and would never withdraw it in order to exert pressure or at a time when such withdrawals might embarrass England. The fact still remains, nevertheless, that the deposit would be an overhanging risk which so long as it remained would tend to prevent complete confidence in the British pound.

Governor Roosevelt's statement has two important aspects. In the first place, it tells France, in effect, that she has little to hope for in the way of a revision of her debt. This, in turn, serves as notice to England that she must approach this country independently if she desires a reduction in the debt and must give up any idea of working with France on this point. The significance of this is apparent if the close similarity of the original British and French notes is recalled.

MICHIGAN

The second significant aspect of the Roosevelt statement is that it puts the entire issue into the political field. By his opposition to commissions and his suggestion that diplomatic channels be used for all negotiations he removes the possibility of any early economic consideration of the debt question. This means in the first place that in so far as the support of the President-elect is concerned any study of the question must be delayed until after March 4. What will happen after that time remains an open question. On the surface it would appear that Governor Roosevelt has become an economic reactionary. This is such a change from his usual position, however, that it is not easily accepted. It may be, and this is nothing but a surmise, that there are plans afoot of farreaching consequences and that Roosevelt is working along the line of "open covenants secretly arrived at."

Ralph West Robey. [Copyrighted, 1932.]

Europe Better Understands Modern Industrialism.

The consent decree recently issued in the Radio case and the postelection announcement of the Attorney General that a vigorous antitrust policy will henceforth be maintained have served again to raise the question of revision of the Sherman law. The fact that the Administration has only three months more in office has led to further study of Democratic pronouncements on this subject.

The reason we have not made more progress in this connection, and are not likely to make much in the early future, is the fact that consideration of the questions involved has been left entirely too much to the legal profession. Until we realize that much more is involved than mere changes in the terms of our antitrust laws, or in the practical enforcement of them, we are not likely to improve our position much.

What we need is a reappraisal of the broad social and economic policies embodied in these statutes and the formulation of new policies so far as is needed. Practically all proposals for modification of the Sherman law are consciously or unconsciously based on the thought of evading the responsibility for the formulation of such policies by "passing the buck" to the courts or to "commissions." Such plans are unsound in conception and are unlikely to work in practice.

When the subject is viewed from a broad economic standpoint, as it must be, it at once becomes apparent that there are a number of related problems that need attention first, the most important and obvious being our foreign trade policy. It would probably be as undesirable to enforce cutthroat competition on vastly overbuilt industries cut off from foreign markets as it would be futile to expect real competition under any law among other industries granted

monopolistic positions by prohibitive tariff rates.

We must first make up our own minds if we wish industry to stand on its own feet in a world economy. Having reached a definite decision, we should then be in a position to deal intelligently with this perennial antitrust question.

There will still be plenty of broad economic and social questions left for decision before the time comes for discussion of legal mechanisms. Practicalminded thought on these subjects has proceeded much further in Europe than here, where almost no realistic consideration has been given them. The experience of European countries, particularly Germany, with its old and extended system of cartels, furnishes much wholesome food for cogitation on all phases of this problem. On this side of the Atlantic we have continued to pay lip service to older laissez faire doctrines at the same time we have drifted into conditions that often bear no relation to such theories.

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has given quality service for fiftyseven years. The Legal Blank
Company will carry on.

Until we have fully recognized these facts and laid out at least the ground-work of a philosophy concerning them, we shall hardly do more than tinker with our antitrust laws.

[Copyrighted, 1932.]

Aerial transportation has also been enlisted by the Master Electric Co. as a business aid. Prospects located by the sales force are flown to the factory in the company's own plane. Inspection trips through the plant, lunch and a talk with President E. P. Larsh follow. Prospects are flown back to their home cities before dark. By bringing them to the plant the sales message is intensified, service facilities and manufacturing methods are effectively demonstrated. Costs aren't great.

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OLD KENT BANK

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GUARDIAN DETROIT UNION GROUP

Analyzing Industrial Securities.

In order to analyze any security, it is essential that complete and frequent reports of earnings and reliable figures be available at all times.

It is true that some corporations do not report their earnings with promptness and truth, but the investor usually is forced to accept the statements of the large corporations as a true reflection of their operations.

Investment of funds for safety is an entirely different type of investment than that placed for speculation, in which the investor is discounting the future. In either case, reliable information must be had.

In the last few years the directors of our large corporations have realized that the public insists on facts to protect their investments and if these facts are not given, the public has switched their investments to companies where they can obtain this information. The investor must have these points in mind before studying corporations.

In the last ten years accounting work has had a big part in corporation management and facts are available to the present management of our industrial concerns about which their predecessors knew nothing. Accurate cost accounting methods have been developed at which former managements merely guessed.

Managements now look to the strength of their treasury, upkeep of property, improvement of methods and of markets rather than inflation of assets and income accounts in order to declare unearned dividends.

This progress has given intelligent methods of competition with less attention paid to destructive break up J. H. Petter. of rival concerns.

Proceedings of the Grand Rapids Bankruptcy Court.

Bankruptcy Court.

Grand Rapids, Dec. 1—In the matter of Connelly & Son, Bankrupt No. 4735. The final meeting of creditors has been called for Dec. 12. The trustee's final report and account will be approved at such meeting. There will be no dividend for creditors.

In the matter of George B. Ferris, Bankrupt No. 4893. The final meeting of creditors has been called for Dec. 12. The trustee's final report and account will be approved at such meeting. There will be a first and final dividend for creditors.

creditors.

In the matter of Russell U. Yeo, Bank-rupt No. 4913. The final meeting of cred-itors has been called for Dec. 12. The trustee's final report will be approved at such meeting. There probably will be a

trustee's final report will be approved at such meeting. There probably will be a dividend for creditors.

In the matter of Warner Stores, Inc., Bankrupt No. 4923. The final meeting of creditors has been called for Dec. 12. The trustee's final report will be approved at such meeting. There probably will be a first and final dividend for ordeitors.

will be a first and final dividend for crdeitors.

In the matter of Ernest T. Gaffney, Bankrupt No. 4750. The final meeting of creditors has been called for Dec. 12. The trustee's final report will be approved at such meeting. There probably will be a dividend for creditors.

In the matter of George McCullom, Bankrupt No. 5050. The sale of assets has been called for Dec. 10 at the premises formerly occupied by the bankrupt at 917 Third street, Muskegon. The assets consists of plumbing and heating equipment, office furniture and fixtures, appraised at \$2,218.56. All interested in such sale should be present at the date and time above set forth.

In the matter of Olivet Elevator Co., Bankrupt No. 4967. The sale of assets has been called for Dec. 12 at the premises occupied by the bankrupt at Olivet. The assets consist of salt blocks, coal, fence post, flour, scales, elevator with built in equipment, etc., appraised at \$455.50. All interested in such sale should be present at the date and time above set forth.

In the matter of Edward Greenspan, doing business as the Fair Store, Bank-

set forth.

In the matter of Edward Greenspan, doing business as the Fair Store, Bank-

rupt No. 4808, final meeting of creditors was held Oct. 18. Trustee present in person. Trustee's final report and account approved and allowed. Claims proved and allowed. Bill of attorney for bankrupt and attorney for petitioning creditors approved. Balance of accounts receivable and certain shares of stock sold at auctoin. Order made for payment of administration expenses, preferred claims, supplemental first dividend of 10 per cent. and final dividend to creditors of 16.37 per cent. No objection to bankrupt's discharge. Meeting adjourned without date and files will be returned to clerk of District Court in due course.

In the matter of Leo P. Ritzenhein, Bankrupt No. 4529. The final meeting of creditors has been called for Dec. 12. The trustee's final report will be approved at such meeting. There probably will be no dividend for creditors.

In the matter of Joseph E. Wilson, Jr., Bankrupt No. 5036. The first meeting of creditors has been called for Dec. 16.

In the matter of Jay Ten Elshof, Bankrupt No. 5057. The first meeting of creditors has been called for Dec. 16.

In the matter of James H. Derks, Bankrupt No. 5062. The first meeting of creditors has been called for Dec. 16.

In the matter of James H. Derks, Bankrupt No. 5061. The first meeting of creditors has been called for Dec. 16.

In the matter of James H. Derks, Bankrupt No. 5061. The first meeting of creditors has been called for Dec. 16.

In the matter of Frank Easterbrook, Bankrupt No. 5061. The first meeting of creditors has been called for Dec. 16.

In the matter of Frank paster of the meeting of creditors has been called for Dec. 16.

In the matter of Frank Easterbrook, Bankrupt No. 5061. The first meeting of creditors has been called for Dec. 16.

In the matter of Carl F. Skinner, doing business as Hyman Furniture Co., Bankrupt No. 5028, first meeting of creditors has been called for Dec. 19.

In the matter of Harry Hyman, doing business as Hyman Furniture Co., Bankrupt No. 5028, first meeting of creditors was held Nov. 28. Bankrupt present

\$1,641.80.

Dec. 1. We have received the schedules, order of reference, and adjudication in the matter of Charles G. Porter, Bankrupt No. 5064. The bankrupt is a resident of Vicksburg, and his occupation is that of a merchant and salesman, in business for himself. The schedules of the bankrupt show assets of \$4,050.72, with liabilities listed at \$11,242.45. The sum of \$400 is claimed as exempt to the bankrupt. The list of creditors of said bankrupt is as follows:

bankrupt is as follows:	
Village Treasurer, Vicksburg	\$ 45.00
Ferris Oswalt, Vicksburg1	.000.00
Adam Bartell Co., Richmond, Ind.	20.22
Kal. Pant Co., Kalamazoo	
Nu-Way Stretch Co., Adrian	13.04
Star Paper Co., Kalamazoo	3 41
Culver Mfg. Co., Winchester, Ind.	12.39
M. Gimbel & Sons, Chicago	. 12.75
C. D. Osborn Co., Chicago	19.13
Schultz Rosky Co., Chicago	86.63
E. Rosenstein & Sons, Rochester,	00.00
N. F.	125.71
Silver Trouser Co., Chicago	57.37
B. Shilkrout & Co., St. Paul, Minn.	11.75
Great Six Co., Winoma, Minn.	
	6.75
Symons Bros., Saginaw	71.45
Ralph W. Hayden, Rockford, Ill	23.71
Chicago Kahn Bros., Chicago	21.00
Lamb Knit Goods Co., Colon	64.50

Ralph W. Hayden, Rockford, Ill	23.71
Chicago Kahn Bros., Chicago	
Lamb Knit Goods Co., Colon	64.50
Marx & Haas Korrekt Co., St.	
Louis, Mo	225.87
Munsing Wear Corp., Minneapolis.	
Minn.	9.52
Merit Clothing Co., Mayfield, Ky.	54.67
Wm. Northgrave, Fennville	26.80
Winner House, Vicksburg	
Watterson & Denio, Rochester,	

N. Y. — 32.69 Ehrman Mfg. Co., Terre Haute, Ind. 25.78 H. D. Lee Mercantile Co., South

Bend, Ind. 26,70
Farmers State Bank, Vicksburg 1,362.00
Bank of Fulton, Fulton 25,988.56
Farmers State Bank, Vicksburg 1,000.00
Charles Woodruff, Vicksburg 25,00
Mich, Bell Tele. Co., Vicksburg 6.00
First State Bank, Vicksburg 5.00
First State Bank, Vicksburg 3,750.00

First State Bank, Vicksburg ____3,750.00

Dec. 2. We have received the schedules, order of reference, and adjudication in the matter of Edwin L. Coats, Bankrupt No. 5066. The bankrupt is a resident of Freeport, and his occupation is that of a merchant. The court has written for funds and upon receipt of same the first meeting of creditors will be caclled. The schedules of the bankrupt show assets of \$2,679.01, with liabilities listed at \$1,093.19. The sum of \$2,350 is claimed as exempt to the bankrupt. The list of creditors of above named bankrupt is as follows: John McLravy, Hastings ____

Harry Marshall. Delton	500.00
	500.00
Hastings Co-Operative Elevator	
Co., Hastings	71.80
Marland Oil Co., Hastings	200.00
Mishawaka Rubber & Woolen Mfg.	
Co., Mishawaka, Ind.	74.39
Baum-Gartner, Toledo, Ohio	40.00
Formy Sond Co Detroit	99 00

bankrupt.

Dec. 2. On this day first meeting of creditors in the matter of U. S. Pressed Steel Co., a corporation, Bankrupt No. 5033, was held. Bankrupt present by C. V. Brown, president but not represented by attorney. Creditors represented by Fred G. Stanley and Jackson, Fitgerald & Dalm, attorneys, and Grand Rapids



Credit Men's Association. Clarence V. Brown sworn and examined before reporter. Claims filed only. M. N. Kennedy, Kalamazoo, elected trustee; bond \$160. First meeting adjourned to Dec. 16. In the matter of Lewis H. Diamond, Bankrupt No. 4731. The final meeting of creditors has been called for Dec. 19. The trustee's final report will be approved at such meeting. There will be a first and final dividend for creditors.

If you think the world is all wrong, remember that it contains people like you. Three-fourths of the miseries and misunderstandings in the world will disappear if we step into the shoes of our adversaries and understand their viewpoint.—Gandhi.

The Washington branch of a New York millinery house leans heavily on the aerial service. Patrons may select a model, have it delivered to them from New York some three hours

Analysis of any security furnished upon request.

J. H. Petter & Co.

Investment Bankers 343 Michigan Trust Building Phone 4417

Ally Your Business

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

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

CO CO CO

GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel at Home" 17 Convenient Offices

RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

President—Paul Schmidt, Lansing.

First Vice-President — Theodore J.

Bathke, Petoskey.

Second Vice-President — Randolph

Eckert. Flint.

Second Vice-President — Randolph Eckert, Flint. Secretary — Herman Hanson, Grand

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

Self Government in Business Cannot Be Dispensed With.

"Grocers åre like sheep," says one who knows them well. "They always follow, always have followed, always will follow. To guide them into any betterment, we have to set them strong examples, show them actual accomplishments. Then many of them will follow. That is how we have to work

To that we might add that followers are never leaders and they are always behind. It is not an encouraging condition, but that it is true there is no question.

What, then, is the answer? This for one thing: That self-government in any man's own business is an element he cannot do without if he is to attain even moderate success.

This line of thought is evoked on reading how certain grocers are trying to get together to establish fifteen days as the limit of credit. Rules are to be set and rigidly maintained. "If we can do that, all will be hunky dory" is the theme.

But if and when such joint determination is had, after all the circulars and letters are distributed and a date set for the start, then what? Can we not visualize it all?

The day set for full effectiveness of the new rules, John Smith, grocer, opens up and his first caller is Mrs. Jones, who has traded with him long and whose account already stands at plenty in amount and far beyond any sound rules for time. What happens?

Not to take time for details, one thing is certain: That rules or no rules, what occurs that first morning depends on John and his own individual force of character. If Mrs. Jones' character is stronger than his, she will buy what she wants and it will be added to her already oversized bill, while John will weakly alibi himself on the ancient but far from honorable basis that Mrs. Jones is "an exception." He'll end up with so many exceptions that the new plan will fail, so far as he is concerned. He will be just where he was before.

His neighbor, Tompkins, will benefit from the new system mainly because he has never needed anything to speak of except his own sound business sense and his characteristic backbone, by which his own rules always have been enforced.

It may be accepted as an absolute postulate that the man who is not captain of his own business soul cannot be helped by anybody or anything. Associated effort illustrates this fact. For where you find a high average of success among many men you also find that each individual of the whole is a man of strong personal character.

I told some stories of Findlay's store recently. When opened it was a two-by-twice affair backed by a total of \$730 capital. Father was in it at about 6 each morning, before breakfast. He then scanned the Chicago markets. After breakfast, when "the boys" arrived at 7 or before, he would post us on changed prices, up or down.

The little business thus went it alone, in a side location, facing competition as keen as anybody ever met with. In four years we bought our own business property with both business and residential space to rent. That might seem to indicate that the operation was sound.

In 1885 we issued our first annuala detailed price list interspaced with a calendar, pictures and all that. In the introduction Father wrote:

"My experience with this form of advertisement has been quite favorable, the detail and classification seeming to meet what should be the primary object of all advertisement-to impart reliable information as fully and clearly as possible. I have taken some pains and occupied much time in the endeavor to place before you a comprehensive list and index of qualities of most goods in my line to the end that you may have a durable and convenient form of reference, approximately correct in the majority of articles and useful, notwithstanding the liability to changes in market values."

Somebody asks "How could such a price list be valuable over a year?" The answer is indicated above. Findlay stated that prices must fluctuate with markets; and the fact that his prices did so fluctuate-up or downin immediate response to market costs was so steadily demonstrated that customers had complete confidence in his manner of dealing.

The point here to be noted is that in no essential has sound business practice been changed in the intervening half century. The confidence inspired by consistently fair dealing is the foundation of every successful business to-day, as it always has been. And that goes for every business-big, little, individual or chain, including both corporate and voluntary.

There is a sale tax in Pennsylvania. Detailed requirements are sufficiently intricate to indicate what government supervision must always entail. This tax is an emergency one; but let us incline to the belief that it will never be discontinued. For discontinuance of any burden any of our governments succeeds in placing on our shoulders simply is not done. Those of us who have favored certain kinds of taxes will be apt to realize they have played with a buzz saw.

An Ohio College of Commerce has inaugurated a special course for employers and employes in the management of an independent store. That is the right plan-that the trade do its own investigating at its own expense, the interested, progressive retailers doing their own studying. Far better that than more bureaucracy and its entailed costs on the tax rolls, plus ponderous procrastination in getting out results.

(Continued on page 22)

WHAT WILL SHE BUY?



THAT customer in your store? She'll like the brand-new recipes in the "Uneeda Bakers" modern cook book, "Menu Magic." They will make her a better customer for scores of products on your shelf. Push the line that pushes your sales.

NATIONAL BISCUIT COMPANY

Uneeda Bakers





The MONARCH Wav

"See It in Glass—Buy It in Tin"

A WISCONSIN grocer writes us as follows: "What a difference it has made to change our store about—so clean, and easily kept so. The display of Monarch Foods is doing good work forus. Our trade is as much pleased with the change as we are. Two clerks can do the work which formerly took three." This story, in substance, has been repeated to us hundreds of times by independent grocers who have fixed up their stores the Monarch Way. The expense is small—results will gratify both you and your customers. We furnish everything needed—Display Brackets, Pickle Stand, Flood Lights, etc.—all on attractive terms.

 Sold Only to Independent Merchants ----- MAIL COUPON NOW-----

REID, MURDOCH & CO., Drawer R. M., Chicago, Ill., Dept. M						Ill., Dept. MT-1	2
!	Please tell m	e about "	The Mona	rch Way	" to new	Prosperity.	
1	Jame						

Address.....

MEAT DEALER

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

Sugar as an Aid in Cooking Meat.

There are several methods by which the flavor of meat may be improved and made savory and of greater appeal to the appetite, Caroline B. King, a leading authority on cooking, tells the Sugar Institute.

"The base of these methods," she says, "is the seasoning, sauces, spices, marinades and strong juiced vegetables all being employed to add savoriness to the finished dish and increase the rich flavor of the meat. In preparing these marinades, sauces and accessories, also in cooking the meat itself, the judicious use of granulated sugar is advised—it mellows the flavor and increases the delicacy of the finer cuts, induces a crisp, quickly formed crust which seals in the juices, causes the gravy to brown quickly and adds a slight piquancy to it.

"In the preparation of the less tender sections of meat, sugar produces gratifying results. In searing these meats, a method usually followed, the addition of sugar to the salt and pepper rubbed into the meat, produces a carmelization which adds immeasurably to the flavor of both meat and

gravy.

"When roasting meats it is recommended that a small quantity of sugar—say one teaspoonful—be added to one teaspoonful of salt, one-quarter teaspoonful of pepper and one table-spoonful of flour—and this mixture rubbed thoroughly into the surface of the meat, which is then placed in a roasting pan without water or other liquid and seared in a hot oven (500 degrees F.)—then, if necessary, from a half to one cupful of hot water may be added and the cooking continued at a lower temperature.

"Many housewives have preferred not to salt meat before cooking it, believing that the salt draws out the juices, but by adding sugar to the salt and other seasonings this will not be the case, as the sugar carmelizes very quickly on the meat's surface, preventing the flow of the juices. Meat, salted before cooking, is of much more delicious flavor than when the salting is done later.

"When steaks, chops, meat patties, etc., are to be broiled, it is well to season them with a mixture of salt, sugar and pepper in the proportion of one teaspoonful of salt, one teaspoonful of sugar and one-quarter teaspoonful of pepper, then place them on a well-heated broiler which has been rubbed with suet or other fat and broil as usual. This treatment in no way adds sweetness to the meat—it merely intensifies its delicacy and flavor."

Here is a dish to try:

Run through the grinder one pound of chuck or round of beef and one-half pound of lean pork; add one small onion minced, one green pepper, very finely chopped and one pimiento cut in small pieces. Season with 1½ teaspoonfuls of sugar, 1 teaspoonful of salt, ¼ teaspoonful each of pepper and

paprika. Add 1 cupful of soft bread crumbs, and one well beaten egg. Mix all very thoroughly and shape into a loaf. Dredge all over with a mixture of 1 teaspoonful of salt, 1 teaspoonful of sugar and 2 tablespoonfuls of flour. Place in a dripping pan in a hot oven and leave to cook without liquid for twenty minutes. Then add 2 cupfuls of canned tomatoes, or a can of tomato soup, 1 small onion chopped and a very small piece of bay leaf. Continue cooking for 30 to 40 minutes longer. Serve on a hot plater, strain the gravy into a gravy boat.

To Boost Ham Sales.

Now to mention a few ways in which a dealer possibly can increase his ham sales. One way which seems to appeal favorably to housewives is for the dealer to make arrangements with a baker or a restaurant owner to bake hams for his trade. This can be done at a low cost and is an added service which appeals to many house-wives.

One of the most important points about increasing ham sales is to display hams where customers can't help seeing them. Put them out in the store where customers have to walk around them. Put signs up that stare the customers in the face, telling how good the hams are and what a good buy they are. Put them in the windows of the store and leave the lights on at night. Feature hams in the advertising that the store does.

A Business Man's Philosophy.

Few of us in the United States appreciate how unique is our business press compared to that of any other country. Nor do we properly evaluate the advantage we gain from the superiority of our business papers.

A letter from N. D. Lafuerza of Havana, Cuba, reads:

"To my mind, one reason why American business men are so rich in their activities and successful in their enterprises is the wealth of literature on business which has created a business philosophy powerful and most fascinating. Only the anemic and brainless can remain indifferent to the inspiring and energizing influence of the wise and well-prepared business literature published in the United States.

"It is a fact that the Spanish business man, with few exceptions, lacks impulse and daring because he is deficient in training and weak in enterprise. How different it would be if he had a more thorough training and a more energetic attitude toward opportunities and possibilities."

It is not a happenstance that the American business man's vision of his job energizes him and makes his work a grand adventure. An ably edited business press has been an important factor in the development of this desirable condition William Feather.

Meat markets should get a slice of the Christmas shopping, too, think certain members of the meat trade. In order to encourage the giving of hams and bacon as holiday gifts, parchment wrappings printed in holiday designs and colors have been developed.

Wishing won't work without work.

Standard Grocer and Milling Co.

Holland, Michigan

Cash & Carry Branches on East 8th St., Holland, and 318 Ellsworth Ave., Grand Rapids.

Supply Depot for

Independent Grocers Alliance of America

An organization of more than ten thousand Independent wholesale and retail grocers operating in 38 states.

Buy and Use Michigan Made Beet Sugar

-the world's finest-100% pure, for all purposes. Buy Michigan Made Beet Sugar and you help 35,000 Michigan wage earners and farmers.

Farmers and Manufacturers Beet Sugar Association Bay City, Michigan

A NEW SALES-BOOSTING DISCOVERY!



Product of
STANDARD BRANDS
INCORPORATED

The average man or woman has a "coffee tolerance" of 5 cups a day, provided the coffee is fresh. That's a new scientific discovery, now featured in Chase & Sanborn's Dated Coffee advertising.

Capitalize on this new appeal and get your share of the increased business by pushing this famous brand that's always fresh. Besides regular profits, you'll gain the additional advantages of the

Standard Brands Merchandising Plan of—frequent deliveries, small, fresh stocks, small investment and quick turnover.

CHASE & SANBORN'S

Dated COFFEE

HARDWARE

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

Some Christmas Suggestions For the Hardware Dealer.

The Christmas selling campaign has now reached a stage where it is too late to bother with preparations. If, here and there, things go wrong, all you can do is to make a mental or better still a written note of the weak spot, in order to correct it next year.

But while it is too late for preparatory work, much can be done as you go along to make your Christmas campaign run more smoothly. It is well to bear in mind that the Christmas season involves a certain amount of tension, alike for salespeople and for customers. Buyers and sellers are apt to get on each other's nerves. And there will be times when you find both your salespeople and your customers exasperating.

This is all the more reason why you should strive to maintain a constant good humor and to inculcate the same spirit in your salespeople. Your salespeople, less experienced than you are, will be pretty sure to model their deportment on yours; and if you keep cheerful and good natured, with a kindly smile and a pleasant word for everyone, the example will have a good effect on your business and will promote the efficient working of your store organization.

Mistakes are bound to occur, especially where temporary salespeople have been taken on for the Christmas period. But mistakes are most frequent where the merchant, in hiring his extra help, gives them a few vague hints and leaves them to work out their own salvation. Take a little time at the start and a little time afterward to encourage and direct your new helpers, if you have any. Constant nagging is bad, of course; but friendly and helpful suggestions are desirable. Encourage courtesy in dealing with even the most exacting customers; and take time, too, to stress the importance of accuracy.

Accuracy is important at all times; and especially important at the Christmas season. Yet now, more than at any other season of the year, carelessness is apt to cause mistakes. "More haste, less speed" is an adage for the busy salesman to keep in mind.

You will save a lot of trouble and annoyance if you take time to show your helpers the importance of doing everything just right. Unless the stock on display is carefully looked after, there is always the risk of articles getting mixed or mislaid. Customers pick things over and fail to replace them where they belong. Articles that come in parts frequently get mixed. Unless the clerk is very careful, he may put away part of one article with part of another. The difference is so slight that in the hurry of packing it is overlooked; but it is pretty sure to be discovered when the customer unwraps the package at home. Which means a return trip, or a special trip by the delivery truck, and, anyway, a lot of annoyance to all concerned.

There is the risk, too, of getting articles in the wrong box, marked with the wrong size or description. Then, when a call comes for a certain size or a certain article, the salesman glances at the outside of the box-and another mistake is made, to be corrected at a cost of extra time and annoyance. Or a sale may be lost under the impression that the size wanted is out of stock.

It pays to guard against such mistakes. Speed is necessary; but speed should not be purchased at the price of accuracy.

Accuracy in filling orders and making deliveries is also important. When you take an order for delivery, be sure to get the name, street and number correct. Put these down legibly, so that the delivery man will have no excuse whatever for making a mistake.

It will pay you to keep an eye on the goods and to see how the seasonable lines, and especially the gift lines, are moving. It is always sound policy to clear out the gift lines completely, if you can, rather than carry them over. With hardware staples there is little depreciation; but gift lines fluctuate in popularity. New lines are constantly being introduced, displacing older lines. So push your gift lines early and hard.

In this work of pushing the seasonable goods, enlist the hearty co-operation of the entire staff. Get them to realize the importance of clearing out the Christmas gift lines. If you notice some line that seems to be lagging, get them to suggest that to customers. Feature such goods in your interior display, and give them window space if you can spare it. Use show cards and price tags, advertise the line, and in short put behind it some real selling effort.

Suggestion is helpful in salesmanship. At Christmas time it is particularly helpful. Puzzled customers don't know what to buy. The wideawake salesman suggests some article, and it is snapped up. Customers are eager for suggestions that will help them solve their gift problems. difficulty is that some salespeople's minds are so conventionalized in regard to Christmas giving that they overlook a lot of possibilities. They think only of the few limited articles that everybody thinks of. Yet there are gift possibilities in a host of hardware lines-staples, at that.

A retired farmer one Christmas was getting a Christmas present for his The dealer showed him cut glass, hammered brass, and a varied array of conventional gifts, around the \$5 to \$10 price. Nothing seemed to Between times the old farmer indulged in reminiscences of his own and his wife's hard-working days on the farm, the threshings, the meals tediously prepared on the old cook

"Why not buy your wife an electric range?" asked the hardware dealer.

Inside a few minutes the dealer had made a \$140 sale where previously he had not dreamed of Christmas gift possibilities.

It often pays to suggest some unusual line, not generally associated with Christmas; or some everyday article whose gift possibilities are not

generally appreciated. A good many customers are anxious above all things to avoid duplicating somebody else's In any event, the more varied your list of suggestions, the surer you are to make a sale.

See that your staff are prepared to make intelligent suggestions to customers. You should, of course, have a printed or mimeographed list of suggestions, as comprehensive as possible; but the salespeople should be prepared to supplement this list by word-of-mouth advice.

Victor Lauriston.

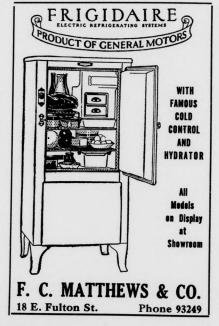
A New Way To Collect.

A graduate of a business college with no business experience, secured a position as book-keeper with a department store. This store had a system of giving its old accounts to an attorney for collection and always allowed this attorney an advanced fee on them.

On the books of this book-keeper was a very old account that the collection department was unable to collect. It was turned over to the attorney and an item made out reading, "Advance cost on suit \$5" which the bookkeeper was to enter on this account.

The book-keeper, not knowing any better, entered the account and sent out a bill to the customer reading, "Advance cost on suit \$5," the book-keeper thinking the customer had made a payment on a new suit.

Next day the customer, to the surprise of all, rushed in, spoke his piece, and paid all that he owed. He understood, although the book-keeper did



AWNINGS, TENTS, COVERS and SAILS

Complete Line of Camp Equipment For Sale or Rent. WE MAKE ANYTHING THAT CAN BE MADE FROM CANVAS. CANVAS BELTING MADE TO ORDER. Call us for Awning Storage.

GRAND RAPIDS AWNING & TENT CO.

500-508 Monroe Ave.

Phone 85145

Grand Rapids, Mich.

ASSOCIATED TRUCK LINES



The Outstanding Freight Transportation Line of Michigan.

State Regulation means Complete Protection. ASSOCIATED TRUCK LINES

ne 93401 108 Market Ave., Grand Rapids, 1 Agency Offices in Principal Cities of Michigan. Phone 93401 Grand Rapids, Mich.

In fairness to yourself and your business

Don't tolerate high insurance costs. It merely robs you and your business of extra profit. Federalize your protection and you will benefit from reduced insurance costs. Federal protection is not cheap protection—it is the very best. The cost is lower because of selection of property insured and no stockholders to share in profits. Policyholders share the profits in these efficiently managed companies. Your request for additional information will be welcomed.

FEDERAL HARDWARE & IMPLEMENT MUTUALS

Retail Hardware Mutual Fire Ins. Co. Hardware Dealers Mutual Fire Ins. Co. Minneapolis, Minnesota

Stevens Point, Wisconsin

Minnesota Implement Mutual Fire Ins. Co.

GRAND RAPIDS PAPER BOX CO.

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

RAND RAPIDS, MICHIGAN

DRY GOODS

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

Plans of Dress Guilds Watched.

Popular price lines of dresses for the early Spring season will be opened next week, the showing involving a much shorter difference in time between the higher price and volume selling dresses than marked the Fall season. Much stronger emphasis will be placed on style originality in the popular-price garments, reflecting the creation of several "guilds" in the various price classifications of the industry. The effect the guilds will have on the merchandising of dresses because of the efforts to combat piracy and to secure strict adherence to 8 per cent. discount terms is being watched. So far the efforts to check piracy are concentrated more on its elimination on the part of firms in the same price group, according to comment yester-

Urges Trust Law Change.

A demand for revision of the antitrust laws to protect business against unfair compettion was made last week by David L. Podell, former special assistant attorney general of the United States, who declares that no expansion of employment can develop until business can co-operate legally in the marketing of goods at a reasonable profit. Speaking at the monthly luncheon of the New York Trade Association Executives, Mr. Podell put responsibility for a helpful change up to the next Congress. It is in the public interest to protect legitimate business against the depressing prices exacted by buyers or forced by an over-supplied market, he said.

Price Found Major Gift Factor.

While necessaries figure more prominently in gift buying than was the case a year ago, a good percentage of customer buying is of merchandise which cannot be classified as strictly useful or needed, comments on early holiday trade indicate. Many consumers are buying with price limits in mind, rather than the strictly utilitarian character of the merchandise. The popular limit this year, it was added, seems to be around \$5, and by far the volume sale of gift and semi-gift merchandise will be at this figure or below it for individual items. Ready-towear, with the exception of children's wear and women's intimate apparel, so far has not shared in the early gift buying to any extent.

Fall (1933) Gloves May Advance.

If lines of gloves for Fall (1933), to be opened next month, are based on replacement prices for skins, they will show an advance, according to R. E. Bolles, president of Fownes Brothers & Co. Within the last ninety days kidskins have advanced about 50 per cent., pigskins 25 per cent. and mochas about 15 per cent. Road salesmen, he added, have just returned from their Spring (1933) trips, with the volume running about half of the advance

bookings for last Spring. Sales of women's gloves this Fall have far outstripped men's lines, Mr. Bolles said. The cold snap a few days ago brought a sharp increase in the demand for men's lines, with pigskin and mochas outstanding.

Clarinets Lead Instrument Sales.

Clarinets now rank ahead of saxophones in current sales of musical instruments. Amateur musicians favor the clarinet and, with buying by professionals at low ebb, the saxophone has fallen behind. Clarinets to retail from \$35 to \$50 are the best sellers. In string instruments the guitar is outselling other types, particularly in the \$10 to \$50 retail ranges. While sales of drums have dropped, being in demand mainly for the larger symphonic jazz orchestras, fife-and-drum outfits have shown a spurt due to their use by American Legion posts and similar organizations. Toy instruments are meeting a good call for the holidays.

Acetate Crepes Continue Active.

While some sampling is being done of printed silks for Spring, the bulk of activity in the silk trade continues to be centered on acetate crepes which are still in limited supply. Of the 12.-000,000 pounds of acetate yarn produced annually, about half goes to the dress trade and a still smaller quantity is available for the production of the rough crepes. The popularity of the acetate goods will lead to their use as prints, but the printing adds materially to the cost. A level around \$1.75 will be established for these goods in one quarter. It is felt that the bulk of the prints will be on puredye rough Cantons and printed rayon sheer goods.

Launch New \$10.50 Dress Group.

A committee of the newly organized Dress Creators' League of America, comprised of leading firms in the \$10.50 field met at the Western Universities Club last week and discussed a code of ethics and the determination of uniform opening dates for the early Spring lines of members. Organization of the league, which will function as an independent group, was completed at a meeting held later. A constitution and by-laws were adopted. Membership will be limited to \$10.50 firms who maintain their own designing department and foster originality of style. Protection for such styles will be a chief objective.

Mills Drop 50 Cent Boys' Hose.

Buyer insistence on the cheaper grades of boys' golf hose has forced the leading mills to drop entirely the 50 cent. retail lines for Spring and to concentrate on goods selling from 25 to 35 cents for department stores and 19 cents up for chain organizations, it was learned here yesterday. A few weeks ago when the Spring lines were prepared, consisting mostly of mercerized cotton styles, the largest producers included a 50 cent retailer in their ranges, but the total lack of response to these numbers compelled mills to eliminate them. Several years ago, it was pointed out, the 50 cent number was the lowest price available.

Plain Effects Planned in Jewelry.

Emphasis on metal trimmings in the midseason showings at Paris is held to indicate a good outlook for plain metal effects in novel jewelry for the coming Spring season. Samples are now being prepared, with the new lines to be shown around the middle of January. Plain gold and silver effects, or items featuring a combination of colors, are expected to prove good sellers. Reorders on holiday lines have been coming through in good volume and have been spread over many items. Firms making drinking and smoking accessories, as well as jewelry, are booking a good business, particularly on long, thin cigarette cases, retailing at \$5 for plated enamel types and up to \$25 for ones of sterling silver.

Spurt Helps Costume Jewelry.

The spurt since Thanksgiving Day in retail sales of costume jewelry is reflected in the good volume of reorders reaching the wholesale markets this week. The new business has largely centered on popular price items, but considerable in the way of clearances of higher price goods is also being done for special retail promotions. The bulk of the orders is for bracelets, earrings, clips and dress ornaments and several types of necklaces. Both gold and silver effects in plain versions and stone-set items have been called for. Increasing interest was shown in jewelry for evening

Apples Hurt Canned Fruit Sales.

While special sales of canned fruits are temporarily holding up current business, competition from apples, available at the lowest prices since 1914, is cutting into the volume. Distributors as a whole are placing few orders with canners, but the latter are more confident on the long-range outlook and are working to speed shipments on earlier contracts. More favorable conditions in late Winter and early Spring are expected by canners, as the total apple crop is off about one-third from last season and the supply of citrus fruits will be smaller.

Broad Range of Toys Bought.

Early retail activity in toys is developing in a fairly broad range of items. While dollar volume is running under a year ago, in some stores the number of units sold so far this season is ahead of a year ago. Dolls and doll and dress outfits give signs of selling very well. In mechanical toys emphasis is being given the lower price points which a number of retailers are making special features. Deliveries by manufacturers are reported by resident offices as slower than they would like to see at this time.

Low Cosmetic Stocks Favorable.

One favorable aspect of the situation in toilet goods is that when retail buyers go to the market after Jan. 1, their purchases will not be reduced because of stocks on hand, according to Albert Mosheim, president of Tre-Jur, Inc. Even if the dollar volume of holiday sales is off by 25 per cent, there will be no accumulation of goods, as stores have not stocked up. So far as units are concerned, the trade in

cosmetics makes a good comparison with a year ago. Retailers are stressing items from \$2.50 down, with activity noted in sets of bath salts and soap, powder compacts and lipsticks, and bath powders.

Corset Lines Ready Next Week.

Lines of corsets for the Spring season are being completed and will be shown next week, manufacturers report. The new offerings will stress the use of rubber thread elastic cloth, with the models continuing to be of the fitted type, which were featured during the Fall. Indications are that in volume selling merchandise, garments to retail at or below the \$1 and \$2.95 price points will predominate. Levels of \$8, wholesale, for the former and \$22.50 for the latter are being more widely established in response to the wishes of volume outlets.

A Business Man's Philosophy.

A reader writes that the advice "Save Money" is of no help to him. Two banks in which he had savings failed and the money he put into three mortgages is either gone or frozen. Finally, after making a \$500 down payment and thirty-two payments of \$50.75 on a home he is out of a job and can't raise enough money to pay a small grocery bill.

"If you will give the wage-earner a formula for saving his savings I am sure that the toiling fraternity will appreciate it," he says, "Pessimistically speaking, it looks as if the poor working man pays the fare for everybody's joy ride and all he gets is the pleasure of working."

Comment: Everybody knows that the tragedy of the man who wrote the foregoing could be multiplied by many millions. Every reader has probably suffered in some degree from the evaporation of capital that was thought o be conservatively and securely invested.

Professor T. N. Carver of Harvard University once said that the best form of social service was the conservation of the savings of people.

It should be possible for some group of men of unimpeachable integrity and judgment to set up a National organization for handling the savings of people of small means. Banks and insurance companies approximate such a service, but since the deflation of re-cent years the mortality among small banks has been serious. Many people thought that the investment trusts would adequately fill the need, but their record has been far from perfect. Possibly branch banking is the answer. With diversified risks spread over hundreds of communities it is incredible that a strong bank could fail. Well-established insurance companies are probably 99 per cent. safe.

William Feather.

A Boston store has inaugurated a complete bridal service through which every wedding requirement, from invitations to wardrobe, may be had. Advice on decorations, music, travel plans, etc., is also provided, through a woman especially retained. Her residence has been fitted as a model for newlyweds and both her home and services are open to the store's customers.

HOTEL DEPARTMENT

Things Seen and Heard on Trip To Mexicala.

Mexicala.

Los Angeles, Dec. 3—An interesting and newsy letter from Mrs. Emma R. Snell, Kalamazoo. For at least a decade this charming individual has been connected with Hotel Columbia, in the Celery City, in connection with the catering department, and is deservedly popular with the public which she serves. Mrs. Snell is an individual who could convert an autumnal "feed" of a threshing crew into an epicurean feast of the "400," with the simple waving of her magic wand. She tells me of wonderful changes undergone in the Hotel Columbia, of new food service, banquet accommodations and, not the least of all, indivdual installation of radio service in each guest room, demonstrating that the enterprising owner, Frank Ehrman, still continues his march of progress. Also that the institution is favored with deserved patronage.

The Detroit Free Press, in a recent issue, tells a story of how J. Henry Pichler, president of the Detroit Hotel Association, and resident manager of the Hotel Statler, started his career because of a weinerschnitzel. In his native town of Linz-on-the-Danube, Austria, he chummed with the hotel keeper's son and so had free access to the kitchen. One day he came in just after the chef had finished preparing the dish which he still remembers was "nice and brown." Right then and there he decided that a hotelman, surrounded by such food, lived the ideal existence, and as soon as he was 14 he was apprenticed to the aforesaid hotel keeper. That was thirty-five years ago, and, except for three years as translator in the American diplomatic service, he has been in hotels and clubs ever since. While serving as an apprentice he was told that no European hotel man could succeed who did not know several languages, so he went to Paris and then to London and next found himself in the American Legation in Lisbon. He came to the United States in 1906, and after studying American hotel methods, took a job with the Union League Club in Chicago twenty-three years ago and has only had two others since. He was with the Chicago Athletic Club twelve years and then went to the Detroit Statler, where he is now resident manager, seven years ago.

In keeping with the policy adopted by many of the leading hotels of the country, I read the announcement that Webster Hall, Detroit, the palatial bachelors' hotel of the Motor City, has reduced its rates to \$6 per week. To me this would look as though the rock-bottom had been reached.

Among other refreshing tidings to be found in the newspapers, as Will Rogers would "remark," is the statement that one of the big Illinois life insurance companies has been forced into the hands of a receiver, due to the fact that the Stevens family, extensive hotel operators in that city, and who controlled the company referred to, borrowed \$11,000,000 to carry on their enterprises, both of which, the LaSalle and Stevens are having their financial troubles.

On the other hand, out here in Los Angeles, the Hart brothers, one of whom passed on last year, make a showing of an estate exceeding three millions, all accumulated in hotel operation from the beginning of a very small restaurant serving 15 cent meals. The surviving brother, Dwight Hart, operates the two Rosslyn hotels, and rumor has it that it is about the only institution of its kind here, which is a long ways out of the red.

Just 250 miles away, to Mexicala I was induced to take a trip the other day. Mexicala—gay, colorful Mexican border city long famed as a literal oasis in the desert and the goal of many a Californian on pleasure bent—
is finally coming into its own as an ideal winter resort for those who seek a combination of matchless climate and a close contact with Mexican manners and, must I say it, Mexican beverages. Mexicala, combining as it does, the typical border-town color with both modern and primitive Mexican condi-tions is one of the most interesting of all the border cities which I have visited. It has been generally regarded in the past as offering nothing but the lure of the bar, cafe and gambling club and countless visitors have never gotten beyond the first few streets where these attractions hold sway. However, recently, Imperial Valley However, recently, Imperial Valley people have begun to develop the dis trict into a winter resort. A new and very fine hotel has been constructed at Calexico, on the American side, and the area already begins to take the rightful place among the Southland's noted winter attractions. In the first place there are at Mexicala something like 18,000 inhabitants and contrary to conclude belief the majority of them popular belief, the majority of them are not addicted to bull-fighting or any of the kindred parlor sports—just or-dinary folks, seemingly pretty well satisfied with what the gods have parceled out, and happy in the belief that they will be provided for in some that they will be provided for in some way by Providence. They have here a cotton gin, soap factory and a couple of breweries, and it is the capital of "Baja" (Lower) California, which means that there are a lot of government buildings, and, I am informed, some very excellent educational institutions. It is a charming place, and its modes of living are as variegated as its industries. Modern bungalows, equipped with every convenience, with well-kept lawns prevail everywhere. One portion of the city, however, turns back the pages of progress and reveals back the pages of progress and reveals a part of the populace living in the most primitive fashion. Tule thatched, adobe huts with dirt floors provide the shelter. A little patch of ground upon which beans for frijoles and corn for tortillas are grown, provides the living Down South of Mexicala, about 25 Down South of Mexicala, about 25 miles, is an extinct volcano, known as Black Butte, which we were prevailed upon to inspect. Presumably largely a matter of sentiment, for Southern California has many such offerings without going particularly out of the beaten path to inspect them. Here we found an old patriarch, 90 years old, who makes a living by selling salt procured from mineral springs in the neighborhood—all supposed to have procured from mineral springs in the neighborhood—all supposed to have great curative qualities. Those Mexicans must surely find some curative qualities in some of their springs, or something, for one seldom hears of a doctor among them, and they certainly absorb food that would destroy the lining of the ordinary human stomach. The roads down this way are not so bad. Plain dirt, but well packed, and seemingly undisturbed by very much traffic. The country all around here is plentifully sprinkled with squatters, Mexican peons, who manage to get Mexican peons, who manage to get along very well in their simple way. Irrigation, in a very crude way, is in-dulged in, but since the market for cotton has been so unsatisfactory, little produce except that actually required for local human subsistence is raised. for local human subsistence is raised. Mexico does not offer the only attraction to the winter tourist in Imperial Valley. There is the International Golf and Country Club at Calexico which offers an excellent course to players. This is said to be the only golf course extant which presents hazards of the type to be found here. Two of the fairways parallel the bor-Two of the fairways parallel the border and the golfer who drives out of bounds cannot go over into Mexico to retrieve his ball as he is not at a port of entry. I always insist that a lot of these border towns, and even many of

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

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

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Rates Reasonable—Service Superb
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New Hotel Elliott STURGIS, MICH.

50 Baths 50 Running Water European D. J. GEROW, Prop.

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CENTRALLY LOCATED
Rates \$2.00 and up
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HOTEL ROWE

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

400 Rooms-400 Baths

Menus in English

MORTON HOTEL PHILIP A. JORDAN

Manager

those across the border, are well worth a visit from tourists who come to California. While the climate may not be so different from what one finds in the vicinity of Los Angeles, there is a local coloring, at once historical and romantic, which is not to be found elsewhere within so convenient a scope.

Although the matter is in the hands of the courts, there seems to be a sort of siege imposed in the affairs of Hotel Franklin, Detroit, instigated by the probating of the James estate. Mrs. Sarah M. James, part owner of the hotel, and granddaughter of Mrs. Warner, a direct heir, is what one might be called a voluntary prisoner. She is simply "holding the fort" for further anticipated action, but it is claimed she is really free to come and go as she pleases.

One of the popular moderate priced hotels of New York, has arranged to donate ten per cent, of its rooming facilities for the benefit of deserving indivduals, temporarily out of employ ment, particularly what is known as the "white collar" contingent. Rent will be waived for six months and eventual payment, if desired, will be waived for three years. Where the hotel is long on accommodations, which are useless for the time being, this seems to be a very happy scheme for assisting the unemployed, without any sacrifice of their self respect. It is said, also, that a very decided percentage of this type of guests manage to pay out in some way or other eventually.

It is a very wonderful thing for the nations to adopt a new code providing "humane methods" in war. Not any nation will pay any attention to the provisions of such a code after it is adopted. A humane war is a good deal like an honest burglar or a non-intoxicating beverage. If nations could be brought up to the moral standards of business men, and would stick to their bargains, there wouldn't be any wars. It is the fact that every diplomatic office in Europe has a fifth ace up its sleeve that makes peace an impossibility.

Arthur A. Frost, former manager of the Morton Hotel, Grand Rapids, left for Florida recently, where he expects to remain during the coming winter season. I am unadvised as to his future plans, but with his signal ability along hotel lines, presume I will soon hear of his having landed a comfortable job in the sunny South.

I regret exceedingly to hear of the serious illness of my good friend Alvah Brown, owner and manager of Hotel Browning, Grand Rapids. He is a prominent member of the Michigan Hotel Association, and well known among the craft of the state.

According to all I can hear business at Hotels Pantlind and Rowe, Grand Rapids, is making a much more satisfactory showing at present than for some time past. The opening of the new civic auditorium, January first, which is to be connected by a \$10,000 underground passageway with the Pantlind, ought to prove of great benefit to the latter.

Harold A. Sage, former manager of Hotel Tuller, Detroit, and past president of the Detroit Association, has been appointed assistant to Otis M. Harrison, general manager of the Detroit-Leland hotel, a member of the Baker hotel chain. Mr. Sage, though one of the youngest operators in Detroit, has had a most successful career, and I look to see him "top of column, next to reading matter," before he is much older.

Hotel Tuller, Detroit, which has been operated under a receivership for the past eighteen months, last week was released therefrom and William H. Walker, who had operated the hotel as a receiver for the past year, becomes managing director of the house and trustee for the bondholders committee operating under the Detroit Trust Company. Mr. Walker has made an exceptional record as receiver of the hotel, and by reason of economies effected has enabled it to show a profit during the term of his administration, among them being a reduction in payroll aggregating 50 per cent., as well as marked reductions in the cost of heating and telephone service.

Bear Creek Lodge, at Blaney Park, near Hermansville, has been opened as IXL Lodge, and will be operated henceforth as a hotel. Many changes have been made in the building. It now has hot and cold running water, as well as several baths. G. H. Earle, president of the owning and operating company, will have charge of same, which will cater to the tourist trade.

John S. Packard, manager of Dearborn Inn, at Dearborn, was in attendance last week, at the meeting of the Treadway Corporation, of which his hotel is a member, in New York.

The Paris Hotel, Owosso, which closed a short time ago under legal proceedings, will be re-opened again shortly, after being improved and renovated. The name of the hotel, under the new management, will be decided by a local contest.

Hotel Mishawaka, Mishawaka, Ind., operated for several years by our good friend Charley Renner, and who was succeeded by Fred. Brill, a former Renner employe, will now pass into the hands of Mrs. Roman Zimmer, of Lexington, Kentucky, a sister of Mr. Renner's, who retains ownership of the property.

There is "much cry and little words" over the Filipino situation in California. In fact it is the act of making a mountain out of a mole hill. The real truth of the matter is that the Filipino came to this counry expecting to perform manual labor, and he is perfectly willing to do so, possibly at a wage which does not conform to labor union dictates, but much better than he could ever hope to obtain at home. They have been brought here at the behest of certain large employers of labor, mostly in agricultural lines, and there are only a corporal's guard of them at the most. But one might infer from the newspaper reports that their numbers were legion and that they were bloodthirsty in the extreme. The Filipino is in a most peculiar stuation. He was never consulted when he was brought under the jurisdiction of Uncle Sam. He was simply dragged in by the heels, through the accidental entry of Admiral Dewey in Manila Harbor. He was exploited here and many were brought here, their excellence as servants being widely acknowledged. They are entirely guileless, harmless and without the slightest notion of making any trouble of any kind, and they ought to be protected by the authorities. It is true they think they want freedom, that is a certain element are continually howling for it, but if the Philippines were left to themselves, without our National protection, they would have a sorry time of it. Hence we have a moral responsibility in looking after their welfare, either in this country or in their far-off habitat. The position of the United States—and all white nations—in the Orient is like carrying a basket of rotten eggs. They will have to be kept under a guardian-ship, to protect them from their neighbors. The little brown boys are the least of our troubles here.

How many times in listening to discussions over the merits of various hotels and restaurants, do I hear this expression: "But he does serve good coffee." And this notion of "good" coffee seems to be an obsession with a large majority of patrons of feeding places. It is mighty poor economy to try to put over cheap grades of coffee on a discriminating public. And besides that, there is no sort of saving in so doing. Anyone knows, or ought to know, at least, that low grade coffees, even if they possessed the flavor—which they do not—are deficient in "body" and do not go nearly as far. Anyhow, good coffee is good advertising for any institution, and at its prevailing cost, should be used exclusively.

A Washington scientist says one noise can be used to silence another. A case, I should think, where the tinkle of the bell on the cash register might in a measure, offset the sound of moaning.

The hotel man who is not a member, at least, of his own state hotel organization, is playing the game at a big disadvantage. And he misses a lot of the best plays because he is without knowledge of all the rudiments of the game. Association minded hotel operators are usually the ones who have sense enough to take pointers from the fellow who is a winner, and profit by them, and it is more or less of a satisfaction to feel that you belong to an association which is accomplishing something, even if your role in the game is an unimportant one.

One of the speakers at a recent hotel convention emphasized the importance to the hotel man of spending some time in the inspection of other hosteleries, in order to keep in touch with what is being done and understand just the sort of competition he is compelled to meet. Possibly you will condemn in the other hotel something that, on your return home, you will find in your own establishment.

Frank S. Verbeck.

A Philadelphia clothing store offers to turn out a well-dressed man for \$50—starting from scratch. The out-fit is neat, complete, includes underwear, garters, socks, shoes, shirt, necktie, three-piece suit, belt or suspenders, hat, pipe and cane.

ELEVEN CHARTER MEMBERS.

Merchants Who Started With First Issue of Tradesman.

The Tradesman possesses a most distinguished roll of honor, of which it is exceedingly proud. It comprises the names of business houses which have been on the subscription list of the Michigan Tradesman ever since the first issue, forty-nine years ago. The Tradesman very much doubts whether any other trade publication can present such a collection of faithful followers as the following:

Amberg & Murphy, Battle Creek
Frederick C. Beard, Grand Rapids
F. H. Bitely, Lawton
William J. Clarke, Harbor Springs
O. P. DeWitt, St. Johns
J. L. Norris, Casnovia
Charles G. Phelps, Alma
Thompson Grocery, Newaygo
Walter Walsh, Holland
M. V. Wilson, Sand Lake
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Excellent Dining Room Rooms \$1.50 and up MRS. GEO. SNOW, Mgr.

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Wire or Write us for prices.

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Examination Sessions—Three sessions are held each year, one in Detroit, one in the Upper Peninsula and one at Ferris Institute, Big Rapids.

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First Vice-President—Duncan Weaver, Fennville. Second Vice-President—G. H. Fletcher,

Ann Arbor.
Secretary—R. A. Turrel, Croswell.
Treasurer—William H. Johnson, Kala-

In Onion There Is Strength.

From time immemorial the onion has been the theme of much vaudeville humor, yet it is kindly humor. The robust onion is, in fact, a he-man's dish, and as such is held in high regard.

We can imagine the original cave man, accustomed to carve steaks from the sabre-toothed tiger, browsing upon off days among pale herbs and grasses, and finding in them but little to esteem. Even such a battler, getting a whiff of the original onion, doubtless bore his prize to the family kettle with every evidence of respect.

What is the onion?

The Standard Dictionary says:

"The edible underground coated bulb of a biennial herb (Alium Cepa) of the lily family."

So the onion iis a lily. Laugh that off. There has been many a joke cracked about Bermuda raising, as principal crops, onions and lilies. Quite the natural thing, as it turns out—all the same family.

At the Fountain.

If we elude argument over onions fried, the onion is perhaps at its best in a raw state, which makes it exceedingly useful at the fountain grill. It is easy to manipulate, and a little of it goes a long way. Wisely handled, it lends a wonderful fillip to milder ingredients, whether cooked or served in sandwich form. Less aggressive varieties afford suitable sandwich fillings in themselves.

Onion Sandwich

Prepare a watercress butter by mixing a little finely chopped cress with creamed butter.

Spread this on circular slices of rye

Now from large mild onions take off even circular slices about an eighth of an inch thick. One slice to a sandwich.

This will give you a confection calculated to cause the cognoscenti to call for more.

Onion Butter.

Mix with creamed butter a little finely grated onion, not too mild. Fine with the following fillings: Salmon, sardine, cream cheese.

Spread your sandwich bread with this onion butter, and insert filling. In the gladsome springtime, when young onions are in season, you can add a few flecks of chopped onion tops to our onion butter.

This is in the nature of "scenery," but scenic effects have their place in compounding a sandwich. These flecks of tender green add much to the appearance of buttered sandwich bread. One might, as an exhibit, show under a glass cover one or two of these sandwiches open, that is, a slice of buttered bread with the filling spread, and by its side the companion slice spread with onion butter flecked with bits of greenery. When you are making such fine sandwiches as these, it will pay to take the public into your confidence.

Onion and Sardine Sandwich.

Spread rectangular slices of rye bread with watercress butter. Drain your sardines of oil, and use them whole, alternating heads and tails. Give the sardines a dash of lemon juice. Then fill in the crevices with shaved onion, not sliced or grated, but shaved.

Call in some connoisseur, ask him to try one of these, and observe his reactions.

This is raising sandwich making to an art.

Onion and Baked Bean Sandwich.

Use white beans baked with pork, the cooking being done outside. For this sandwich we employ Boston brown bread spread with watercress butter.

1 cup baked beans

1 teaspoonful grated onion.

Work this mixture thoroughly, and when that operation is completed you will have a paste. Spread your sandwiches with this filling.

The men will like this one.

Onion and Cheese Filling.

Ladies are not as skittish about onions as they were in other days. Plenty of them will admit frankly that they like this robust specimen of the lily family. But it is better to give them a lighter admixture. For their benefit try the following filling:

4 parts cream cheese,

1 part Roquefort cheese.

Enough grated onion to flavor.

Cream this mixture with sufficient mayonnaise dressing to make a thick paste.

We may spread this filling on ordinary sandwich bread, on small rolls, or on wafers. Wafer sandwiches are nice for afternoon tea, or for formal luncheon parties at the fountain grill.

Onion and Ham.

The ham sandwich has always been a popular favorite, but peoplet get tired of seeing ham only in sliced form and yearn for something different. In trimming a ham, too, we find meat of excellent flavor not quite suitable for slicing

Run this through the chopper, and run a little onion through with it. Use the filling on bread spread with watercress butter.

Not only do we utilize odd bits of meat, but also obtain a superior sandwich.

One day we had so many calls for this sandwich that the boss got peeved and ran all his sliced ham through the chopper. He sold it, too, which result soon brought back his customary smile.

Flavoring Salmon.

Salmon is a delicate fish, and delicate dishes do not call for much onion.

To get a trace of onion flavor, try this scheme. While preparing slices of onion for onion sandwiches, imbed them in a heap of flaked salmon, letting stand for half an hour or so. Then dig them out, dust them off, so to speak, and use them as originally intended.d

Your salmon goes to make salmon sandwiches. They will have a slight onion flavor, but no onion can be found in the filling.

Customers are often mystified and wish to know the secret.

They get to talking, and when they talk favorably about our goods we get valuable advertising. A bit of judicious mystification isn't a bad idea.

Chopped Raw Onions.

In serving a portion of baked beans with a luncheon plate, one may for a bit of novelty add a tiny portion of chopped raw onions.

This order is quite distinct, and the customer does his own mixing. It makes a hit with onion enthusiasts, but should not be served unless called for.

Places specializing in raw beef sandwiches frequently serve raw chopped onions in this fashion.

Fried Onions.

Fried onions are a trifle too festive to be cooked at the fountain. They should be barbecued elsewhere, and kept on the steam table. Once upon a time a party of us occupying a fishing shack at the seashore cooked up an immense platter of fried onions, and that was all we had for dinner. A millionaire living not far away smelt this out, and asked to be invited. We could hear his wife calling for him to come home to a fine dinner, but he only said: "Let her yell."

Such is the power of the fried onion! Boiled Onions.

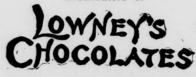
Boiling an onion subdues the volatile oil. Consequently boiled or creamed onions may be served at the fountain grill with the utmost decorum. They have not the authority of the onion raw or fried, but are often welcomed for old times' sake by those who admire this magnificent vegetable.

Two objectives in distribution are faster turnover, a shortened period between production and consumption. A New York restaurant chain performs the notable feat of achieving both ends by one means. It's serving three thick wheat cakes to an order instead of the former five thin ones.



HOLIDAY CANDIES POPULAR SINCE 1865

Distributors of



PUTNAM FACTORY
NATONAL CANDY CO., INC.
Grand Rapids,
Michigan

1932 LINE HOLIDAY GOODS

NOW ON DISPLAY

Best Line We Have Ever Shown
We Invite Comparison as to Price and
Quality

Goods That Sell the Year Around and some of the best imported and domestic items for retail trade.

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

Displayed in our own building

38-44 Oakes Street—Second Floor
Hazeltine & Perkins Drug Co.
Grand Rapids

Michigan

Lines of Interest To Grand Rapids Council.

(Continued from page 7)

The luncheon serevd by the ladies, with Mrs. L. L. Lozier in charge, was very tasty and the decorations were beautifully arranged. Bright red candles and a Christmas tree gaily decorated with tinsel, tapers and ribbon were artistically arranged on the tables and highly colored napkins were in evidence. The ladies sure can tempt the old appetite and cause one to eat so much that nightmares are madly ridden throughout the balance of the night.

Mr. Garland, a member of Kalamazoo council, gave some very interesting readings of poetry written by his own pen during the evening's entertainment. His talent for poetry composition is extraordinary and his renditions were received with enthusiasm. His subjects deal mainly with the traveling man. You never can tell what talent lies hidden behind a U. C. T. button.

Their next meeting will be held Jan. 7, 1933. This date corresponds with the next U. C. T. meeting.

Mart Vermaire spent most of the evening explaining to Bill Schriver why there was a falling off in financial receipts at the big football games. As we caught only occasional drifts of the conversation, we drew our conclusions it was because so many people were staying home doing their own kicking.

In the depression days, the old doughnut is not only built like a lifepreserver, but it has to act as one.

Not to be outdone by the Prince of Wales, who tumbles around with a horse occasionally, Earl Warren, general agent for the Northwestern National Life Insurance Co., did a few stunts with his car Thanksgiving day. He was coming down from the North when his car hit an icy spot in the road and did some acrobatic stunts which were unpleasant in the results. The car was damaged considerable but Mr. Warren escaped with a few scratches and some bruises. We have not been informed as to whether he immediately applied for some of his own insurance or not.

A German inventor claims to have perfected a machine which is capable of translating any language into English. This would be just the thing to read an insurance policy with.

The "big news" has finally broken. Ray Bentley, chairman of the New Year's eve party has divulved some of the secrets of the big party. He is holding some information back, but here is enough to be interesting.

The party will be held at the Browning Hotel. There will be dancing, a buffet luncheon, favors and fun aplenty. The committee took into consideration that we are all "hard up," so have arranged to give the party for the small sum of only \$1.10 per person. Let's all be there and welcome that cute little fellow, New Year, with the blare of horns and songs of joy. We can all join hands and give old bewhiskered 1932 such a lusty kick into oblivion that the New Year will be just a trifle careful how it handles us for the next 365 days.

Tickets are now on sale and you should hurry and get yours before they are all sold. Call Raymond W. Bentley for full information.

Big men grow by their mistakes and little fellows make them over again.

Harry Nash and wife left Saturday to spend a few days in Pennsylvania. They drove through and will spend most of their time in Harrisburg.

Charlie Ghysels, the Salada tea man, was busily occupied Saturday trying to find some one who would issue him fire insurance. Eventually he wound up in Homer Bradfield's office. Homer asked him if he wanted fire insurance on his house. "No", he said, "I want it on myself." "What?", said Homer, "fire insurance on yourself?" "Sure", said Charlie, "I am afraid I am going to get fired if I continue to ride with Frank Holman." Upon being questioned further he stated that being a passenger he did not dare say much. but just as sure as Frank ran any more red signal lights in Muskegon, they would both wind up in jail and then naturally he would get fired. Bradfield in his fatherly way, advised Charley to take out plenty of life insurance and induce Frank to take an examination for the eyes.

Lou Kuehne has entered into a new racket. It sounds like a good thing and we know Lou in his gentlemanly racketeering way will make a success of the innovation. He has a connection with a cutlery manufacturing concern whereby he can furnish shears to barbers on a rental basis. Instead of buying shears outright, the barber rents as many pairs of shears as he may need and at the end of the month exchanges them for new ones. He always has first-class shears in his kit and the rental for them is cheaper than the outright purchase of them. The tonsorial artists are taking very kindly to the arrangement and Lou is already supplying a goodly number. We hope Lou fixes our barber up, because we are certain that occasionally we lose a few precious hairs by the pull-out route. That operation is painful, as well as devastating to the remaining hair supply.

A barber's remarks are sometimes more keen and cutting than his shears.

Chaplain Radcliffe came in late and when he did barge in he was red of face and puffing like a fast freight. Really it took him several minutes to recover his poise and equanimity enough to explain his tardiness. We knew something direful had happened because Rad is always on time. When sufficiently recovered he announced that his faithful steed or rolling stock went out of commission on him and he had to hoof it down to the meeting. "Of all the fifty thousand miles that we have roamed together, this is the first time I ever had to walk back," said Rad. His story was accepted and he was marked present on the roll call.

W. E. Lypps and wife, accompanied by Mrs. Lypps' mother, spent the week end in Detroit with Mr. and Mrs. Fox. Mrs. Lypps' mother returned to her home in Northville after a few days visit in Grand Rapids.

(Continued on page 22)

WHOLESALE DRUG PRICE CURRENT

Prices quoted	are	nominal, based on market	the day of issue.
Acetic, No. 8, lb. 06 @	10	Gum Aloes, Barbadoes,	Hemlock, Pu., lb.2 00@2 25 Heml'k Com., lb. 1 00@1 25
Boric, Powd., or Xtal, lb 081/2@	20	so called, lb. gourds @ 60 Powd., lb 35 @ 45	Juniper Ber., lb. 4 00@4 25 Junip'r W'd. lb. 1 500@1 75
Carbolic, Xtal., lb. 36 @ Citric, lb 40 @	43 55	Aloes, Socotrine,	Lav. Flow., lb. 4 00@4 25 Lav. Gard., lb 1 25@1 50
Muriatic, Com'l., 1b 031/2@	10	Powd., lb @ 80 Arabic, first, lb. @ 50	Lemon, lb 2 00@2 25 Mustard, true, ozs. @1 50
Nitric, lb 09 @ Oxalic, lb 15 @	15 25	Arabic, sec., lb. @ 45 Arabic, sorts, lb. 15 @ 25	Mustard, art., ozs. @ 35 Orange, Sw., lb. 4 00@4 25
Sulphuric, lb 031/2@ Tartaric, lb 35 @	10 45	Arabic, Gran., lb. @ 35	Origanum, art.
Alcohol		Arabic, P'd, lb. 25 @ 35 Asafoetida, lb 50@ 60 Asafoetida, Po., lb. @ 75	lb 1 00@1 20 Pennyroyal, lb. 3 25@3 50 Peppermint, lb. 3 50@3 75
Denatured, No. 5. Gal 48 @	60	Guaiac, lb @ 60 Guaiac, Powd @ 70	Rose, dr @2 50 Rose, Geran., ozs. 50@ 95
Grain, Gal 4 00@5 Wood, Gal 50 @	60	Kino, lb @ 90 Kino, powd., lb. @1 00	Rosemary Flowers, lb 1 50@1 75
Alum-Potash, USP Lump, lb 05 @	13	Myrrh, lb @ 60 Myrrh, Pow., lb. @ 75	Sandalwood,
Powd. or Gra., lb. 05¼@ Ammonia	13	Shellac, Orange,	E. I., lb12 50@12 75 W. I., lb 4 50@4 75 Sassafras,
Concentrated, lb. 06 @	18 13	Ground, lb 25 @ 35	true, lb 2 00@2 25
4-F. lb 05½@ 3-F, lb 05½@ Carbonate, lb 20 @	13 25	Shellac, white, (bone dr'd) lb. 35 @ 45	true, lb 2 00@2 25 Syn., lb 75 @1 00 Spearmint, lb 3 00@3 25 Tansy lb.
Muriate, Lp., lb. 18 @ Muriate, Gra., lb. 08 @	30 18	Tragacanth. No. 1, bbls 1 75@2 00	Thyme, Red, lb. 1 50@1 75
Muriate, Po., lb. 20 @	30	No. 2, lbs 1 50@1 75 Pow., lb 1 25@1 50	Thyme, Whi., lb. 1 75@2 00 Wintergreen
Pound 07 @	20	Honey Pound 25 @ 40	Leaf, true, lb. 6 00@6 25 Birch, lb 3 00@3 25
Balsams Copaiba, lb 50 @	80	4s Loose, Pressed,	Syn 75 @1 00 Wormseed. lb 5 00@5 25 Wormwood, lb. 7 00@7 25
Fir, Cana., lb. 2 00@2 Fir, Oreg., lb. 65 @1	00	lb @ 60 Hydrogen Peroxide	Oils Heavy
Peru, lb 2 00@2 Tolu, lb 1 50@1	20 86	Pound, gross 25 00@27 00	Castor, gal 1 35@1 60 Cocoanut, lb 221/2@ 35
Barks Cassia,		½ Lb., gross 15 00@16 00 ¼ Lb., gross 10 00@10 50	Cod Liver, Nor- wegian, gal1 00@1 50 Cot. Seed Gals. 90@1 10
Ordinary, lb 25 @ Ordin., Po., lb. 20 @	30 25	Indigo Madras, lb 2 00@2 25	Cot. Seed Gals. 90@1 10 Lard, ex., gal. 1 55@1 65 Lard, No. 1, gal. 1 25@1 40
Saigon, Po., lb. 50 @	40 60	Pure, lb 25 @ 35	Lard, No. 1, gal. 1 25@1 40 Linseed, raw, gal. 60@ 75
Elm, lb 35 @ Elm, Powd., lb. 35 @	40	Lead Acetate	Linseed, raw, gal. 60@ 75 Linseed, boil., gal. 63@ 78 Neatsfoot,
Elm, G'd, lb 40 @ Sassafras (P'd lb. 45) @	45 35	Xtal, lb 17 @ 25 Powd. & Gran. 25 @ 35	extra, gal 1 25@1 35 Olive,
Soaptree, cut, lb 15 @ Soaptree, Po., lb. 25 @	25 30	Extracts, sticks,	Malaga, gal 2 50@3 00 Pure, gal 3 00@5 00
Berries		per box 1 50 @2 00 Lozenges, lb 40 @ 50 Wafers, (24s) box @1 50	Sperm, gal 1 25@1 50 Tanner. gal 75@ 90
Cubeb, Po., lb.	75 80	Leaves	Tar, gal 65@ 75 Whale, gal @2 00
Blue Vitriol	20	Buchu, lb., short @ 50 Buchu, lb., long_ @	Opium Gum, ozs., \$1.40;
Pound 05 @ Borax	15	Buchu, P'd., lb. \(\omega \) 60 Sage, bulk, lb. 25 \(\omega \) 30 Sage, loose	lb 17 50@20 00 Powder, ozs., \$1.40;
P'd or Xtal, lb. 06 @ Brimstone	13	Sage, loose pressed, 4s, lb. @ 40	lb 17 50@20 00 Gran., ozs., \$1.40;
Pound 04 @	10	Sage, Ounces @ 85 Sage, P'd & Grd. @ 35	lb 17 50@20 00
Camphor Found 60 @	75	Alexandria, lb. 50 @ 60	Pound 06½@ 15
Cantharides Russian, Powd. @1	50		Papper Black, grd., lb. 30 @ 40
Chinese, Powd. @1 Chalk	25	Powd., lb 25 @ 35 Uva Ursi, lb 20 @ 25 Uva Ursi, P'd, lb. @ 30	Black, grd., lb. 30 @ 40 Red, grd., lb. 42 @ 55 White, grd., lb. 35 @ 45 Pitch Burgundy
Crayons, white, dozen @3	60	Chloride, med., dz. @ 85	Pound 20 @ 25
dustless, doz. @6 French Powder,		Chloride, large, dz. @1 45	Petrolatum Amber, Plain lb 12 @ 17
Coml., lb 03½@ Precipitated, lb. 12 @	10 15	Pound 35 @ 50 Magnesia	Amber, Carb., lb. 14 @ 19 Cream Whi., lb. 17 @ 22
Prepared, lb 14 @ White, lump, lb. 03 @	16 10	Carb., 1/8s, lb @ 30	Lily White, lb. 20 @ 25 Snow White, lb. 22 @ 27
Capsicum	70	Carb., P'wd., lb. 15 @ 25	Plaster Paris Dental
Powder, lb 62 @	E 5	Oxide, light, lb. @ 75	Barrels @5 25 Less, lb 03½@ 08 Potassa
Cloves Whole, lb 25 @ Powdered, lb 30 @	35	Menthol Pound 4 25@4 60	Caustic, st'ks,lb. 55 @ 88 Liquor, lb @ 40
Cocaine		Mercury Pound 1 25@1 35	Potaccium
Ounce 11 43@ 13 Copperas	60	Ounces @10 80	Acetate, lb 60 @ 96 Bicarbonate, lb. 30 @ 35 Bichromate, lb. 15 @ 25 Bromide, lb 51 @ 72 Carbonate, lb. 30 @ 35
Xtal, lb 03¼@ Powdered. lb 04 @	10 15	%s@12 96	Bromide, lb 51 @ 25 Bromide, lb 51 @ 72 Carbonate, lb 30 @ 35
Cream Tartar Pound 25 @	40	Bulk, Powd., select, lb 45 @ 50	Chiorate.
Pound 40 @	50	No. 1, lb 25 @ 35	Xtal., lb 17 @ 23 powd., lb 17 @ 23 Gran., lb 21 @ 28
Dextrine Yellow Corn, lb. 06½@		Naphthaline Balls, lb 06¾ @ 15 Flake, lb 05¾ @ 15	Gran., lb 21 @ 28 Iodide, lb 3 64 @3 84 Permanganate, lb. 22½@35
White Corn, lb. 07 @	15	Nutmeg	Prussiate,
Witch Hazel, Yel-		Pound @ 40 Powdered, lb @ 50	rellow, lb 50 @ 60
low Lab., gal. 99 @1 Licorice, P'd, lb. 50 @	82:	Pound — @ 25	Quassia Chips Pound 15 @ 20
Flower Arnica, lb 75 @	80	Powdered, lb 15 @ 25 Oil Essential	Powd., lb 25 @ 30 Quinine
Chamomile.	45	Almond,	5 oz. cans., ozs. @ 57
German, lb 35 @ Roman, lb @ Saffron,	90	Bit., true, ozs. @ 50 Bit., art., ozs. @ 35	Epsom, lb 031/4 @ 10 Glaubers,
American, lb. 35 @ Spanish, ozs. @1	40 25	Sweet, true, lb. 1 50@1 80 Sw't, Art., lbs. 1 00@1 25	Lump, lb 03 @ 10 Gran., lb 034@ 10
Formaldehyde, Bulk Pound 09 @	20	Amber, crude, lb. 75@1 00 Amber, rect., lb. 1 5@2 00	Nitre, Xtal or Powd. 10 @ 22
Fuller's Earth		Anise, lb 1 00@1 25 Bay, lb 4 00@4 25	Gran., lb. 09 @ 20
Powder, lb 05 @ Gelatin	10	Bergamot, lb5 00@5 20 Cajeput, lb 1 50@1 75	Soda, lb 021/2 @ 08
Pound 55 @ Glue	65	Cajeput, lb 1 50@1 75 Caraway S'd, lb. 3 00@3 25 Cassia, USP, lb. 2 25@2 60 Cedar Leaf, lb. 2 00@2 25	Ash 03 @ 10
Brok., Bro., lb. 20 @ Gro'd. Dark. lb. 16 @	30 22	Cedar Lear,	Ash 03 @ 10 Bicarbonate, lb. 03½@ 10 Caustic, Co'l., lb. 08 @ 15
Whi. Flake, lb. 271/2@ White G'd., lb. 25 @	35 35	Coml., lb 1 00@1 25 Citronella, lb 75 @1 20 Cloves, lb 2 00@2 25	Phosphate, lb. 23 @ 28
White AXX light,	40	Cloves, lb 2 00@2 25 Croton, lbs 8 00@8 25 Cubeb, lb 5 00@5 25	Sulphite, Xtal., lb 07 @ 12 Dry, Powd., lb. 12½@ 20
Ribbon 42½@	50	Erigeron, 10 4 00@4 25	Sincate, Soi., gai. 40 @ 50
Glycerine Pound15 @	35	Eucalyptus, lb 75@1 20 Fennel 2 00@2 25	Turpentine Gallons 53 @ 68

Apricots
Evaporated, Choice __ 10½
Evaporated, Ex. Choice 11
Fancy ______ 12½
Ex. Fancy Moorpack 15½

GROCERY PRICE CURRENT

Parsons, 64 oz. 2 95 Leader, 4 Parsons, 32 oz. 3 35 Hustlers, 4 Parsons, 18 oz. 4 20 Standard, 6 Parsons, 6 oz. 2 70 Quaker, 5 Warehouse Rose Winner, 5 Winner, 5 Whist, Medic, Medic	ROOMS Pears sewed 3 45 Pride of Mich. No. 2½ 2 sewed 7 50 sewed 6 25
Parsons, 64 oz. 2 95 Leader, 4 Parsons, 32 oz. 3 35 Hustlers, 4 Parsons, 18 oz. 4 20 Standard, 6 Parsons, 6 oz. 1 80 Warehouse Rose Winner, 5 Winner, 5 Whistle, Mee Whistle, Mee	sewed 3 45 Pride of Mich. No. 2½ 5 sewed 5 50 sewed 7 50 sewed 6 25
Parsons, 64 oz. 2 95 Leader, 4 Parsons, 32 oz. 3 35 Hustlers, 4 Parsons, 18 oz. 4 20 Standard, 6 Parsons, 6 oz. 2 70 Quaker, 5 Warehouse Rose Rose Winner, 5 Whist, Med. Whist, Med. Whist, Med.	sewed 3 45 Pride of Mich. No. 2½ 5 sewed 5 50 sewed 7 50 sewed 6 25
Winner, 5 S Whisk No	b au
Quaker, 12-38 oz., doz. 2 00	2 75 Black Raspberries
Gold Bond I	lam Brands Par., No.5½ 7 50 Red Raspberries or, No. 6_ 8 00 No. 2 Par., No.6 8 50 No. 1
Royal, 2 oz., doz 93 Royal, 4 oz., doz 1 80 Royal, 6 oz., doz 2 20 Royal, 2 oz. doz 2 20 Purit	No. 1 2 Marcellus, No. 2 2 ED OATS Pride of Mich. No 2 Pride of Regular
PREMIUM 259 15 C 250 259 15 C 250 PREMIUM PREMIUM PUR	STANT No. 2 No.
E 20 20 20 20 20 20 20 20 20 20 20 20 20	CANNED FISH Clam Ch'der, 10½ oz. 1 Clam Chowder, No. 2. 2 Clams, Steamed, No. 1 2 Clams, Steamed, No. ½ 2 Clams, Minced, No. ½ 2 Finnan Haddie, 10 oz. 3 Clam Bouillon, 7 oz. 2 Snaps, 24s 2 20 Chicken Haddie, No. 1 2 Fish Flakes, small1
Grapenut F Grape-Nuts, Grape-Nuts, Grape-Nuts, Instant Post Instant Post Instant Post	Snaps, 24s 2 20
KC. 10c size, 10 oz 3 60 Post Toastic KC. 15c size, 15 oz 5 40 Post Toastic KC. 20c size, full lb 6 80 Post Bran, KC. 25c size, 25 oz 9 00 KC. 50c size, 50 oz 8 50 KC. 5 lb size	Salmon, Pink, Alaska 1 es, 24s
Solid Back, Solid Back, Solid Back, Solid Back, Pointed Enclorox, 16 oz., 24s 3 00 dizzie, 16 oz., 12s 2 15	1 8 in 1 50 Tuna, 1s, Van Camps, 1 in 1 75 doz. 3 1 in 1 25 Tuna, ½s, Chicken Sea. doz. 1
Shaker No. 50 No. 50 No. 50 Peerless Am. Ball, 36-1 oz.,cart. 1 00 Boy Blue, 18s. per cs. 1 35	tove

	ase. For price changes con	The man provides issues.	String Beans Little Dot, No. 2 2 25 Little Dot. No. 1 1 80		Bradstreet La Palena Odins R G Dun
ADVANCED Kellogg Corn Flakes Post Toasties Evap. Milk	Pork Lard	DECLINED ,	Little Dot. No. 1 1 80 Little Quaker, No. 2 2 00 Little Quaker, No. 2 2 00 Choice, Whole, No. 2 1 90 Cut, No. 10 9 00 Cut, No. 2 1 60 Pride of Michigan 1 35 Marcellus Cut, No. 10 6 50	Wisconsin Daisy 14½ Wisconsin Twin 13½ New York June 24 Sap Sago 40 Brick 15 Michigan Flats 14 Michigan Daisies 14	Perfect Ga Budwiser - Dry Slitz Tango Par Skylines Hampton A Trojan Rancho Co
AMMONIA arsons, 64 Oz 2 95 arsons, 32 Oz 3 35 arsons, 18 Oz 4 20 arsons, 10 Oz 2 70 arsons, 6 Oz 1 80 APPLE BUTTER uaker, 12-38 Oz., doz. 2 00 usselman, 12-38 Oz.	BROOMS Leader, 4 sewed 3 45 Hustlers, 4 sewed 7 50 Standard, 6 sewed 7 50 Quaker, 5 sewed 6 25 Warehouse 6 50 Rose 2 75 Winner, 5 Sewed 3 70 Whisk, No. 3 2 25	Pears Pride of Mich. No. 2½ 2 25 Black Raspberries No. 2 2 80 Pride of Mich. No. 2 2 45	Wax Beans Little Dot, No. 2 2 25 Little Dot, No. 1 1 80 Little Quaker, No. 10 10 25 Choice, Whole, No. 10 10 25 Choice, Whole, No. 2 1 80 Choice, Whole, No. 1 1 35 Cut, No. 10 9 00 Cut, No. 2 1 60 Pride of Mich., No. 2 1 25 Marcellus Cut, No. 10 6 50	Wisconsin Longhorn	Stic Pure Sugar Big Stick, Horehound
BAKING POWDERS byal, 2 oz., doz. 93 byal, 4 oz., doz. 1 80 byal, 6 oz., doz. 4 37 byal, 2 oz., doz. 4 37 byal, 2½ lbs., doz. 13 75 byal, 2½ lbs., doz. 24 50	Amsterdam Brands Gold Bond Par., No.5½ 7 50 Prize, Parlor, No. 6.2 8 00 White Swan Par., No.6 8 50 ROLLED OATS Purity Brand Instant or Regular PREMIUM PREMI	Red Raspberries No. 2 3 25 No. 1 2 00 Marcellus, No. 2 2 35 Pride of Mich. No. 2 90 Strawberries No. 2 3 00 8 0z. 1 20 Marcellus, No. 2 1 80	Beets Extra Small, No. 2 2 50 Fancy Small, No. 2 2 00 Pride of Mich., No. 2½ 2 00 Hart Cut, No. 10 5 00 Marcel. Whole, No. 2½ 1 35 Hart Diced, No. 2 90 Carrots Diced, No. 2 95 Diced, No. 10 4 00	CHEWING GUM Adams Black Jack 66 Adams Dentyne 65 Beeman's Pepsin 66 Beechut Peppermint 66 Doublemint 66 Peppermint, Wrigleys 66 Spearmint, Wrigleys 66 Juicy Fruit 66 Wrigley's P-K 66 Teaberry 66	Kindergart Leader French Cre Paris Crea Jupiter Fancy Mix Fancy Bittersweet Nibble Sti Chocolate Lady Vern
25)	Small, 24s 1 53 Large, 12s 1 85 China, large, 12s 2 70 Chest-o-Silver, 12 1ge, 2 98 Glassware, 12s, large 2 25 Purity Oat Snaps, 24s 2 20 Post Brands Grapenut Flakes, 24s 3 80 Grape-Nuts, 24s 3 80 Grape-Nuts, 50 1 40 Instant Postum, No. 8 5 40	CANNED FISH Clam Ch'der, 10½ oz. 1 35 Clam Chowder, No. 2 2 75 Clams, Steamed, No. 1 2 75 Clams, Minced, No. ½ 2 40 Finnan Haddie, 10 oz. 3 30 Clam Bouillon, 7 oz. 2 50 Chicken Haddie, No. 1 2 75 Fish Flakes, small 1 35 Cod Fish Cake. 10 oz. 1 55 Cove Oysters, 5 oz 1 35 Lobster, No. ½, Star 2 75 Shrimp, I, wet 1 45 Sard's, ¼ Oil, Key 4 25 Sardines, ¼ Oil, k'less 3 35 Salmon, Red Alaska 1 90	Corn Golden Ban., No. 2 1 20 Golden Ban., No. 10 10 00 Little Quaker, No. 1 90 Country Gen., No. 2 1 20 Pride of Mich., No. 1 80 Marcellus, No. 2 95 Fancy Crosby, No. 2 1 15 Whole Grain, 6 Ban- tam, No. 2 1 45	CHOCOLATE Baker, Prem., 6 lb. ½ 2 50 Baker, Pre., 6 lb. 3 oz. 2 55 CLOTHES LINE Hemp. 50 ft 2 00@2 25 Twisted Cotton, 50 ft 1 50@1 75 Braided, 50 ft 1 90 Cupples Cord 1 85	Gum Champion Jelly String Loz A. A. Pep. A. A. Phink A. A. Choc Motto Hear Malted Mil
C. 10c size, 10 oz 3 60 C. 15c size, 15 oz 5 40 C. 20c size, full lb 6 80 C. 25c size, 25 oz 9 00 C. 50c size, 50 oz 8 50 C. 5 lb. size 6 50 C. 10 lb. size 6 50 LEACHER CLEANSER orox, 16 oz., 24s 3 00 zzie, 16 oz., 12s 2 15	Instant Postum, No. 10 4 50 Postum Cereal, No. 0 2 25 Post Toasties, 36s 2 85 Post Toasties, 24s 2 85 Post Bran, PBF 24 2 85 Post Bran PBF 36 2 85 BRUSHES Scrub Solid Back, 8 in 1 50 Solid Back, 1 in 1 75 Pointed Ends 1 25 Stove	Salmon, Red Alaska. 1 90 Salmon, Med. Alaska 1 45 Salmon, Pink, Alaska 1 20 Sardines, Im. ¼, ea. 6@16 Sardines, Im., ½, ea. 25 Sardines, Cal. 1 10 Tuna, ½ Van Camps, doz. 1 75 Tuna, ¼s, Van Camps, doz. 1 35 Tuna, 1s, Van Camps, doz. 3 60 Tuna, ½s, Chicken Sea. doz. 1 85	Peas Little Dot, No. 2 2 25 Little Quaker, No. 10 11 25 Little Quaker, No. 2 2 15 Sifted E. June, No. 10 9 50 Sifted E. June, No. 2 1 75 Belle of Hart, No. 2 1 75 Pride of Mich., No. 2 1 45 Marcel., Sw. W. No. 2 1 55 Marcel., E. June, No. 2 1 35 Marcel., E. June, No. 10 7 50	Breakfast Cup	Lemon Droc O. F. Horo O. F. Horo Anise Squa Peanut Sq Coug Putnam's Smith Bros
BLUING m. Ball, 36-1 oz.,cart. 1 00 by Blue, 18s, per cs. 1 35 BEANS and PEAS 100 lb. bag fill Beans 5 00 y Lima Beans 100 lb. 7 25 hite H'd P. Beans 2 50 hite H'd P. Beans 2 50 hite Beans Vell 60 lb 4 10	Shaker 1 80 No. 50 2 00 Peerless 2 60 Shoe 2 25 No. 2-0 3 00 BUTTER COLOR 2 85 Dandelion 2 85	CANNED MEAT Bacon, Med. Beechnut 3 00 Bacon, Lge. Beechnut 4 10 Beef, Lge. Beechnut 2 50 Beef, Med. Beechnut 2 50 Beef, No. 1, Corned - 2 00 Beef, No. 1, Roast - 2 70 Beef, 2½ oz., Qua., sli. 1 35 Beef, 4 oz. Qua., sli. 2 25 Beefstak & Onions, s. 2 70 Chili Con Car., 1s 1 20	No. 10 4 75 No. 2½ 1 30 Sauerkraut No. 10 4 00 No. 2½ 1 35 No. 2 1 05	McLaughlin's Kept-Fresh Kept-fresh COFFEE Coffee Extracts M. Y., per 100 12 Frank's 50 pkgs 4 25	Spe Italian Bon Banquet Cr Handy Paci
BURNERS BURNERS Heen Ann. No. 1 1 15 Heen Ann. No. 2 1 25 Hite Flame. No. 1 And 2, doz 25	CANDLES Electric Light, 40 lbs. 12.1 Plumber, 40 lbs. 12.8 Paraffine, 6s 14½ Paraffine, 12s 14½ Wicking 40 Tudor, 6s, per box 30 CANNED FRUITS Hart Brand	Deviled Ham, ¼s 1 50 Deviled Ham, ½s 2 85 Potted Beef, 4 oz 1 10 Potted Meat, ¼ Libby 52 Potted Meat, ½ Libby 80 Potted Meat, ½ Libby 80 Potted Ham, Gen. ¼ 1 45 Vienna Saus No. ½ 1 00 Vienna Sausage, Qua. 90 Veal Loaf, Medium 2 25	No. 2½	CONDENSED MILK Eagle, 2 oz., per case 4 60	100 Econon 500 Econon 1000 Econon Where 1, ordered at a ly printed furnished w CREAM 6 6 lbl boxes
rn Flakes, No. 124 2 85 p, No. 224 2 00	No. 10 4 75 Blackberries Pride of Michigan 2 55	Campbells 60 Quaker, 16 oz. 57 Van Camp, med. 125 CANNED VEGETABLES Hart Brand Baked Beans	Succotash Golden Bantum, No. 2 2 10 Hart, No. 2 1 80 Pride of Michigan 1 65 Marcellus, No. 2 1 15 Tomatoes No. 10 5 25	Page, Tall 2 55 Page, Baby 1 43	DRIED A N. Y. Fey., N. Y. Fey.,
ce Krispies, 1 oz 1 10 Bran, 16 oz 2 25 Bran, 10 oz 2 70 Bran, ¾ oz 1 10 ffe Hag, 6 1-lb.	Cherries S	Medium, Sauce, 36 cs. 1 70 No. 2½ Size, Doz 90 No. 10 Sauce 4 00 Lima Beans Little Quaker, No. 10 10 50 Baby, No. 2 1 90 Pride of Mich. No. 2_ 1 60 Marcellus, No. 10 6 50	No. 2½ 180 No. 2 140 Pride of Mich., No. 2½ 145 Pride of Mich., No. 2 120	Carnation, Baby, 4 dz. 1 50 Oatman's Dudee, Tall 2 50 Oatman's D'dee, Baby 1 25 Pet, Tall 30 Pet, Baby 4 dozen 1 50 Borden's Tall, 4 doz. 2 50	Evaporated, Evaporated, Fancy Ex. Fancy Control of the control of

RADESMAN		Forty-ninth Anniversary
Red Kidney Beans No. 10 4 00 No. 2 90 60	CHILI SAUCE Sniders, 8 oz 1 65 Sniders, 14 oz 2 25	Webster Cadillac 75 00 Webster Golden Wed. 75 00 Websterettes 38 50
String Beans	OYSTER COCKTAIL Sniders, 11 oz 2 00	Cincos 38 50 Garcia Grand Babies 38 50 Bradstreets 38 50 La Palena Senators 75 00
Little Dot, No. 2 2 25 Little Dot, No. 1 1 80 Little Quaker, No. 1 1 60 Little Quaker, No. 2 2 00 Choice, Whole, No. 2 1 90 Cut, No. 10 90 Cut, No. 2 1 60 Pride of Michigan 1 35 Marcellus Cut, No. 10 6 50	CHEESE Roquefort 55 Wisconsin Daisy 14½ Wisconsin Twin 13½ New York June 24 Sap Sago 40 Brick 15 Michigan Flats 14 Michigan Daisies 14 Wisconsin Longhorn 15	Odins 38 50 R G Dun Boquet 75 00 Perfect Garcia Subl. 95 00 Budwiser 19 50 Dry Slitz Stogies 20 00 Tango Pantellas 13 00 Skylines 19 50 Hampton Arms Jun'r 37 50 Trojan 35 00 Rancho Corono 35 00
Wax Beans Little Dot, No. 2 2 25 Little Dot, No. 1 1 80 Little Quaker, No. 1 1 45 Choice Whole No. 10 10 25	Imported Leyden	CONFECTMONERY
Wax Beans Little Dot, No. 2 2 25 Little Dot, No. 1 1 80 Little Quaker, No. 1 1 45 Choice, Whole, No. 10 10 25 Choice, Whole, No. 2 1 80 Choice, Whole, No. 1 1 35 Cut, No. 10 9 00 Cut, No. 2 1 60 Marcellus Cut, No. 2 1 25 Marcellus Cut, No. 10_ 6 50	Kraft Brick Loaf 19 Kraft Swiss Loaf 22 Kraft Old Eng. Loaf 32 Kraft, Pimento, ½ lb. 1 50 Kraft, American, ½ lb. 1 50 Kraft, Brick, ½ lb 1 50 Kraft, Limbur., ½ lb. 1 50	Stick Candy Pails Pure Sugar Sticks-600c 3 90 Big Stick, 28 lb. case 16 Horehound Stick, 120s 75
Beets Extra Small, No. 2 2 50 Fancy Small, No. 2 2 00 Pride of Mich., No. 2½ 2 00 Hart Cut, No. 10 5 00 Marcel. Whole, No. 2½ 1 35	CHEWING GUM Adams Black Jack 66 Adams Dentyne 65 Beeman's Peppin 66 Beechut Peppermint 66	Mixed Candy 14 Leader 09½ French Creams 10 Paris Creams 12 Jupiter 09 Fancy Mixture 14
Carrots Diced, No. 2 95 Diced, No. 2 95 Diced, No. 10 4 00	Doublemint	Fancy Chocolate 5 lb. boxes Bittersweets, Ass'ted 1 25 Nibble Sticks 1 35 Chocolate Nut Rolls 1 50 Lady Vernon 1 15
Corn Golden Ban., No. 2 1 20 Golden Ban., No. 10 10 00	CHOCOLATE Baker, Prem., 6 lb. ½ 2 50 Baker, Pre., 6 lb. 3 oz. 2 55	Gum Drops Pails Champion Gums14 Jelly Strings14
Little Quaker, No. 1 90 Country Gen., No. 2 1 20 Pride of Mich., No. 1 80 Marcellus, No. 2 95 Fancy Crosby, No. 2 1 15 Whole Grain, 6 Bantam, No. 2 1 45	CLOTHES LINE Hemp. 50 ft 2 00@2 25 Twisted Cotton, 50 ft 1 50@1 75 Braided, 50 ft 1 90 Cupples Cord 1 85	Lozenges Pails A. A. Pep. Lozenges - 13 A. A. Pink Lozenges - 13 A. A. Choc. Lozenges - 13 Motto Hearts - 16 Malted Milk Lozenges 19
Base	COFFEE ROASTED Lee & Cady	Hand Coods Day
Peas Little Dot, No. 2 2 25 Little Quaker, No. 10 11 25 Little Quaker, No. 2 2 15 Sifted E. June, No. 10 9 50 Sifted E, June, No. 2 1 75 Pride of Mich., No. 2 1 45 Marcel., Sw. W. No. 2 1 55 Marcel., E, June, No. 2 1 35	1 lb. Package Arrow Brand 24 Boston Breakfast 25½ Breakfast Cup 23 Imperial 37	Hard Goods Pails
Arcel. E. Ju., No. 21 55 Marcel. E. June, No. 21 35 Marcel. E. June, No. 10 7 50	J. V. 19 Majestic 30 Morton House 34 Nedrow 28½ Quaker 31	Cough Drops Bxs. Putnam's 1 25 Smith Bros. 1 45 Luden's 1 45
Pumpkin No. 10 4 75 No. 2½ 1 30	McLaughlin's Kept-Fresh Kept-fresh COFFEE M'Jaughlin SERVICE	Specialties Italian Bon Bons 16 Banquet Cream Mints_ 18 Handy Packages, 12-10c 80
Sauerkraut No. 10 4 00 No. 2½ 1 35 No. 2 1 05	Coffee Extracts M. Y., per 100 12 Frank's 50 pkgs 4 25 Hummel's 50, 1 lb. 101/2	COUPON BOOKS 50 Economic grade 2 50 100 Economic grade 4 50 500 Economic grade 20 00 1000 Economic grade 37 50
Spinach No. 2½ 2 25 No. 2 1 80	CONDENSED MILK Eagle, 2 oz., per case 4 60	1000 Economic grade 27 50 Where 1,000 books are ordered at a time, special- ly printed front cover is furnished without charge.
Squash Boston, No. 3 1 35	Page	CREAM OF TARTAR 6 lbl boxes 42
Succotash Golden Bantum, No. 2 2 10 Hart, No. 2 1 80 ride of Michigan 1 65 Marcellus, No. 2 1 15		Apples N. Y. Fcy., 50 lb. box 13 N. Y. Fcy., 14 oz. pkg. 16
		1 cy., 11 cz. pkg. 16

Currants Packages, 11 oz 11½	Margarine	PLAYING CARDS Battle Axe, per doz. 2 65	HERRING Holland Herring	SOAP Am. Family, 100 box 5 60	TEA
	I. VAN WESTENBRUGGE Food Distributor	Bicycle, per doz 4 70 Torpedo, per doz 2 50	Mixed, Kegs 72 Mixed, half bbls Mixed, bbls	Crystal White, 100 3 50 F.B., 60s 2 15 Fels Naptha, 100 box 5 00	Medium 17
Imperial, 12s, pitted 1 70 Imperial, 12s, Regular 1 30	ONE POWO NET Cream	POTASH Babbitt's, 2 doz 2 75	Milkers, Kegs 80 Milkers, half bbls. Milkers, bbls.	Flake White, 10 box 2 85 Grdma White Na. 10s 3 50 Jap Rose, 100 box 7 40 Fairy, 100 box 4 00 Palm Olive, 144 box 9 90	Choice 21@29 Fancy 35@38 No. 1 Nibbs 32
Evap., Choce 09	OLEOMARGARINE	FRESH MEATS	Lake Herring 1/2 Bbl., 100 lbs Mackerel	Lava, 50 box 2 25 Pummo, 100 box 4 85 Sweetheart, 100 box 5 70	Choice 40 Fancy 47
Fancy 10½	Cream-Nut, No. 1 13	Beef Top Steers & Heif 12 Good St'rs & H'f 10 Med. Steers & Heif 09	Tubs, 60 Count, fy. fat 6 00 Pails, 10 lb. Fancy fat 1 50	Grandpa Tar, 50 sm. 2 10 Grandpa Tar, 50 lge. 3 50 Trilby Soap, 100, 10c 7 25 Williams Barber Bar, 9s 50 Williams Mug, per doz. 48	Ceylon Pekoe, medium 41
Lemon, American 24 Orange, American 24	Pecola, No. 1 9½	Com. Steers & Heif 07	White Fish Med. Fancy, 100 lb. 13 00 Milkers, bbls 18 50 K K K K Norway _ 19 50	SPICES	English Breakfast Congou, medium 28 Congou, Choice 35@36
	Wilson & Co.'s Brands Oleo Nut 09 Special Roll 12	Top	8 lb. pails 1 40 Cut Lunch 1 50 Boned, 10 lb. boxes 16	Whole Spices Allspice, Jamaica @24 Cloves, Zanzibar @36 Cassia, Canton @24 Cassia, 5c pkg., doz. @40	Congou, Fancy 42@43 Oolong Medium 39
15 oz. 7½ Seeded, 15 oz. 7¾	MATCHES Diamond, No. 5, 144 6 15 Searchlight, 144 box 6 15	Lamb 11 Good 12 Medium 08 Poor 05	SHOE BLACKENING 2 in 1, Paste, doz 1 30 E. Z. Combination, dz. 1 30 Dri-Foot, doz 2 00 Bixbys, doz 1 30	Ginger, Africa	Fancy 50
California Prunes 90@100, 25 lb. boxes@05 80@90, 25 lb. boxes@05½	Swan, 144 5 20 Diamond, No. 0 4 90	Mutton Good 04½	Shinola, doz 90	Pepper, Black @23	Cotton, 3 ply cone 25 Cotton, 3 ply Balls 27
70@80, 25 lb. boxes@06 60@50, 25 lb. boxes@06½ 50@60, 25 lb. boxes@07½ 40@50, 25 lb. boxes@07½ 30@40, 25 lb. boxes@08½	Safety Matches Red Top, 5 gross case 5 45	Medium 03 Poor 02	STOVE POLISH Blackne, per doz 1 30 Black Silk Liquid, dz. 1 30 Black Silk Paste, doz. 1 25 Enameline Paste, doz. 1 30	Pure Ground in Bulk Allspice, Jamaica @25 Cloves, Zanzibar @38 Cassia, Canton @25 Ginger, Corkin @27	VINEGAR F. O. B. Grand Rapids Cider, 40 Grain 16 White Wine, 40 grain 20 White Wine, 80 Grain 25
30@30, 25 lb. boxes@12 18@24, 25 lb. boxes@14½	MULLER'S PRODUCTS Macaroni, 9 oz 2 00	Loin, med. 09 Butts 08 Shoulders 06 Spareribs 06	E. Z. Liquid, per doz. 1 30 E. Z. Liquid, per doz. 1 30 Radium, per doz. 1 30 Rising Sun. per doz. 1 30	Mustard @26 Mace, Penang @85 Pepper, Black @25 Nutmegs @26	WICKING No. 9. Der gross
Hominy Pearl, 100 lb. sacks 3 50	Spaghetti, 9 oz 2 00 Elbow Macaroni, 9 oz. 2 00 Dgg Noodles, 6 oz 2 00 Egg Vermicelli, 6 oz. 2 00 Egg Alphabets, 6 oz 2 00	Neck bones 03 Trimmings 05	Vulcanol, No. 10, doz. 1 30 Stovoil, per doz 3 00	Pepper, White @38 Pepper, Cayenne @36 Paprika, Spanish @36	No. 1, per gross 1 25 No. 2, per gross 1 50 No. 3, per gross 2 30 Peerless Rolls, per doz. 90 Rochester, No. 2, doz. 50
Bulk Goods Elbow Macaroni, 20 lb. 05 Egg Noodle, 10 lbs 12	NUTS-Whole Almonds, Peerless 15½	Barreled Pork Clear Back 16 00@18 00 Short Cut Clear 15 00	SALT F. O. B. Grand Rapids Colonial, 24, 2 lb 95 Colonial, 36-1½ 1 20	Seasoning Chili Powder, 1½ oz. 65 Celery Salt, 3 oz. 95	Rayo, per doz 75
Pearl Barley	Brazil, large 12½ Fancy Mixed 11½ Filberts, Naples 13	Dry Salt Meats D S Bellies 18-29@18-10-8	Med. No. 1 Bbls 2 90 Med. No. 1, 100 lb. bk. 1 00 Farmer Spec. 70 lb. 1 00	Sage, 2 oz. 85 Onion Salt 1 35 Garlic 1 35 Ponelty, 3½ oz. 3 25	WOODENWARE Baskets Bushels, Wide Band, wood handles 2 00
0000 7 00 Barley Grits 5 00 Chester 3 50	Peanuts, Vir. Roasted 6% Peanuts, Jumbo 7½c Pecans, 3, star 25 Pecans. Jumbo 40	Lard Pure in tierces 5 60 lb. tubsadvance 14	Packers Meat, 50 lb. 65 Cream Rock for ice cream, 100 lb., each 85 Butter Salt, 280 lb. bbl 4 00	Kitchen Bouquet 4 50 Laurel Leaves 20 Marjoram, 1 oz 90 Savory, 1 oz 65	Market, drop handle 90 Market, single handle 95 Market, extra 160 Splint, large
Sage East India 10	Pecans, Mammoth 50 Walnuts, Cal 13@21 Hickory 07	50 lb. tubsadvance	Block, 50 lb. 40 Baker Salt, 280 lb. bbl. 3 80 6, 10 lb., per bale 93 20, 3 lb., per bale 100 28 lb. bags, Table 40	Thyme, 1 oz 90 Tumerci, 1½ oz 65	Splint, medium 7 50 Splint, spee" - 6 50
Tapioca Pearl, 100 lb. sacks 71/2	Salted Peanuts Fancy, No. 1 7 24 1 lb. Cellop'e case 1 80	Compound tierces 6½ Compound, tubs 7	N	STARCH	Barrel, 5 gal., each _ 2 40 Barrel, 10 gal., each _ 2 55 3 to 6 gal., per gal 16
Minute, 8 oz., 3 doz. 4 05 Dromedary Instant 3 50	Shelled Almonds 39	Sausages Bologna 13 Liver 15	MIN CAKES ON HARDEN	Argo, 24, 1 lb. pkgs. 1 52 Cream, 24-1 2 20	Pails 10 qt. Galvanized 2 60 12 qt. Galvanized 2 85
Jiffy Punch 3 doz. Carton 2 25 Assorted flavors.	Peanuts, Spanish 125 lb. bags 5½ Filberts 32 Pecans Salted 45 Walnut California 42	Frankfort 15 Pork 20 Veal 19 Tongue, Jellied 25 Headcheese 15	MORTON'S	Gloss Argo, 24, 1 lb. pkgs. 1 52 Argo, 12, 3 lb. pkgs. 2 17 Argo, 8, 5 lb. pkgs. 2 46	14 qt. Galvanzed 3 10 12 qt. Flaring Gal. Jr. 5 00 10 qt. Tin Dairy 4 00
FLOUR V. C. Milling Co. Brands Lily White 5 10	MINCE MEAT None Such, 4 doz 6 20	Smoked Meats Hams, Cer. 14-16 lb. @12 Hams, Cert., Skinned	SALT	Silver Gloss, 48. ls 11¼ Elastic, 32 pkgs 2 55 Tiger, 48-1 Tiger. 50 lbs 2 75	Mouse, Wood, 4 holes 60 Mouse, wood, 6 holes 70 Mouse, tin, 5 holes 65
Harvest Queen 5 20 Yes Ma'am Graham, 50s 1 40	Quaker, 3 doz. case 2 55 Yo Ho, Kegs, wet, lb. 16%	16-18 lb@11 Ham, dried beef Knuckles@25 California Hams@09 Picnic Boiled Hams @16	TOTALIC COMPANY MINISTERS	SYRUP Corn	Rat, wood 1 00 Rat, spring 1 00 Mouse, spring 20
Lee & Cady Brands Home Baker Cream Wheat	OLIVES 7 oz. Jar, Plain, doz. 1 05 16 oz. Jar, Plain, doz. 1 95 Quart Jars, Plain, doz. 3 25	Boiled Hams@18 Minced Hams@12 Bacon 4/6 Cert@14	Free Run'g, 32, 26 oz. 2 40 Five case lots 2 30	Blue Karo, No. 1½ 2 45 Blue Karo, No. 5, 1 dz. 3 38 Blue Karo, No. 10 3 18 Red Karo, No. 1½ 2 66	Tubs Large Galvanized 8 75 Medium Galvanized 7 75 Small Galvanized 6 75
	5 Gal. Kegs, each 6 50 3 oz. Jar, Stuff., doz, 1 15 8 oz. Jar. Stuffed, doz. 2 25 10 oz. Jar, Stuff., doz. 2 65	Beef Boneless, rump@19 00	Iodized, 32, 26 oz 2 40 Five case lots 2 30	Red Karo, No. 5, 1 dz. 3 64 Red Karo, No. 10 3 44	Washboards Banner, Globe 5 50
FRUIT CANS Presto Mason F. O. B. Grand Rapids Half pint 7 15	1 Gal. Jugs, Stuff., dz. 2 40 PARIS GREEN	Liver Beef 09 Calf 35	BORAX Twenty Mule Team 24, 1 lb. packages 3 35 48, 10 oz. packages 4 40	Imit. Maple Flavor Orange, No. 1½, 2 dz. 3 10 Orange, No. 5, 1 doz. 4 74	Brass, single 6 25 Glass, single 6 00 Double Peerless 8 50 Single Peerless 7 50
One pint 7 40 One quart 8 65 Half gallon 11 55	1/2 s 34 1s 32 2s and 5s 30	Pork	96. ¼ lb. packages 4 00	Maple and Cane Kanuck, per gal 1 50	Northern Queen 5 50 Universal 7 25
FRUIT CAN RUBBERS Presto Red Lip, 2 gro.	PICKLES Medium Sour 5 gallon, 400 count 4 75	Fancy Blue Rose _ 3 50 Fancy Head 0614	WASHING POWDERS Bon Ami Pd., 18s, box 1 90 Bon Ami Cake, 18s_ 1 65 Brillo	Kanuck, 5 gal. can 5 50 Grape Juice	Wood Bowls 13 in. Butter 5 00 15 in. Butter 9 00 17 in. Butter 18 00
carton 70 Presto White Lip. 2 gro. carton 76	Sweet Small	RUSKS Postma Biscuit Co. 18 rolls, per case 1 80	Brillo	Welch, 12 quart case 4 40 Welch, 12 pint case 2 25 Welch, 36-4 oz. case 2 30	19 in. Butter 25 00
GELATINE Jell-O ,3 doz 1 80	5 Gallon, 500 7 25	12 rolls, per case 1 20 18 cartons, per case 2 15 12 cartons, per case 1 45	Gold Dust, 12 Large 2 05 Golden Rod, 24 4 25 La Frace Laun., 4 dz. 3 65	COOKING OIL Mazola Pints, 2 doz 4 60	WRAPPING PAPER Fibre, Manila, white_ 05 No. 1 Fibre 064 Butchers D F 054
Minute, 3 doz 4 05 Plymouth, White 1 55 Quaker, 3 doz 1 75	Dill Pickles Gal., 40 to Tin, doz 7 50 32 oz. Glass Pickled 2 00 32 oz. Glass Thrown 1 45	SALERATUS Arm and Hammer 24s 1 50	Old Dutch Clean., 4 dz. 3 40 Octagon, 96s	Quarts, 1 doz 4 30 Half Gallons, 1 doz. 7 75 Gallons, each 1 25 5 Gallon cans, each 3 70	Kraft Stripe 04 Kraft Stripe
JELLY AND PRESERVES Pure, 30 lb. pails 2 60 Imitation, 30 lb. pails 1 60	Dill Pickles Bulk	SAL SODA Granulated, 60 lbs. cs. 1 35	oz 3 85 Rub No More, 20 Lg. 4 00 Spotless Cleanser, 48, 20 oz 3 85	TABLE SAUCES Lee & Perrin, large 5 75	YEAST CAKE Magic, 3 doz 2 70 Sunlight, 3 doz 2 70 Sunlight, 1½ doz 1 35
Pure Pres., 16 oz., dz 1 85	5 Gal., 200 3 65 16 Gal., 650 11 25 45 Gal., 1300 30 00	Granulated, 18-2½ lb. packages 1 10	Sani Flush. 1 doz 2 25 Sapolio, 3 doz 3 15 Soapine, 100. 12 oz 6 40 Snowboy, 100. 10 oz 4 00 Speedee, 3 doz 7 20	Lee & Perrin, small 3 35 Pepper 1 60 Royal Mint 2 40 Tobasco, small 3 75 Sho You, 9 oz., doz. 2 25	Yeast Foam, 3 doz 2 70 Yeast Foam, 1½ doz. 1 35
JELLY GLASSES 42 Pint Tall, per doz. 38 42 Pint Squat, per doz. 38	PIPES Cob, 3 doz. in bx. 1 00@1 20	COD FISH Peerless, 1 lb. boxes 19 Old Kent, 1 lb. Pure 27	Sunbrite, 50s 2 10 Wyandotte, 48s 4 75 Wyandot, Deterg's, 24s 2 75	A-1, large 4 75 A-1 small 2 85 Caper, 2 oz. 3 30	YEAST—COMPRESSED Fleischmann, per doz. 30 Red Star, per doz. 20

SHOE MARKET

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

The Key To Profit in Shoes.

The best story of the month is about the four shoe buyers who came from the West and registered at a New York hotel. They were assigned to rooms on the forty-fifth floor. They then spent an exceedingly busy day in sample rooms and factories, followed by dinner and theater. Returning to the hotel, they found a sign across the elevator door reading: "Elevators not running-inspection and repair." The optimist of the party then made this suggestion: "That they would walk up the forty-five flights that Bill would sing them up the first fifteen: Henry would tell stories for the next fifteen and that Max could worry them up the final fifteen. So they started off. They sang songs for the first fifteen floors and then told stories and wisecracked for fifteen more-when the optimist said: "Now, Groucho Max, it's up to you to worry us up the final fifteen." Max replied: "Fellows, begin worrying at once. I forgot the keys. They're at the desk on the main floor.

The parallel to this story is-the song of style carried the shoe trade along fifteen months during the depression. The story of price some fifteen months longer and now that we are on the last part of the climb, many of us have forgotten that the key to profits is back at the point where we started from-"shoes with a purpose." The key to the lock on the door to profits is at the very foundation of the structure of footwear-shoes that are built to certain principles of foot functioning and that necessitate more than just slap-dash shoemaking: shoes that in stores necessitate sound, serious selling and not the slap-dash selling that comes with style and price

The foundation of good business in every factory and in every store is built on "shoes with a purpose." Greater emphasis on these shoes at this time means profit obtained and maintained. Many a factory and store, endeavoring to climb by price and volume alone is finding out that it has reached the point of financial and mental exhaustion and that there is no profit in it. Other stores are just beginning to realize that by selling one or more principles of foot-functioning interest they are re-creating a living business that permits a reasonable profit over and above all expenses.

If there is no profit in style alone and there is no profit in price alone, then where is there a profit in shoes? It is in those shoes that are well built and which have a purpose that can be told to the public over the fitting stool with such conviction as to result in a better price at retail and one adequate to cover the costs of doing business—with a small profit besides.

This, then, is the key to new shoe business of the new year ahead. The shoe industry has been quickened to a new appreciation of the fundamentals of feet and the inevitable promise in 1933 is better shoes and better fitting and better service to the American public.

The merchant who is trying to run a business on virtually a shoestring of ready cash and hopes of credit is going to say when he has read this far: "I acknowledge the need for such a background in my business, but it means an investment in a well-balanced line, plenty of sizes and widths; and I haven't got the money." That answer is true of businesses, large and small, everywhere. What's to be done about it?

If it is true that you must have a foundation to your business of shoes that really nets you a profit because of the added service that you can give in fitting, why, it is up to you to start climbing again with the resources at your command. A going business has got to have shoes for daily operation. See to it that you change your proportions so that you can put more emphasis on "shoes with a purpose." A few shoes, with well-thought-out selling points, give to the shoe fitters an opportunity to convince the public that it is better to pay a dollar or two extra and get a shoe that does something than to buy merely a foot cover-

We are in a very practical age and the public can be convinced over the fitting stool of the usefulness of footwear. If in every 100 pairs of shoes sold you notice an increased sale of "purpose shoes," day by day, week by week, month by month, then you are building for yourself a business that will stand on a foundation of customers who must return.—Boot and Shoe Recorder.

Self Government in Business Cannot Be Dispensed With.

(Continued from page 12)

From Denver comes a gem of plain grocer common sense, condensed thus: "Did I hear somebody say, 'Old timer, if you know so much about merchandising, how comes it you haven't several deliveries and a string of clerks and a big business?' That's a fair question. I am like thousands of other grocers everywhere. I am not avaricious. My store is making me a living and ordinarily I have a substantial balance. I have a number of good-paying, loyal customers, they stick to me and I can depend on them. I also have other customers, like other service stores, who buy from me when they need credit and when they have cash they go to the no-profit stores, where they are paid to come and trade and carry away the specials. I make a profit on their business. The other guys do not. That is one reason why I have a smaller store than some others, but considering my business methods I don't need such a volume to make a substantial showing in the cash register. I make a fair profit on what I sell-the price cutters do not. My goods are all paid for, thanks to my conservative ways. So you see I am satisfied with my moderate volume and make a profit on what I sell rather than try to corral all the business without profit and wonder always where I am to get cash to pay expenses and keep two jumps ahead of the sheriff."

Not a word of comment is indicated on that. That grocer knows his business and nobody needs to worry about him. Paul Findlay.

Lines of Interest To Grand Rapids Council.

(Continued from page 19)

A Bostonian is an American, broadly speaking.

Paul Schmidt has opened a jewelry and radio store in Flint and will continue there until after the holidays. They had their opening Nov. 28, and the store was visited by over six hundred people. That is a good start and Grand Rapids Council hopes Paul continues to pack 'em in.

The Grand Rapids Traveling Men's Benefit Association held their twentythird annual meeting Saturday afternoon at 2:30 in the parlors of the Herkimer Hotel. Financial reports showed the Association to be in a healthy condition and progressing nicely. The following officers were elected for the ensuing year: Walter S. Lawton, President; Homer R. Bradfield, Secretary; Robert E. Groom, Vice-President: John H. Millar to the executive committee to succeed himself. Brother Groom gave a report on the meeting and he stated that in the twenty-three years of its existence but forty-five assessments had been called to take care of the death benefit fund. In other words, those who have belonged to the Association for the full twenty-three years have been called upon to pay but \$45 to contribute to the death fund of \$200. We believe that the percentage of cost as compared to the benefits is negligible and that every member of Grand Rapids Council and his wife should belong. It costs but \$1.50 to join and that includes the first assessment call. The dues are only twentyfive cents per year. Ask the Secretary for an application blank before it is too

A poet's chance for immortality has no effect whatever on reducing the premiums on his life insurance.

We understand that many momentous questions of the day were discussed and wholly and satisfactorily settled by a group of traveling men over Benton Harbor way last week. It was not a scheduled political convention, but just one of those things which happens occasionally. We understand that Allen Rockwell and A. Bosman were participants in this "prosperity at any price" convention.

All Columbus did was to discover America. Look what other people have done to it.

A. Bosman and his good wife were not present at the meeting Saturday,

due to the slight illness of Mrs. Bosman. We hope she will soon be on the mend.

There is one common way to bring this country back to normalcy if beer does not do it. One may make a thorough canvas of various stocks carried by merchants throughout the country and he will find sadly depleted shelves. In many instances it is impossible for one to secure even the most simple article from the present day stocks. We believe the merchants are showing poor judgment by letting their shelves become empty. Not only are they retarding industry, but they are reducing their own income. Perhaps this is a reconstruction period instead of a depression and that eventually alert and progressive business men will replace our present day merchants who fail to grasp opportunities as they present themselves to-day. We believe team working by the merchants in making normal purchases would be highly commendable.

The Salesmen's Club held its Saturday noon luncheon at the Elks Club and Chas. N. Remington was the principal speaker. His subject was the Home loan bank act. Mr. Remington, who is President of the Grand Rapids Mutual Building and Loan Association, is an able talker and is especially versed in financial affairs. He handled his subject intelligently and much information was derived from his talk.

Don't forget to remember the big New Year's party and the fact that the tickets are only \$1.10 per person. Ray Bentley is the big shot and will pass out any information you may desire. Scribe.

Signs in the Sky.

Foreign automobile shows have a way of forecasting coming design events in the United States, for the European producer with his limited output, takes more kindly to change. This year's French Salon featured independent suspension, that is, independent springing of wheels. In some instances front wheels alone were so treated and in others, all four wheels.

None of the new American models yet announced has adopted this new feature, but it is under consideration and will probably appear among the 1933 models. If this transpires, and engineers and the public take to it, a wide adoption would follow in 1934.

George Potts, dealer in dry goods, ladies' and gents' furnishings, renews his subscription and says: "I would not like to do without it, as it is read from cover to cover as fast as I get time after receiving it."

We embrace this opportunity to extend to you the Seasons Greetings and thank you for your patronage this past year. We are better prepared than ever to serve you well and faithfully.

BEN KRAUSE CO.

28 IONIA AVE., S. W.

GRAND RAPIDS, MICH.

OUT AROUND.

(Continued from page 9)

voice on the Northwestern Miller of .. Minneapolis. Mr. Edgar contributed much to the remarkable revolution the milling business has sustained during the past fifty years. He was a faithful and truthful exponent of all that was best in one of our greatest industries. His life was a tragedy in one respect, because in his old age he was forced out of the management of the great undertaking he built up through long and tireless years of service, but he accepted the situation with resignation and rectitude of a high order. Peace be to his ashes.

Fifty years ago the Levi brothers-Isaac C. and Henry Charles-conducted the Star Clothing house on Canal street, Grand Rapids. Forty-six years ago Henry sold his interest in the business to his brother for \$12,700, went to Chicago, had the Illinois legislature change his name from Levi to Lytton and started the Hub Clothing Co. on State street. The business prospered to such an extent that in 1929, when the total sales volume was \$10,000,000, the Fashion Park Associates, Inc., paid \$7,000,000 in capital stock for the clothing stocks in four stores. The depression reduced the market value of the stock to \$70,000 and Lytton and his son have now re-purchased the stock and resumed the sole ownership of the business. The elder Lytton, who is now 86 years old, is the last survivor of merchants who were in business on State street when he started in business in Cihcago in 1886. The active management of the business is vested in George Lytton, who is conceded to be one of the foremost merchants of Chicago. When the senior Lytton shook the dust of Grand Rapids from his feet, 46 years ago, I asked him why he took the step he did. He replied: "If you want to catch fish, go where the fish swim."

Rev. Dan F. Bradley was pastor of Park Congregational church (Grand Rapids) for about ten years, subsequently creating a million dollar endowment for Grinnel college in Iowa, and has since directed the destiny of the Pilgrim Congregational church at Cleveland for twenty-seven years. He was recently asked what he thought about clergymen retiring from actual service. He replied to the enquiry as follows, through the Congregationalist the official organ of that denomination:

The current discussion of retirement has just waked me up to the realiza-tion that the pastors of my age have mostly quit their reluctant churches to bask in the winter sunshine and warmth of California or Florida. It would be delightful to join them, if I could afford it, and live leisurely and long. But there are several things in the way. Beecher said, "Do not resign until there is a call ahead and a kick behind." So far, I have had neither experience. No church wants to call a man of seventy-five, because, though he may be vigorous to-day, to-morrow he may be stricken, and the church has a broken man on its hands. Then, the church I have served for twenty-seven years has shown no desire as yet to let me go. We have a diffcult job here to hold a station of Pilgrim spirit in a crowded community of six kinds of Catholics, and several

Charles S. Mills started a movement here, which has been continued with good success and should be vigorously maintained. Moreover, I have a young associate, who co-operates splendidly, and likes his job. What senility appears in the pastor, is neutralized by the energetic activity of a devoted staff—who are willing to stand by courageously and "preach the gospel to the poor." I think I know my own mind, to say that when I am no longer able to do a full man's work in the opinion of this people, this pastorate will appropriately end, without anguish

or tears.

When I retire, I would like to live, from November to May, in some quiet Florida town, and enjoy the flowers and the birds and the oranges, and the ancient and honorable folks that migrate there in the winter. Then, in May, I would like to follow the birds to our bungalow in Northern Michigan and cultivate peonies and gladoli, and incidentally push the cross-cut saw through the big hemlock logs. Of course, this will be in the good com-pany of the lady who took a chance with me, almost fifty years ago, and has filled my life with music, and made possible our boys and their splendid wives and children. "And after that, the dark, and may there be no moaning of the bar," etc.

Dr. Bradley was born in Siam, where his father, who was a missionary, was located nearly all his life. While so employed the father translated the New Testament into Siamese language and printed the translation in his own printing office. The son was educated for a clergyman at Oberlin, where he met his future wife, who was born and reared in Hudson, Mich. Dr. Bradley made an address at Omaha some years ago on the proposed amalgamation of the Congregational and Universalist churches which is very generally regarded as one of the greatest oratorical efforts of this generation. Dr. Bradley's summer home is at Omena. He has a son, Dwight, who is pastor of the First Congregational church at Newton,

A good friend of mine, Herman Meyer, the Boyne Falls merchant and banker, ran for the legislature on the Republican ticket last month and went down in defeat in the landslide. local citizen of Boyne Falls, J. M. Bartholomey, station agent for the G. R. & I., circulated the report that Mr. Meyer had been a member of the K. K. K., which had no foundation in fact and was inspired solely by malice. After election Mr. Meyer gave the author of the lying statement the alternative of making a public apology or defending a suit for damages. The defamer accepted the former alternative and published the following retraction:

During the primary campaign of 1932, I made the statement at various localities in Charlevoix county that you had been a member of the Klu Klux Klan.

I find that I was mistaken and that said statement was not true.

I herewith extend to you my most abject apology and express to you my keenest regret that any statement of mine may have caused you any injury of any kind.

This apology is made with the express purpose of righting the wrong which was caused you.

I have seen so many good men placed in a false position by character assassinators of this kind that I have no patience with them. They ought to be tarred and feathered.

The city of Muskegon has made a ten strike in securing the services of Burt P. Hatch as city manager. Mr. Hatch has had a large and varied experience in the administration of state, county and municipal affairs which will enable him to function to most excellent advantage. He is conceded to be an expert on the subject of taxation, which is a pretty live topic in these days of municipal extravagance.

E. A. Stowe.

One of the Outstanding Banquets of the Year.

With nearly fifty people present, including executives from wholesale grocers, chain stores and jobbers in Michigan, Northern Indiana and Northern Ohio, and from manufacturing companies, the Detroit Association of Manufacturers' representatives held its Fellowship Trade Dinner at the Statler Hotel, Detroit, Nov. 30.

George A. Hudson, President of the Association, opened the meeting. Clarence Francis, Executive Vice-President of General Foods Corporation and a Past President of the Detroit Association, acted as Toastmaster.

B. C. Forbes, publisher and economist, was the main speaker, Mr. Forbes predicted that by next Spring business in this country will be clearly and manifestly on the upgrade. "The improvement will be gradual and in a see-saw manner", Mr. Forbes said, "but with faith and courage we will come out of the present depression as we have in the past." Paul S. Willis, President of the Associated Grocery Manufacturers of America and Vice-President of the Comet Rice Co., declared that while the relationship between the manufactruer and the distributor is better, further improvements can be made. Full co-operation between the manufacturer and distributor will be necessary before the present problems are finally solved.

The entertainment was both unusual and snappy. The Detroit Times delivered a four page special edition with a full-page picture of the entire gathering in the ballroom, this picture being taken at 6:30. The Postal Telegraph Cable Co. and International System provided an interesting feature with their communication speed demonstration by sending messages all over the world from the banquet room and receiving replies in the same room in a short time. One message sent to President-elect Roosevelt by Mayor Murphy, of Detroit, was answered immediately. The progress of the messages was indicated on a large map hung at the end of the room. The parade of seventy-five girls in a special song and dance number was another outstanding feature. Each girl was dressed in a costume which was an exact reproduction of the products made by the companies who contributed to the financial success of the dinner.

Jesse Fleck, sales director of the Detroit Times, Jefferson B. Webb. advertising director of the Detroit News and Malcolm W. Bingay, editorial director of the Detroit Free Press, each

gave snappy talks in a concise and interesting manner. Mayor Murphy made the closing address. Mr. Forbes' talk was broadcast over radio station WXYZ.

J. A. Ginder, President of the Chicago Association of Manufacturers' representatives, D. F. Cameron, President of the Toledo Association, Joseph E. McCarthy, President of the Cleveland Association, Mathew Hannon, President of the Michigan Wholesale Grocers' Association, and Paul Schmidt, President of the Michigan Retail Grocers' Association, were guests.

Thomas R. Dearie was chairman of the Trade Dinner committee and his efforts and ideas played an important part in the success of this fellowship dinner which was termed by the visitors one of the outstanding banquets of the year. George A. Hudson.

Direct house-to-house selling is helping several stores to keep merchandise moving. Both regular and part-time store people are utilized. handling merchandise adapted to this type of selling and calling on their friends and others. One young haberdashery salesman, furloughed three days each week, used his idle time to "peddle" shirts, ties, socks, making sales on a commission basis.

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

JACKSON, MICHIGAN

Phone 61366

L. Lynch Sales Co. SPECIAL SALE EXPERTS
Expert Advertising
Expert Merchandising 209-210-211 Murray Bldg. Grand Rapids, Michigan

Business Wants Department

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

FOR RENT—Store building 25x75, located on main business street, especially adapted to women's wear and women's shoes. Rent \$40, including basement. Will Curtis, Reed City, Mich.

will Curtis, Reed City, Mich.

FOR SALE—Stock of general merchanlise, long established. Surrounded by ich bottom land. Post office connected. Good community. Owner wishes to retire, other interests. \$2,000 to handle. has other interests. \$2,000 Write Box 24, Hoyt, Oklahoma

OWING to sickness, will sell at a bargain modern electric steel foundry. Latest equipment. Investigate at once. Linwood post office, box 24, Detroit, Mich.

FOR SALE—Super Service oil station, located on M-100 in Grand Ledge, Michiga. Doing good business. E. C. Aldrich, Grand Ledge, Mich.

Grand Ledge, Mich.

COMPLETTE layout for men's and women's apparel. Solid walnut, all crated and packed for shipment in Chicago. Cost \$30,000. Willing to sell at about cost of packing and shipping. Convenient terms arranged. Write for blue prints and photograph of original set up. Bentley's, 517 Olive St., St. Louis, Missouri. 556

EOP SALE. Ceneral store. Stock most-

FOR SALE—General store. Stock mostly groceries. Coutry resort, Northern Michiga. Year around business. Cause for sale, death of owner. Address No. 557, c/o Michigan Tradesman.

FOR RENT—Central location in Greenville for large store. Good opening for any kind of business. Best town in Michigan. Home of the Gibson Refrigerator. For further information address No. 558, c/o Michigan Tradesman.

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The Test of Sincerity Awaiting Governor Comstock.

The surest test of a man's sincerity is performance. During the next two years Mr. Comstock will have ample opportunity to prove to the Michigan taxpayers, not only his sincerity, but also his ability as well, and under some of the most trying conditions which ever faced a Michigan state executive. How well Mr. Comstock acquits himself of his tasks and responsibilities time only will tell.

In placing within the hands of Mr. Comstock the governmental machinery of this state, the voters have issued a mandate which cannot be ignored or sidestepped by the incoming administration. Regardless of what the next two years may hold for the Democratic party, it cannot come before the taxpayers in 1934 pleading extenuating circumstances in defense of any failures it may score. The people have given heed to Mr. Comstock's request that he be given a working majority in the Legislature and it is entirely up to him to put forward the measures he promised would be enacted into law if elected, for the relief of the farmer, business man and home owner.

In considering the immediate future it might be proper to look into some of the problems now crying to high heaven for attention and solution. Property taxes, highway building, institutional cares such as penal and educational, public welfare, official legislative and clerical salaries, state police, conservation, agriculture, prohibition, public utilities, public securities, health, state finances, tax delinquency, military affairs, banking laws, bus and truck regulation, sales tax, income tax, chain store tax and many other problems, all of which Mr. Comstock will be called upon to face squarely and without equivocation.

Probably no Michigan governor ever faced a situation fraught with so much political dynamite as exists at the present time. Evidence that tremendous pressure is being applied to Mr. Comstock by well-meaning and sometimes designing persons, wicked cliques and organizations for favors which the Governor only can grant, is to be seen very plainly this early in the season. How well such pressure and pleadings can be resisted when the public welfare is at stake remains to be seen: but this much is certain, if Mr. Comstock can out his foot down firmly and squarely when the occasion requires it, he will achieve undying fame and win everlasting gratitude not only from the right thinking members of his own party, but the people of Michigan as a whole, regardless of party, will rise up and give him their support so long as he may ask for it.

To-day the average taxpayer cares little which party is in power, providing results are shown. Mr. Comstock will be the recipient of whatever benefits come from the new deal when it takes charge of the Federal Government next March 4. This in itself is a valuable advantage and if properly handled should prove to be a great improvement over the past four years when political complexions made it almost impossible to distinguish between the sincere and forward looking lawmaker and the smug and compla-

cent legislator. In using his influence or authority in the appointment of state officials Mr. Comstock will show his true character and knowledge of human nature. Should he name men and women to office whose biggest asset is the ability to get out the vote or if he should resort to placating for selfish gain, Mr. Comstock will immediately shrink in the estimation of the people and take his place alongside those governors who failed when the situation became tense and lacked the moral courage and stamina to assert themselves.

Too many well-meaning and highminded men have been inducted into the governor's chair in the past and became ignis fatus before their term expired. It would be a novelty as well as a pleasure to everyone concerned if Mr. Comstock turned out to be fifty per cent. as good as his supporters claim him to be.

Up to the present time Mr. Comstock has the respect, confidence and good wishes of probably ninety per cent. of the people. How much of this feeling he can retain for himself in the next two years remains to be seen. The true test of Mr. Comstock's sincerity and ability will be his performance. Here is hoping he is weighed and not found wanting.

A. C. Martin.

May Get Their Fingers Burned.

The last Shelby Herald contains the following item:

H. M. Elliott, manager of the local A. & P. store, accompanied by Ernest Hibbard, attended a special meeting of A. & P. managers Wednesday evening at Grand Rapids. The purpose of the meeting was to discuss and make plans for a contest to be held soon between the A. & P. stores on the sale of Quaker Maid products. Those who attended the meeting were entertained with a sound picture of all the A. & P. factories in the United States, showing how and where all the products are made.

On the face of things it looks as though the A. & P. was taking some chances in trifling with the edicts of the Government and the decisions of Federal courts. Some years ago the A. & P. bought a chain of retail groceries in Louisville which used the Quaker Maid label on some lines of goods. As the brand had never been registered at the Patent Office, the purchaser proceeded to secure a trade mark on the brand. As Lee & Cady owned the trade mark on Quaker, through the purchase of the Worden stock, they filed an interference. Their action was sustained and the Patent Office refused to grant A. & P. registration. A. & P. took an appeal from the decision of the Government and the case was tried in the United States Circuit Court of Appeals, which sustained the action of the Government. No appeal was taken to the United States Supreme Court, so on the face of things it looks as though A. & P. was in contempt of court by continuing to use the brand. In the meantime Lee & Cady are planning to start suit in the United States Court at Detroit to determine the measure of damages due them for the infringement of their rights by A. & P.

Only a lumber dealer can be in his office and out of doors simultaneously.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State:
Al's Market, Inc., Detroit.
J. C. Ballard & Co., Sparta.
Lion Chemical Sales Co., Detroit.
Michigan Protective Bureau, Inc., Detroit.
C. J. Litscher Realty Co., Grand Rapids.

Barrett Tire Co., Pontiac. Lead Or'Loy Metals, Inc., Detroit. Sound Studios of New York, Inc., Detroit.

Leadbetter Motors, Inc., Detroit. Terry Tea Co., Muskegon. Riverside Oil & Gas Co., Bay City. Gratiot General Hospital, Alma. Hopp Building Co., Detroit. Servwell Drug Co., Detroit. Battle Creek Tire Co., Battle Creek. Spade Tire Corp., Grand Rapids. Huron Tire Co., Royal Oak. Lansing Tire Co., Lansing. Ray-Bar Co., Kalamazoo. Detroit Food Purveyors, Inc., Detroit. J. B. Dailey Sales Co., Detroit. J. & B. Securities Co., Detroit. Muskegon Tire Co., Muskegon. The Hathaway Tire Co., Kalamazoo. First National Fur Producers, Inc., Grand Rapids.

Home-Acres Furniture Co., Grand Rapids.
Waterways Engineering Co., Frankfort.

Julian Goldman Stores, Inc., Battle Creek. The Vitaphone Distributing Corp.,

Detroit.
Globe Amusement Co., Detroit.
Alma Chropractic College, Detroit.
Ruthmen Realty Co., Detroit.
Stark Brothers Realty Co., Detroit.
Ann Arbor Millwork Co., Ann Arbor.
Franklin Sales Co. of Michigan, De-

troit.
Cream Production Co., Port Huron.
Parkview Cemetery Association, Detroit.

Stack Land Co., Detroit. The Gabriel Co., Detroit.

Gift Items Sold Best.

Gift items were outstanding in the promotions which feature retail trade during the week, according to analyses made by shoppers of the Meyer-Both Retail Reporting Bureau. Excellent response is noted to a wide range of such items, including clocks and watches, hand bags, solid maple occasional pieces, atomizers, lingerie and toy specialties. Toward the end of the week several sell outs were reported of accessories.

Several stores staged watch and clock promotions, with particularly brisk sales noted of nationally branded wrist watches at "half price or less" and of chime clocks at \$3.95. In hand bags, a feature is the offering of "couturier copies" at \$3.95. Occasional furniture at \$2.95 meets with good buying interest, the merchandise including end tables, bookcases, telephone sets, etc. A wide demand is revealed for imported glass atomizers at 58 cents.

Leading in the lingerie promotions are French silk crepe garments at \$1.09 and gowns and pajamas of satin and crepe in aqua and tea rose at \$2.94.

Notable interest is shown by customers in a skating outfit at \$1, comprising a sweater shirt and cap for women. Men's neckwear at \$1, featuring colors taken from the stained glass windows of famous cathedrals, sell well.

In playthings, brisk buying interest is shown in a child's complete laundry set at 98 cents and in a roll-top desk at \$5.94. Desk is of oak in maple finish.

Will Decide on Line of Action Thurs-

day.

Manistee Dec. 6—The Wm. Miller Hardware Co. has an inventory of about \$10,000, with accounts receivable of about \$12,000 and obligations totaling approximately \$12,000. There are already several judgments against them, on which executions will be levied during the week of Dec. 5, and the company advises that if these levies are made it will immediately file a petition in bankruptcy. A number of suggestions have been made by creditors, such as giving a trust mortgage, filing for receivership, making an assignment for the benefit of creditors, or filing a bankruptcy petition and having an operating receiver appointed. Because the creditors are diversified in their opinions, it was felt that a meeting should be held of all interested as early as possible. The Michigan Retail Hardware Association has made a survey and says the business can be made to pay.

Grand Rapids has been selected as the place of meeting, and the date—Dec. 8, 2 p. m., Eastern standard time. The offices of Fred G. Timmer, Houseman building, have been offered tentatively as a place of meeting.

Belcher & Hamlin.

Want Beer in Barrels.

A campaign has been started by the Associated Cooperage Industries to have beer, in the event it is legalized at the coming session of the new Congress, distributed in barrels and not merely in bottles, as is provided in several measures now pending. Estimating that the first year of legal beer sold in such a manner would provide a revenue of \$20,000,000 for the industry, the association, through members located in every state, sent letters to each Congressman acquainting him with their side of the case.

Contending that before the Eighteenth Amendment was enacted 80 per cent. of all beer consumed in this country was dispensed in barrels, the association declared that barreled beer is served in its natural cool state and is more healthful than the bottled beverage.

Small Wares Benefited By Trend.

The outlook for "small wares" and accessories during the period directly ahead is believed to be unusually good, due to the current tendencies in consumer shopping. Notion items, handbags, gloves and popular price novel jewelry are particularly mentioned as likely to figure prominently in not only late holiday business, but in buying for sales events early next year. Most of these items fall well within a modest outlay for gift purposes and also are favored by the fact that they are usually fast-sellers and do not require a big stock investment by the stores.

Retail Shirt Prices To Hold.

Shirt manufacturers, preparing their Spring lines, which will be ready about the first of the year, expect little change in the popular retail price ranges. The ranges from \$1 to \$1.25 are expected to provide the bulk of the volume, those around \$1.55 to \$1.65 the next higher grades and the numbers retailing from \$1.95 to \$2.50 as the quality bracket. The better stores are finding the two tab collar, British stripe number at \$1.95 a good seller and will push it for Spring. Novelties, such as flannel plaids and varied collar types, will have some vogue.



ADVERTISING keeps 'em told

QUALITY keeps 'em sold

A Delightful Breakfast Cereal

Nothing Like It with Mealtime Drinks

Necessary to Hundreds of Quickly Made Food Dishes

Deserves a Prominent Place in Your Store

Made by Dutch Tea Rusk Co., Holland, Mich.

OUR UNCLE SAMUEL.

He Is Playing Storekeeper in Many Fields.

Our sense of the fitness of things would undergo a severe shock if the Government were to erect in Washington a sign board reading: "Uncle Sam—dealer in hats, caps, clothing, dry goods, notions, groceries, butter and eggs, automobiles and accessories, gasoline, watches, jewelry and household supplies."

It seems incongruous, if nothing more, that the greatest of our political institutions, which has served as a model for many other peoples, created to safeguard our liberties and protect us in our rights, should be engaged in selling perfumes, silk underwear and baby buggies and operating filling stations. We do not commonly associate retail storekeeping with the high political ideals set forth in the Declaration of Indepedennce and implemented in the Constitution of the United States.

But the gap has been bridged. Such an advertisement would be literally true. It might even be expanded. Uncle Sam is playing the role of store-keeper in many fields. He does, as a matter of fact, a business of many millions of dollars annually in goods sold over his counters.

In doing it he operates as any other storekeeper except that in many instances he ignores the rules of his own making. He resorts to methods which would blast the reputation of a chain store. The Federal Trade Commission would unreservedly condemn as unfair the practices in which he indulges if they were followed by the corner grocer or the department store. He is a relentless competitor and a confirmed monopoilst. He observes as virtues the very things which, in the case of the private trader, he condemns as vices.

Many of these merchandising activities are incidental to the building up of a great Government plant which numbers its employes by the hundreds of thousands-offshoots of the bureaucratic stem, for bureaucracy, set up to compel others to observe the amenities of trade, is singularly unscrupulous when conducting it to its own advantage. While, on the one hand, it instructs the retail storekeeper how to manager his business successfully, on the other hand, by competing with him, it foredooms him to failure. This it justifies on the ground that it is "strengthening the morale" of its own employes. In this instance we hear nothing of the "general welfare" or the "public good."

Scattered up and down the country are more than seventy retail stores operated by or with the direct aid of the Federal Government. There are ships' service stores on naval vessels, commissary stores at naval stations and navy yards, exchanges and canteens at army posts. These grew out of the idea that the Government should make available to persons in its services small articles of comfort and convenience which they could not readily obtain because of their isolated posts.

Testimony taken by the Shannon Committee of the House of Representatives reveals how these retail establishments have grown. Ships' stores maintained to meet the needs of officers and enlisted men of the service at sea sell jewelry, silk underwear, and other goods. Modest exchanges at any army posts have developed into full-fledged department stores, some doing a business of more than a million dollars a year. It is estimated that the commissary store at the Norfolk Navy Yard is taking from regularly licensed merchants business to the value of \$21,250 a month, incidentally costing the Government and tax-payers \$1,605 a month.

The stock-in-trade of these Governmental establishments includes paint and varnish, radio receiving sets, perfumes and toilet articles, watches, groceries and haberdashery. Many sell gasoline, automobile tires and supplies. At least one enterprising Government store has acquired the agency for the sale of automobiles.

Purchasing at these stores is limited by regulation to members of the services and their families and civilian employes but the rule seems to have been more honored in the breach than in the observance. Those who hold commissary cards can make purchases for their friends and in many instances the requirement that purchasers shall present a commissary card seems to have been overlooked altogether. In some Federal bureaus and departments in Washington are purchasing clubs that are supposed to be co-operative. They are housed in Government buildings and staffed by Government clerks who solicit orders.

Uncle Sam's stores have most of the advantages of the chain store system and none of the disadvantages. They not only escape the license taxes which some states impose on the chain store but sell some articles free of state taxes. Quarters, lighting and heat are provided by benevolent taxpayers. Deliveries are made in Government Many of their supplies are trucks. purchased under Government contract. They have no weekly payrolls to meet. If articles asked for are not carried in stock, purchasers are referred to private dealers with a demand for discounts of from 10 to 40 per cent. on goods sold to them.

Having no stockholders they are not concerned with profits. They are operated solely for the consumer in whose interest as many commercial sins can be committed and established standards of trade practice can be violated as in the interest of the most grasping private dealer.

Patrons of these Government establishments can buy cigarettes free of state taxes. At a recent meeting of the Association of State Oil Tax Collectors one of the problems discussed was the sale to Government employes of hundreds of thousands of gallons of gasoline also free of state taxes. The Federal Government distributes millions of public money to the states to build highways and enables its own employes to evade payment of the gasoline tax to maintain them.

Against this kind of competition if it can be called competition—which bears all the earmarks of the most arrogant and domineering monopoly, the private trader is defenceless. He must pay for his overhead, his light, rent, heat, and the salaries of his employes, For him no government department acts as purchasing agent. He cannot claim immunity from taxation. On the contrary, he is taxed to enable the Government store to undersell him and to pre-empt the market for the goods he might otherwise sell himself.

If Government is to broaden its activities to include the buying and selling of goods, the individual citizen must to the same extent yield his opportunity to buy and sell goods. The losses of these public ventures he can meet, as money comes from many sources; but when he pays out of the freedom which, we have been led to believe, the Constitution was set up to safeguard, he pays but once. No other coin will pass current for such a debt.

Merle Thorpe.

Drowsy Drivers as Cause of Highway Accidents.

It is not always possible for a man to take a wife or sweetheart along with him in a motor vehicle to talk to him and keep him awake during a long drive. Neither is it possible for one to depend upon a car radio to banish the urge to rest and relax. And yet sleep or the desire to sleep makes a serious hazard.

Operators of truck traffic have long since adopted extensive measures to combat the menace. They have provided helpers for men when long driving hours are required. Truck operators are now frequently seen resting at the roadside when fatigued. The same general situation applies to bus operation, following agitation arising from several serious accidents, so that demands upon operators are less exacting.

But there has as yet been nothing devised and no means considered by which the ordinary operator of the pleasure car can be protected against his tendency to fall asleep while at the wheel. It is entirely probable that professional men who do their own driving, others whose work causes mental strain during the day, and who are compelled to drive at night for one reason or another, do recognize the danger and are forced to fight off the urge to sleep.

Generally this is a successful proceeding. It can be accomplished by a man through will-power alone, but it takes a tremendous amount of determination and usually is accomplished through some diversion. Many suggestions, some facetious, as to how these conditions can be met have been made from time to time, but one cannot always have the companionship referred to nor yet the radio programs that might serve.

It might be claimed, perhaps with some reason, that there are radio programs which would not banish sleep but certainly some of the musical productions in jazz time will do it. The effect of radio music upon the mentality of an operator has not as yet been thorough studied but in such cases observed it has been noted that attention has not been diverted to an extent where performance standards have been lowered.

It is necessary that efforts of every person engaged in the management of transportation, especially where operators have other human lives in their care, must be intensified to make sure operators get proper rest and that they are never in the physical condition where fatigue can enter into performance.

The best thing to do is to surrender the wheel to someone who is not tired. It is the best safety accomplishment in this situation. Robbins B. Stoeckell.

Influence of Diet on Structure of Teeth.

There is no guesswork where nature is concerned. Time, to her, is quite unimportant so long as the job is well done. And so, when she builds a set of teeth designed for a life term of service, she goes about her work with infinite care and patience.

No less than eighteen years are devoted by her in building the two rows of teeth that represent the dental gift to humans. However, like other workmen, she is limited to the material at hand with which to do her job.

It should be understood that from the sixth to the eighteenth year decided changes occur in the month. The temporary teeth, which have accomplished their mission, are shed in the earlier years of this period; and it is not until the eighteenth year that the last of the permanent teeth assume their final position in the dental arch.

As in the younger days, it therefore continues to be essential that proper foods are eaten to form good tooth structure. Indeed, nature commandingly insists that she be given grade A materials. If denied, she still attempts to do her best, but this is quite likely to be far from the perfection originally conceived by her.

This means that an all-around diet is essential. If one possesses any doubts what this diet ought to be, the family physician should be consulted and his advice scrupulously followed.

If, in addition, tooth decay is inhibited by keeping the teeth clean and free from greasy, starchy substances that adhere to them, and hard foods are chewed that will afford the teeth and their supporting tissues exercise, nature will do a great job.

Dr. C. J. Hollister.

Dissatisfied.

Paul Miller, like every other property owner throughout the country, has been getting little or no rent for his properties. Appreciating conditions, he has tried to be as lenient as possible with his tenants.

One tenant, Smith, had particularly incensed him. Smith had paid no rent for ten months, refused to vacate, took no care of the property, and apparently wanted no job.

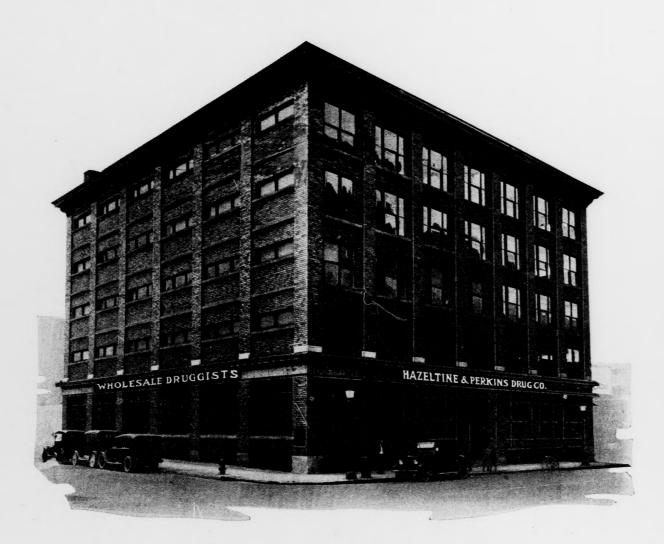
One August morning, however, Muller was astonished to see a moving van backed up to Smith's house.

"What's the idea, Smith?" he demanded of his pet pest.

"I'm moving. I'm dissatisfied here."
"Dissatisfied, eh? What's your trouble?"

"I'm moving across the street where I can get cheaper rent."

A House With A History



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HAZELTINE & PERKINS DRUG COMPANY

Grand Rapids

THE SACRED AND SECULAR.

They Cannot Be Separated in Community Life.

My education and equipment were never headed toward banking, and my objective always attached itself to community affairs. In 1870 when my father communicated to me as a senior in college the fact that he was to be one of the founders of a savings bank in Grand Rapids, it awakened my curiosity; and because father and son were always pals, I talked very frankly with him about his vision. He evidently wanted to draw out from his boy a student's view of what he had in mind, and I said to him very frankly that I didn't like banking nor the attitude of bankers. My connection with banks had left an impression with me that they felt themselves to be high and mighty fellows looking up the community as a factor in assisting them to make money for their stockholders. I said to him that I never went into a bank but that I felt that to get ordinary courtesy I had to curry favor in some way, and this impression was so deeply etched upon me that I had very little sympathy with banking as a vo-

He listened always with a smile and said this new venture was aimed at a different relationship between bankers and the community; that he felt it would be an educational institution aiming at teaching the community habits of thrift and that the bank was an ally of the schools in teaching people the importance of laying by a portion of the income for emergencies; that this new bank was going to pay a small rate of interest on deposits and put temptations before the people to save in small amounts aiming toward an amount that would be sufficient to be useful in business affairs.

The years following did not change my attitude particularly toward bankers, for I could not help but feel that they considered themselves in a class by themselves and assumed an attitude toward the community that was distasteful to me. Some years afterward my father passed away and I came home from college circles into Grand Rapids life and was invited to become a director in the bank which my father had helped to found. All of the other directors were elderly men, and I did not feel quite at home but I had certain ideals with regard to banking that led me to quietly attempt to impress upon my associates that a bank, to be most useful in community, must look well to its attitude and its importance. From the time that I entered into the directorate of the bank until now, through all the experiences of a lifetime in business, I have not changed my mind with regard to the importance of recognizing that the sacred and secular cannot be separated in the factors of community life. The banker has a sacred trust, and while he must not be unmindful of earning a fair income for the stockholders of the bank, his major thought must be that his bank is a factor in the community, established first of all for service; and that in performing this service two vital elements are: First, the assumption of a proper attitude toward the people, and, second, the creation of an atmosphere in the bank that shall be attractive to people, so they will feel perfectly at home in the bank, and that those conducting the business are fellows in carrying on the world's business.

I recall an incident in my early manhood when the cashier of a leading bank was approached by a fellow citizen who had known him for many years and said: "Mr. Cashier, I want some counsel and sympathy and I would like you now to assume toward me the same attitude that you do when you were talking so beautifully in prayer meeting. I do not want you to shove yourself back in the chair and have your eyes look like steel; I

conducting the banking enterprise and developing its relationship in the community. My training was not calculated to fit me for the technique of banking.

I never had any taste for accounting and the details of the banking business, and in my relationships I have left this side of the business entirely to others who were attached to it and have given my attention to the creation of what I feel is denominated properly the "atmosphere" of the institution. I have used the bank as an anchorage for the accomplishment of various activities attached to community and welfare movements.

I have found this relationship directly valuable to the business for which



Charles W. Garfield

and not a banker." This incident made a deep impression upon me, and in all want you to be a real fellow with me my banking relations I have tried to inculcate the idea that the banker should first of all, in his relationship to customers, assume an atitude of sympathy rather than defense.

As executive of the Grand Rapids Bank for many years my initial thought in my relationship to the banking force was that I was not an autocrat but a fellow worker in a common cause and considered the opinion of the janitor or the messenger as valuable in conducting the banking enterprise. If I have attained success in the community as a banker, it has been closely attached to this ideal of companionship in

bility. In my relationship to associates in the steps of progress made in our institution I have tried to the utmost of my ability to awaken in my associates the importance of attaching themselves to community affairs; that in carrying on the work of the bank as a service factor, this relationship was a vital matter. And during all the years of most delightful association I have found this ideal of inestimable value. The ability to sympathetically assist a fellow business man without making him feel that my service was of a high and mighty kind, has been a dominating element in carrying on the functions of a banker. And if my personality has been of any value in my

I had assumed a great deal of responsi-

banking associations, it has been the result of an attempt to inculcate this ideal in the minds and hearts of my

I am not unmindful that this vision of a banker's responsibility to the community is not the popular one; and still, from the experience of a pretty long bank career I am satisfied that we ought to cultivate in a larger degree than usual this attitude of what kind of a factor the bank should be in the community. The responsibility of the president of a bank in his relationship to the men who are performing the detail duties, it seems to me, should be one of fellowship and that he should radiate the impression that he was simply one of the factors in the institution for the accomplishment of the purposes for which it was founded, accomplishment of banking ideals. In communicating to you the impressions that my experience in the banking business has left upon me, I am satisfied that my influence has not been so great in giving the right tuition with regard to the details of the business as in the influence I have had upon the ideals of the men and women who have become associated with me in carrying on the banking functions. Other things being equal, the man or woman who takes an interest and assumes a responsibility in citizenship is developing the best possible equipment for success in the banking business.

I have been very happy in my banking career, largely because of the valued friendships that have been made in carrying out my ideals. In the opinion of financiers who regard the opportunities of making money in connection with banking business as the great objective, my usefulness has not been calculated to function strongly in large financial affairs; but if I have been at least partly right in community betterment then what I have tried to accomplish has not been entirely a failure. Charles M. Garfield.

Education of Youth As Training For Sane Living.

So many are seeing the importance of taking care of the health of children, of trying to give them something of what we interpret as happiness, and up to a certain period of their lives an opportunity to be successful. As yet beyond their school age we have failed to a great extent in their social and economic development.

Why is this? Are we living in the living generation? or are we trying to guide them and prepare them for life by the application of old standards and attitudes that fail to meet modern needs and conditions?

It would seem that the time has come when we must think in different terms—in terms of continuity, completeness and adequacy of programs—of preparing children according to their individual capacity and environment to fit into the social and economic structure of modern society that will insure for them a confidence in themselves, in God and their fellow-man—a fact many times lost sight of but still absolutely necessary to normal and sane living. Mary D. Davis.

If you would be THRIFTY, make each penny spent for fuel go as far as possible in a satisfactory direction

Genuine Gas Coke &

Is a fuel that is manufactured by Grand Rapids labor in Grand Rapids for home heating purposes.

It tests high in heat units, burns without smoke or soot and leaves little ash.

It SAVES money for the user because of its CLEANLINESS. Decorating, painting, laundering costs are lowered.

Quite aside from these advantages, the price of gas coke is particularly advantageous.

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Your Satisfaction is Guaranteed

If desired you can have the services of an expert FREE to instruct you in Economical Firing.

SOLD IN GRAND RAPIDS BY

Gas Company

AND

All Fuel Dealers

FOOD DISTRIBUTION.

Necessity of State Inspection of Quantity and Quality.

Publicity is a means of increasing co-operation and efficiency. The Ill-nois Division of Standards is carrying on an active campaign of what might be called advertising, to the end that the purchasing public, as well as the selling public, shall work together for the purpose of increasing efficiency, ultimately bringing justice to all. Deprived of weights and measures news, the housewife is at sea regarding purchases.

The average merchant intends to be honest, and it is the exception to this rule which causes the weights and measures officials concern. Many offenses occur through ignorance of the law or its application.

Most of us want to learn about new things, especially if they concern our daily lives. Nothwithstanding many handicaps, the Division of Standards has accomplished a great deal by giving much attention to details.

There are twelve members of the inspectional force, and they are required to furnish the superintendent reports in writing regarding every violation of the law coming under their observation, indicating the provision violated. If prosecution is recommended by the Superintendent of Standards, evidence in sufficient detail is turned over to the prosecuting attorney, for use in conducting the proceedings.

These reports afford accurate information regarding each case, which can be filed for future reference and the inspector is forced to exercise painstaking care in making his investigations.

Inspectors are furnished with all available weights and measures literature, which enables them to furnish the public, at all times, with any information they desire.

Weekly reports of routine inspection work performed by each inspector also include a report of regularity work performed in each establishment visited, including detailed weights of commodities weighed, statements of contents on packages, labels on bread exposed for sale, whether or not milk botles are properly labeled.

Of course detailed inspection reports of all liquid measuring devices are forwarded to the Superintendent, but this talk is directed primarily to the housewife, therefore, the substance of it pertains to household goods.

These condensed reports are examined personally by the Superintendent, before they are filed away. By this method, the Springfield office is kept in close touch with details of the work performed throughout the entire territory and is able to ascertain where special investigations should be made and special duties performed. Thus the Department has been able to accomplish very gratifying results.

The conscientious offcial should be welcomed by both the buying and selling public. If he enforces the laws with discretion and judgment, he can be of great help to the careless merchant or vendor in correcting objectionable evils. He can not, of course,

sanction repeated and open violations of the law, but when the weights and measures inspector finds upon his first visit of inspection that short weight or measure has been given unintentionally, possibly through carelessness of an employe, who certainly does not profit by it, or by the proprietor himself, in the rush of business, it is proper to call attention to the violation and give the offender an opportunity of correcting the evils.

A second offense, after warning has been given is prosecuted to the fullest extent. Intentional violations as evidenced by a deliberate intent to defraud should be severely dealt with in order to protect the buying public. I am frank to admit that at least 75 per cent. of violations are due to carelessness and ignorance of the law.

The buying public and the merchant are mutually interested in accurate scales from a financial standpoint, because it is the only equipment in the store that determines for them both the pounds and ounces of commodities to be exchanged for dollars and cents.

When we endeavor to visualize the magnitude of the combined purchasing power of the housewives throughout the entire world, we find ourselves dealing with an incomprehensible problem of staggering proportions.

I will be conservative and say that the housewife purchases only forty articles per week; then multiply that by fifty-two weeks in the year.

It is hard to imagine the vast multitude of housewives throughout the State, who are doing this purchasing day after day. It presents a problem far beyond our comprehension, yet the condition exists.

Now let us see what might result, should the scale happen to be inaccurate and cheat the housewife out of a single ounce on every weighing transaction. Suppose the housewife purchases forty articles per week for fifty-two weeks, or 2,080 drafts per year and loses only one ounce per draft, or 2,080 ounces per year.

Let's say the average cost of commodities is 4 cents per ounce, the housewife pays out \$83.20 annually for foodstuffs she never receives. This looks like a modest amount, but it is the interest on better than \$2,000 deposited in a bank at 4 per cent. and should we attempt to multiply it by the great number of housewives doing this purchasing all over the State, we would soon become dizzy with mathematics.

Every housewife will readily concede that the purchasing of food for the family cuts a mighty big hole in the weekly pay envelope, and that my figures are entirely too conservative.

Dry commodities formerly sold by dry measure shall not be sold in any other manner, than by standard avoirdupois net weight or by numerical count. This simply means that the dry measure formerly used as a standard of measurement for the sale of potatoes, apples, fruits, vegetables and other commodities shall be sold by standard avoirdupois net weight or numerical count. W. T. Fossett.

Historic and Picturesque Section Draws Tourists.

Few people of Central and Northern industrial regions know of the wonders and extreme beauty of the "Pocket" of Indiana. The term "Pocket" is the common name applied to the Southwestern corner of the State of Indiana, consisting of Vandreburgh and Posey counties; the latter one of the largest and richest agricultural counties in all Indiana.

The "Pocket" is one of the most entrancing districts of Hoosierland. For miles North the southland atmosphere and the Southern mode of living are of special interest to dwellers in intensified industrial areas and congested cities.

The scented honeysuckle, pecan trees, great fields of sweet potatoes, some mistletoe and an amazing variety of plant and flower life most common in the far South, make one think at times he is in Georgia or Alabama rather than Indiana.

As one crosses the Ohio River on a ferry at the most southern extremity of this State at a point opposite Uniontown, Ky., he is about 300 miles South of Indiana's most Northern extremity at the Michigan border. Since the sun advances Northward about eighteen miles a day, the Summer season in the "Pocket" is approximately eighteen days earlier than in the Calumet District along Lake Michigan.

The Ohio and Wabash River bottoms are worthy of a visit any time. These rivers show clearly, by their meandering curves, the battles fought and not yet won in their desperate efforts to permanently locate themselves. That they are still "eating" into the soil at a rapid rate is illustrated by photographs showing State Road 69 opposite Uniontown, Ky., being undermined to such an extent that it will require the relocation of nearly half a mile of this road to a point some dinstance back from the river bank.

Vanderburgh and Posey counties have developed fair systems of county roads. The State Highway Department is either paving or building oil mats on all State roads in these counties, which will make it, before the end of the year, one of the best districts in Indiana with pavement or other dustless types of highways.

The New Harmony bridge across the Wabash River was completed last year, and the recent opening to traffic of the Evansville bridge over the Ohio River connecting Henderson, Ky., adds much to the convenience of travel in this district.

At New Harmony the old ferry continues to run in spite of the competition of the toll bridge. It is one of only a few districts in the world where a toll bridge, representing the present, and a toll ferry, representing the past, continue in direct competition for highway traffic.

Not only is the "Pocket" noted for its unusual things so far as its physical features are concerned, but even a "zebrid farm" was started there years ago. The zebrid is a cross between the zebra and the donkey. A man conceived the idea of developing a strain of domestic animals with the toughness

of the zebra and the domesticity of the donkey.

However, the hybrid animal produced and known as the zebrid, retained all the viciousness of the zebra and had only the durability of the donkey. The experiment was a failure and the animals were soon sold to a circus and no further attempt has been made to raise them.

New Harmony played an important part in Indiana's early history. There was tried the first experiment in communism by the Owens. There is the grave of Thomas Say, one of the most famous naturalists of the world. Also the Fauntleroy Home, where was held the first women's club meeting. Remains of the Rappite community, another early venture, also are found.

Evansville, which the visitor naturally will wish to see on this Southern execursion, is one of the large industrial cities of Indiana, noted for the manufacture of a variety of products, and for its fine homes. Likewise it is the gateway of the Gulf States.

Historical New Harmony with treebordered streets, and Mt. Vernon on the beautiful Ohio River with typical far Southern atmosphere, beckon tourists wishing to see a bit of scenery reflecting that period when the State was young, when rivers were National as well as local highways, and civilization thrived chiefly upon abundant natural resources.

The State Highway Commission has opened to the tourist this wonderfully pleasing country, steeped in history and profuse in natural beauty, through splendidly paved and maintained highways. This charming Indiana Southland bids you welcome, for here in the "Pocket" one finds much of the beauty and lure of the primitive as well as the highly industrialized, and the gateway to the distant, langorous South.

A. H. Hinkle.

Sent Abroad To Come Home.

How far the idea of factory-prepacking of merchandise for sale in stores is reaching into the competitive situation in manufacturing is shown by an interesting new container for a thirty-two-piece dinner set. So effective is this in protecting its contents, and so much money does it save the retail store (which receives the goods completely packed and ready to hand over to the customer) that at least one American department store is using it for importations from Europe!

In other words, it pays this store to purchase the fiber-board containers and the special trays, cushions, and braces of corrugated board in the United States and ship them to Czecho-Slovakia or other European countries in order that the manufacturer there may pack the chinaware, ready for delivery in the customer's home, according to the American store's specifications. The same type of packing is used for glassware and other fragile objects. No duty has to be paid on the container in either direction.

Perhaps the best way to learn why a big politician switches to the other candidate is to wait and see what he gets.

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The store with the greatest assortment attracts customers like nothing else can. If you want new ideas, come and see one of the largest and most varied exhibits of quick selling merchandise ever shown. The right things at the right prices. The kind that sells today. Splendid tables of

STAPLE AND SEASONABLE GOODS AT POPULAR PRICES 5c 10c 15c 25c 29c 39c 49c 69c 89c

You will find just what you want and you will be delighted to see the things that will quicken up your cash sales. Remember that Christmas will be here before you know it. If you haven't bought it is not too late to get a good selection of

Dolls, Toys, Games, Wheel Goods, Sleds, Fancy Goods, Silver, China, Glassware and Novelties

Complete stocks invite your investigation with a view of adding some to your stock. A few more suggestion—

ELECTRIC REFRIGERATORS
ELECTRIC RADIOS
ELECTRIC CLOCKS
ELECTRIC WAFFLES
ELECTRIC TOASTERS
ELECTRIC IRONS
PEWTER WARE
SILVER WARE
KITCHEN CUTLERY
GIFTS FOR GROWN UPS

TINWARE FOR KITCHEN BREAD-CAKE-PIE PANS ALUMINUM WARE ENAMELED WARE WIRE STRAINERS POTATO MASHERS EGG BEATERS CREAM WHIPS CHROME SPECIALS GIFTS FOR KIDDIES

CLOCKS—ALL KINDS
GAS STOVES AND RANGES
PYREX OVENWARE
MIRRORS—ALL KINDS
BATHROOM CABINETS
DINNER SETS OR SEPARATE
CUPS, SAUCERS AND PLATES
CARLOADS OF CHINA
TO CHOOSE FROM
GIFTS FOR EVERYONE

YOU MUST HAVE GIFT GOODS FOR THE HOLIDAYS

EXCEPTIONAL CHILDREN.

Suggestions Advanced For Guidance in Their Development.

When there is within the family group a child who seems conspicuously different from other children in his mental or physical development, there is almost sure to be aroused in the minds of thinking parents a troubled and a questioning attitude.

Problems of adjustment must be met, whether the condition is merely a temporary one or whether it is recognized as one which will permanently affect adult life. Such adjustment must be made, not in terms of convenience or personal desire of the parents, but in terms of the greatest fulfillment of life for the child.

His is the right to realize his greatest possibilities; to develop independence of body and of thought as far as his powers will carry him; to be educated for leadership if within him lies the capacity for leadership. Yet his also is the right to live happily and usefully upon the plane of his own abilities; to serve in a sphere which is suited to his particular talents; to be free from any compulsion to achieve that which lies hopelessly beyond.

And finally his is the right to be guided into social attitudes and conduct that will make of him a citizen of whom his community need not be ashamed.

The application of this "declaration of rights" to the life of the exceptional child leads to the consideration of many situations which involve parental attitudes and decisions. A recognition of the various types of exceptional children, an understanding of their greatest needs, the co-operation between home and school in guiding their best interests, a knowledge of other agencies that may help in their education and adjustment, the methods of wise home treatment—all these are matters upon which the thoughtful parent welcomes information and assistance.

No attempt is made to go into the multitude of details which can be discussed only upon the basis of individual diagnosis; but there are general questions which can be answered and general information which can be offered to all parents who are eager that the child who is "different" may have the best that life can afford.

Every parent knows that no two children are exactly alike. Every child is different from every other child not only in his physical appearance but in his personality and mental equipment. The qualities and powers and weaknesses of one child are possessed in that peculiar combination by no other child in all the world.

Yet even while we recognize that no two children are identical, we also recognize that there are some children who are so extremely different from others in some particular trait that they present very special problems and demand special thought in the adjustment of our treatment to their needs. Educationally these are the ones of whom we think as "exceptional" children. They may be classified into three general groups, as follows:

1. There is the child who is physically different; who is handicapped by seriously defective eyesight or hearing, by a crippled body, by malnutrition, by organic weakness, or by a speech defect which may be either organic or mental in origin.

These needs preventive and remedial measures that will help to kill disease, to straighten limbs, to strengthen eyesight or hearing, and to bring physical development as nearly as possible to a normal level. But when all that is possible has been done, many of them still need special equipment and special methods of instruction that will help them to realize their greatest capacity in spite of their handicap.

2. A second large group is made up of those children who are mentally different. Some have an intellectual capacity far beyond that of most boys and girls of the same age. Others find it especially difficult to learn the ordinary school subjects. Still others show an unevenness of ability, with some special talent or some special defect that is outstanding.

All of these need an adjustment of the curriculum in our schools to suit their particular requirements; and they need also an undestanding attitude at home that will supply the foundation upon which the school can build.

3. The third group we may refer to as those who are socially different—who present serious behavior problems which seem to set them apart from the rest of childhood for peculiar consideration.

These need a sympathetic and understanding guidance that will recognize the early symtpoms of maladjustment, discover its causes, and treat it at its source.

The physically different child can in many cases be easily recognized. A crippled body or a speech defect is manifest. Malnutrition, anemia, heart difficulty or tuberculous tendency, glandular deficiency or toxic condition may be discovered through a thorough health examination. Defects of vision and of hearing are more elusive except in extreme cases.

The child who is somewhat nearsighted or deafened frequently suffers a handicap in his school work the source of which may long remain undiscovered. It may even cause failure and retardation in his progress and bring upon him the designation of "backward," when in reality his mental development is all that could be wished for. What he actually needs in such a case is a pair of carefully fitted glasses or some other sight-saving device, or adequate attention to his deafness.

So also difficulties of disposition may be due to one of these physical imperfections. Many a child has been changed from dull discouragement to smiling achievement, from so-called "laziness" to interested activity, from irritability and nervourness to evenness of temper merely through a correction of some physical defect.

The search for bodily efficiency and health must be the first step in any satisfactory adjustment of the conditions surrounding the exceptional child. That parent is wise who upon the first sympton of serious disturbance in

school or home relationships seeks for a possible cause through a complete medical and physical examination.

The mentally different child is usually pointed out on the basis of his progress or his lack of progress in school. Yet that is by no means always a reliable index. Slow progress in school has its physical, its emotional, its environmental, as well as its mental causes. Rapid progress in the elementary school is sometimes—although not so frequently—the result of persistent plodding and persistent prodding, as well as much additional coaching.

If the child goes ahead regularly from grade to grade with no unusual difficulty, his parents may rest assured that his mental development has been satisfactory. If he does consistently superior school work and forges ahead without undue effort, they may be reasonably sure that in those skills which the school represents he is better than average.

If, however, he does neither of these, but lags behind in his school progress, then they face the responsibility of answering the question, Why? And the answer can come only through the thorough physical examination of which mention has already been made, supplemented by a psychological study handled by a specialist.

A physician makes no attempt to diagnose an illness and to give it a certain name until he has made a complete examination. No more can we assign a name to the difficulty we find in the child until we have gone beneath the surface and analyzed—or have had analyzed for us—the underlying factors.

Some parents have been inclined to resent any inclination on the part of school authorities to give the child a psychological test. If the test has been given without their knowledge, some have even grown indignant and accused the school of labeling their child as "feeble-minded."

This attitude is, of course, the result of misunderstanding. Intelligence tests are for the bright as well as for the dull. They reveal superiority as well as lack of capacity. They cannot possibly hinder the child's progress in school, but serve only to help the school authorities to plan that which is best for the individual pupil.

Instead of forbidding or avoiding an intelligence test, the parent should—as many parents do—welcome it, that he and the teacher may work together with the best knowledge of the child's ability that is available. The results of the test will be interpreted by a capable psychologist not in terms of mere figures or percentages but in terms of their general significance in relation to the child's educational progress.

The psychologist will assure the parent also that general intelligence tests, as we have them to-day, can measure only approximately one phase of the child's equipment; namely, his intellectual power. His ability to work with his hands, his ability to get along socially with other people, and his capacity for self-dependence are added factors which have an important place in any complete study of his possibilities for life adjustment.

Such a complete analysis is given to-day in the best-equipped psychological clinics of the country when a child is referred for study and treatment.

The socially different child usually needs no discovery. He makes himself known by his unsocial behavior. He has frequent temper tantrums, or he is too domineering for the comfort of his associates, or he is persistently guilty of falsehood, of theft, of cruelty, of any one or more of the many behavior difficulties which beset human nature.

Extreme cases force themselves upon the attention of society; yet less serious ones also need careful consideration and help, in order that they may not become extreme.

In dealing with this problem there are two radically different attitudes that may be adopted by parents, either of which is injurious to the child.

First, there is the parent who closes his eyes to all signs of behavior maladjustment which may appear in the conduct of his child—who is convinced that "he will outgrow them," and who permits the situation to grow from bad to worse without taking any steps to remedy it. Results of this attitude are seen over and over again in cases of juvenile delinquency which can be traced to unsocial tendencies of early childhood left unchecked or even encouraged.

Second, there is the parent who is too solicitous, who sees in every little difficult act of the boy or girl a danger signal, who suffers under constant strain lest he is not guiding the child in the way he should go, and who consequently attempts to curb and to correct beyond a reasonable limit.

Happily, most children are "just normal," and if there is within the home an atmosphere of happiness and understanding and companionship, as well as a worthy example of living, there is in the majority of cases no great danger of serious complications.

Midway between these two attitudes is that of the parent who knows that the child's personality is in the process of development and that there will be times of strain and difficulty through which with a little help he will usually safely arrive at the next milestone of the road. But he knows, too, the danger of persistent disobedience, of persistent dishonesty, or persistent cruelty, and if he is unable to cope with the problem himself, he will seek help from those who know.

Numerous child guidance clinics organized in various parts of the country stand ready to give assistance. It is their chief concern to help the parent and the child make such life adjustments as are necessary for their own happiness in relation to each other and in the relations of each to society.

Elise H. Martens.

The Retort Courteous.

"No wonder you are a sissy—your folks were married by a justice of the peace."

"Well, I think, from the racket coming from your house that your folks were married by the secretary of war."

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Fremont, Michigan

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as reported by the National Board of Fire Underwriters

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- 2. Defective chimneys and flues
- 3. Overheated stoves, furnaces, boilers, etc.
- 4. Electric wiring and appliances
- 5. Spontaneous combustion
- 6. Sparks on combustible roofs.

CHECK OVER THESE HAZARDS IN YOUR STORE.

Every fire adds to the already high cost of living. It matters not whether the fire occurs on a neighbor's property or on your own, whether the property be insured or not, it robs you individually, despoils your community, and drains the resources of the Nation.

Each of us must pay our share of this waste—in high insurance rates—in curtailed production — in unemployment — in decreased purchasing power — in business friction — unfilled contracts — delayed deliveries, etc.

These are the indirect results of fire all of which help to clog the economic flow of goods from producer to consumer.

We can help you to a saving of from 30 to $37\frac{1}{2}\%$ in the purchase of fire insurance of a safe and dependable character.

For Rates and Terms on any Mercantile Risk in Michigan, write to WM. N. SENF, Secretary-Treasurer

COMPETITIVE CONDITIONS

Between Independent and Chains Will Be Largely Stabilized.

During recent months there has been an unexampled degree of shifting products and lines of goods from one channel of distribution to another. Producers who formerly sold through specialized channels have turned to the wholesaler-retailer outlets. regular Others who formerly sold through the wholesaler-retailers have rushed off into exclusive agencies and other forms of specialized selling. New selling schemes, new deals, new stunts are appearing in profusion. One cannot be sure, but it looks much as if there has been more of a movement toward rather than away from the older methods of distribution such as the wholesaler-retailer system. In a declining market, specialized selling in all its variations, either direct to consumers or to retailers, tends to become very expensive, and a number of products formerly sold direct have recently been turned over to wholesalers for distribution.

One does not hear these days much talk about the elimination of middlemen. According to the Census of Distribution in 1929 more than 30 per cent. of all sales made to consumers through retailers had come through wholesale channels, and it is likely that the proportion is higher now than it was in 1929.

Not many years ago it was the ambition of many, if not most, manufacturers to secure what they termed 100 per cent. National distribution. Through bitter experience it was found that 100 per cent. distribution could be approximated only at great expense and when obtained was not worth what it cost.

In recent months an increasing number of manufacturers have adopted the methods of selective marketing, of concentration on profitable products in territories in which marketing could be most profitably carried on and with dealers whose purchases run into worth-while amounts. This is probably but the beginning of the movement toward more careful selection and more intensive cultivation of markets.

During recent months Nationally advertised goods have been subjected to difficulties. Many Nationally known brands have for years been sold by both wholesalers and retailers, but particularly by retailers, at cut prices not only below the possibility of making a profit but also in numerous instances at or below the actual costs of the Such price-cutting has now reached dangerous proportions. In a recent count made in a retail store in the Middle West, it was found that 114 items of well-known goods, most of them Nationally advertised, were actually being sold below the costs of the goods to the dealers.

As long as the retailers were doing a satisfactory volume of business, as long as there was a hope of making a net profit, while there may have been irritation, there were no insuperable objections to the handling of the Nationally advertised merchandise upon which they made little or no net profits.

Under present conditions the situation is very different. Net orpfits in many lines have completely disappeared. Sales volumes have greatly declined and operating expenses have increased. There is even the possibility that it may be several years, if ever, before there will again be the opportunity to raise the sales volume of retail stores to the points at which they stood in 1928 and 1929. To continue to exist, the retailers feel that they must try to earn a profit on the merchandise that they sell.

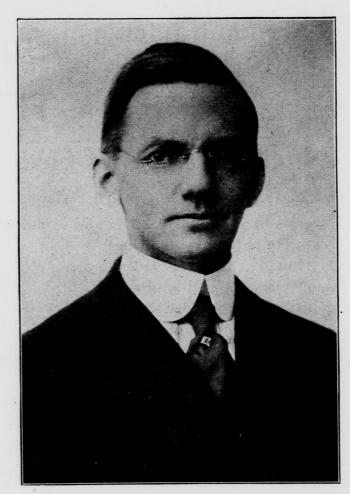
As a result, low-margin merchandise is everywhere under attack. Nationally advertised goods are for the time being subjected to the closet critical scrutiny in nearly all lines of retail trade.

their new organizations they can accomplish this result. Doubtless progress is being made by the independents toward checkmating the forward movement of the chains and it is likely that within a few years the competitive situation between independents and chains will be largely stabilized.

Paul H. Nystrom, Professor of Marketing at Columbia University.

Adjusting Education To Modern Life.

The effects of the present abnormal, problematic, and puzzling period in which we find ourselves are not confined to one people or to any one function of society. They are world-wide and affect every phase of life.



Paul Nystrom.

The struggle at present is not merely between retailers and manufacturers, but of independent retailers against and of department stores chains against both chains and specialty shops. The rapid growth of the chain stores has thoroughly aroused the independent retailer and the department store to action. There are to-day more independent retailer members of various forms of voluntary chains and co-operative groups than there are units in all the chain-store systems. Chainstore development is likely to continue until that time when independent retailers can match every competitive advantage of the chains.

A great many independent retailers and wholesalers now claim that through

The three concepts of democracy, government, and education must be given serious consideration in a program of social reconstruction designed to achieve permanent values.

Democracy represents a social state based on principles of liberty and equality.

Government represents regulation of action by the exercise of authority.

Education represents physical, mental, social, moral, and spiritual growth and development through organized learning experiences based on life activities.

Democratic government is but one phase of a democracy society. The realization of complete democracy depends not only upon form of govern-

ment but involves social and economic relationships. A system of free public education is one of the major characteristics of democracy.

It is essential to the maintenance and progress of the democratic ideals of freedom and equality and basic to a democratic form of government. Recent educational developments which have taken place contribute materially to the progress of democracy in our modern civilization.

Some of these major developments may be listed as follows:

Educational opportunities made available for all the children in the State.

Diversification of educational offering to meet greater variations in individual needs.

Extension of required length of school year.

Extended social service and custodial aspects of educational service.

Guidance and personal consultation. Advanced minimum common level of educational maturity made available for all children.

Liberalization of course offerings.

Development of programs of special, vocational, and cultural educational offerings in elementary and secondary schools.

Acceptance of adult education responsibilities.

The present period of economic distress has resulted in a critical attitude on the part of the public toward the values accruing to society from governmental enterprise. The values of certain aspects of educational programs have been subjected to questioning. This constitutes an immediate challenge to the educational profession.

We must restore confidence, retain the democratic aspects of our educational programs, and have professional courage sufficient to profit by just constructive criticism. It is a paramount duty of education to adjust the school in order to meet the needs of modern society.

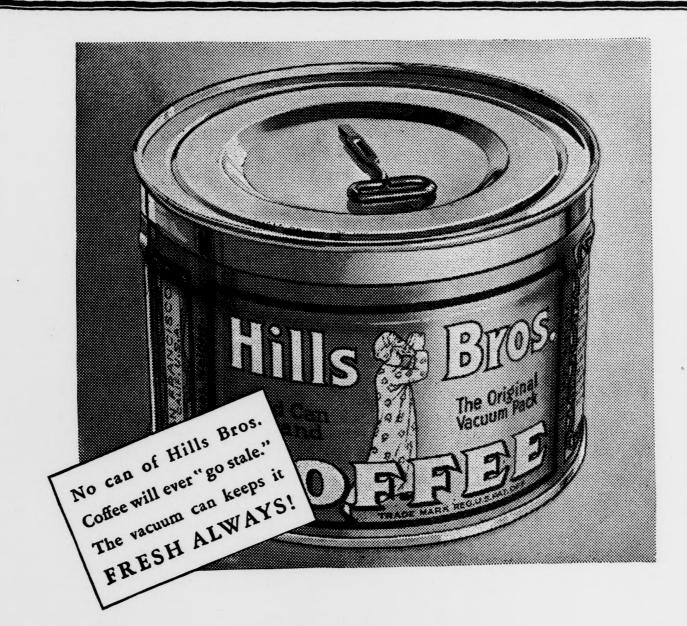
Those who finance our schools rightfully and properly expect that the public school level of educational maturity which their support provides for their children will guarantee:

1. Mastery of fundamentals—ability to read intelligibly, to write legibly, to speak coherently and correctly, to have power to use in every-day life relationships the fundamental processes of mathematics, composition, and the knowledge of geographic relationships, distances, and interpretations.

2. Social accomplishments indicating fitness to meet requirements of a social order which demands a developed personality. Vierling Kersey.

Air Tight.

With more and more manufacturers realizing the importance of hermetical sealing, to give protection against the pentration of air, moisture and grease, there ought to be considerable interest in a new paper board container which, it is claimed, offers protection not heretofore given except by tin cans or glass jars. In a laboratory test, 100 c.c. of air penetrated a standard grade box board in fifty-eight seconds and under the same pressure required 400,000 seconds to go through the same size piece of the new board.



This COFFEE of COFFEES

is outstanding in coffee sales because Hills Bros. have a continuous and carefully planned program of advertising and merchandising...

PEAKE, BERGER AND RUSSELL

Three Famous Families of Early Day Showmen.

Detroit, Dec. 3—I read the Tradesman with great interest, as does my wife, who was a native of Grand Rapids. I often have the impulse to contribute but I am so far removed from all the channels of trade that I know nothing that would fit your case. However, our old friend, At. White, is now gathered to his fathers and there seems to be nobody to take up his task of reviving memories of the men and events of other days, so I am sending you, just as an evidence of good intentions, my recollections of an interesting old showman whom you have often seen in the lobby of the Morton House during the 1880s.

My father was a collector of relics back in New York and one of the walls of his "museum" bore a colored placard announcing the appearance of the Famous Peake Family, dated about the year 1850. The family was lined up in a row in full length portraits and the bill was evidently an early attempt at color printing. If you think the material is of enough interest to your readers to use in the Tradesman, you are very welcome to it. If it is of no use at all you can return the copy to me and I will hand it over to the Burton Historical Collection. It is a reminder of the good old days when "the play was the thing" and troupers stuck to the road with all its adventures and hazards, whether they broke even at the end of the route or were left to walk the ties back home. Otis Skinner once had a play representing such a company stranded at Weedsport, on the Erie Canal, and seeking carfare in a private entertainment.

George B. Catlin.

Newspaper men enjoy certain unusual privileges which give zest and charm to the passing hours and make the profession so fascinating in interest that some of them are never willing to abandon it for some more lucrative calling with better chances for the future. One of the privileges is that of being able to meet notable people on terms of intimacy, for public men and women seem to know that public appreciation is based largely upon a favorable publicity. In the course of many years of service in journalism the average man makes interesting acquaintances and years later, when his memories begin to pale, he wishes he had kept a diary with records of all the interesting people he has met.

Among my own faded memories there remains one of a man who was once a familiar figure in Grand Rapids and about the lobby of the old Morton House in particular. He was a tall, rather solemn looking man who would hardly be suspected of being a walking storybook of adventure. He wore his dark hair, streaked with gray, quite long and a full beard. Often he would sit for an hour or more staring at nothing in particular, but I afterward learned that in such moments he was living over again in memory the scenes of many earlier years. This was William Peake, Jr., last survivor of a famous concert troupe which made annual tours through New England, New York and Pennsylvania and enjoyed a deserved popularity. Mr. Peake was an accomplished musician who played several instruments with skill and who once possessed a fine singing voice. He lived North of Grand Rapids, at Rockford, as I remember, and when he came to the city he often brought with him a harp on which he would play during the evenings.

On seeking his acquaintance I found him quite reticent at first, but when I told him that I possessed a play bill of the famous Peake family he immediately became communicative. In the course of several interviews with him I learned a good deal of his own and other history pertaining to the concert stage and musical show people of early days.

Musical talent is most often made manifest with individuals, but now and then a whole family displays musical gifts in varied ways. During the 1840s three such families were famous: the Hutchinson family, the Peake family and the concert troupe known as the Allewhanians of which J. M. Boulard was manager and Bernard Covert was the last survivor. Bernard Covert was the author of the music and words of "The Sword of Bunker Hill," and I heard him sing it back in the 1870s when he was 85 years of age and still possessed of a powerful baritone voice.

The Peake family began its musical career in Medford, Mass., where William Peake, senior, was the organist and Mrs. Peake the soprano of a church choir. When William Peake, Jr., was only seven years of age he had a fine powerful contralto voice and with his father, mother and an uncle began making concert tours. All were trained by William Peake, senior. When they became widely popular as singers the family settled in Boston and when they were not on the road Mr. and Mrs. Peake sang in Dr. E. H. Chapin's choir.

William Peake, junior's voice changed to a pleasing baritone and when John B. Gough came to this country to lecture on temperance, young Peake, at the age of 17, traveled with him, singing sentimental temperance songs. Year by year the family extended their tours until they were singing as far West as St. Louis. P. T. Barnum, the showman, was always seeking novelties, advertising them lavishly and soon discarding them for some later He imported a family of Swiss bell ringers as a feature of his show and for some reason their contract was terminated in midseason. The bell ringers tried to make their way independently, but became stranded in St. Louis, where their outfit was held for debts.

William Peake, senior, bought the bells and other properties and after mastering them himself he trained his family and two assistants in playing them. Then they toured the country for several years, using the bells for accompaniment to their singing. Presently the older Peakes were compelled to retire from public life because of advancing ag,e but William, junior, continued as a showman, managing concert troupes and musical comedy companies.

In Jackson, Michigan, he made the acquaintance of the talented Berger family, each of whom was a skilled instrumental player and some of them fine singers. Mr. Peake engaged them, taught them the art of musical bell ringing and conducted them on long tours. The family consisted of Mrs. Berger, three daughters, Carlotta, Etta

and Annie, and two sons, Fred and Henry. They played a great variety of instruments. Annie Berger was one of the first in this country to become a saxophone soloist, beginning back in the 1870s, when the instrument was more of a novelty than at present.

"We had a curious way of managing our company affairs," said Mr. Peake, "I did the booking for the tours, paid all traveling expenses and hotel bills and living expenses, but no salaries. At the end of the season we took what was left in the treasury and divided it among us to carry us through the dull season. Sometimes the split was small, but generally it was satisfactory, for we gave always a good show and deserved patronage."

"When we had been on the road several years I saw the necessity of expanding our show with new features and down in Connecticut I met an unusually versatile and charming young comedian named Sol Smith Russell. He was a native of Brunswick, Me., where he was born June 15, 1848. His family moved West, living for a time in St. Louis and then in Jacksonville, Ill. Mr. Russell was a natural born showman and comedian. As a boy he used to organize minstrel shows and give exhibitions in his home towns. When the civil war came he enlisted in an Illinois regiment as a drummer boy and was with Gen. U. S. Grant in camp at Cairo. But it was found he was too frail in physique for the hardships of army life and so was discharged. His next endeavor was to find a place in a show company, so he joined a barn-storming troupe which was presenting a play called 'The Hidden Hand.' His first part was the role of a slim colored girl styled 'Pit-a-Pat.' When he was not on the stage he rattled the snare drum in the orchestra and soon he was able to 'double in brass' by playing an alto horn in street parades and in front of the theater before the show. A majority of stage people of those days of the 1860s and 1870s had to perform such varied duties in order to hold their jobs.

Mr. Russell's salary was \$6 per week, so he yearned and asked for The manager offered him \$8 per week if he would add a slack wire performance to his repertoir. Rsusell did his best, but soon he suffered a fall which nearly crippled him, so he gave up slack wire acrobatics. That manager was William Peake. Russell had to quit the company to recover from his injuries and the company went on with a substitute. Later Russell had a short engagement in a St. Louis theater and when Mr. Peake came along with the Berger family he was again engaged for a road tour.

By this time Russell had become so good in comedy and in the singing of comic songs that he was unwilling to accept the arrangement of "no salary until the close of the season," so he struck for \$15 per week, to be paid at the end of each week.

"That demand forced a hardship upon me," said Peake, "for now and then there would be a week when I was hard pressed for hotel bills and traveling expenses, but I needed the young man and had to come across. Pretty soon I discovered that Sol Smith Russell and Carlotta Berger were making goo-goo eyes at one another, so I called them into a heart-toheart conference and exacted a solemn promise that they would not marry until the end of the season; for a wedding is apt to disrupt a road show. With some reluctance they both agreed to lay off the matrimonial venture until the end of the season. They kept faith with me and we had a good season. On the day that we disbanded the lovers hurried to a minister's house and were quietly married. When the time came for another road tour I was compelled to pungle up a considerable increase of salary.

"Presently I felt the need of a change in my way of living. My health was none too good. I had acquired some bad habits and so I retired and the Berger family went on their own hook, managed by Fred. Presently Etta married Clarence Bennett, son of the leading merchant of Jackson. Years later she married Lloyd Brezee, a well-known newspaper man. Annie married Leigh Lynch, a clever showman, who gathered together all the curious attractions of the Midway shows for the World's Columbia Exposition in Chicago in 1893. Carlotta Berger Russell died and later Sol Smith Russell married Alice M. Adams, daughter of William T. Adams, who wrote the Oliver Optic stories which were so popular in the 1870s."

Mr. Peake, like many another talented man of nervous temperament, made the mistake of taking alcoholic liquors to fortify himself against exhaustion and soon became quite intemperate, but finally he mastered the habit and became a sober citizen. He married at Niles, Michigan, and for years made that city his home. He made occasional trips to Jackson to visit his friends, the Bergers, and lived to a good old age.

After the break-up of the Berger family troupe Sol Smith Russell and Fred Berger formed a curious partnership, gathered together a company and began touring the country with Russell as star and Fred Berger as manager and booking agent. Their first play was a musical comedy, Edgewood Folks. The play was successful and it was followed by other successful ventures. Mr. Russell was extremely popular in two plays of the simple rural life of America, "A Poor Relation" and "Peaceful Valley." He also played "The Heir at Law," "A Bachelor's Romance,' and Sheridan's "The Rivals."

My last encounter with the veteran showman, William Peake, was in the lobby of the Morton House in the spring of 1891 or '92. He was then, I was told, well past 80 years of age, but looked twenty years younger and his fingers were apparently as nimble and deft as ever when he swept the strings of his harp.

So the Russians are changing alcohol into rubber? It seems impossible, but we've seen the stuff give men the bounce

Our chief trouble seems to be that we are dissatisfied with the Government instead of our old-model household equipment.

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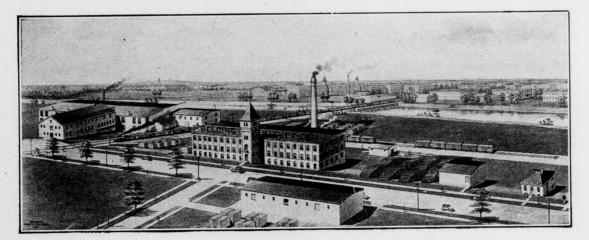
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GRAND RAPIDS

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WHERE BETTER BASKETS ARE MADE



THE BELDING BASKET COMPANY is always at your service to help you solve your basket problems.

When ordering always specify MICHIGAN MADE PRODUCTS

BELDING BASKET COMPANY

Belding, Michigan

HEALTHY MENUS.

Weekly Rations To Sustain a Family of Five.

During the coming winter months there will be several million dollars of the taxpayers' money of Illinois expended to provide food and shelter for the unemployed people and their families.

It is not sufficient to supply the head of the family with a certain amount of money to provide food for his dependents, but he should be aided in the proper selection of foods to maintain health and to prevent disease in the growing children of his family. During the present period of economic emergency it is best for us to face the facts and attempt to provide bodybuilding foods for the oncoming generation.

The industrial worker as well as the leaders of our National life from 1945 to 1960 may well develop from the families of the unemployed during the present economic conditions. In order to maintain a high standard of health as well as physical and mental efficiency it is necessary to provide the proper food for these growing chldren.

Foods can be divided, for the purpose of convenience, into two big classes:

The sustaining foods represent to a great extent the starches and fats of the vegetable and animal kingdom. These foods are fuel foods. They supply energy for work and supply heat to keep the body warm.

The other group of foods can be called body-building foods or diseasepreventing foods. Or, they can be called the natural or growth-promoting foods.

It is necessary to give growing children a sufficient amount of these foods if our next generation is to carry on the high ideals the present generation has set up and maintained. These bodybuilding foods include milk, eggs, whole wheat, whole corn, tomatoes, oranges and cabbage.

These foods are natural foods; that is, they are not denatured or refined by any mechanical process. These foods contain essential elements that go into the cells that build up a healthy body.

When funds for the purchase of foods are limited, the weekly rations for a family of five including two adults, the father and mother and three children under 14 years of age should consist approximately of the following:

Bread flour, meal, oats, grits and other grain products, thirty pounds.

Whole milk, twenty-five quarts.

Whole milk is expensive and may not be available in this quantity. If not, a one-pound can of unsweetened, evaporated milk contains the same nutrients as one quart of milk. In other words, twenty-five pounds of unsweetened, evaporated milk is equal to the twenty-five quarts of whole milk, or six pounds of dried whole milk is equivalent to twenty-five quarts of fresh whole milk.

It may be cheaper to purchase dried, skimmed milk. In this case, five pounds is equivalent to twenty-five quarts of fresh milk. If dried skimmed milk is used more butter should be

added to the diet than when whole milk is used.

Potatoes, twenty pounds.

Potatoes should be cooked with the skins on. In this way nutritive substances are held in the potato.

Dried beans or peas, one pound. Tomatoes, six pounds.

Three cans of No. 3 size or five cans of No. 2 size tomatoes are equivalent to six pounds.

Green leafy vegetables, ten pounds. Other vegetables and fruits, ten pounds.

Fats, including butter, lard, becon, peanut butter, three pounds.

Molasses, sorghum, syrup and sugar, three pounds.

It is better to use molasses and the sorghum syrup than refined sugar. They contain extractive and other substances that make them healthful foods.

Lean meat, fish or cheese, seven pounds.

Eggs, one dozen.

One cannot give an absolute price on any of these ingredients that will hold for all communities. Individual needs and tastes will change the above suggested quantities to some extent.

A family should eat every day some of the following foods:

- 1. Bread, whole wheat, cracked wheat, cornmeal mush, grits, oatmeal or rice.
- 2. Potatoes-Irish potatoes or sweet potatoes.
- 3. Milk-fresh, evaporated or dried.
- At least one vegetable, and more 4. if possible, either of the green or of the yellow-colored types.
- 5. Molasses and syrup should be given preference over sugar.
- 6. Fats, in the way of butter or lard for seasoning.

Added to this should be the recommendation to drink plenty of water.

- A family should eat every other day some of the following:
- 1. Either tomatoes, raw cabbage, or raw fruits.
- 2. Either dried beans, peas, or peanuts.
- 3. Either lean meat, poultry, fish, fresh or canned, cheese or eggs.

If there are young growing children in the family they should eat every day, milk and tomatoes, or oranges, and they should be given an egg at least every other day.

When money is provided for food in a family consisting of adults, only the majority of the food can be of the sustaining or fuel type of foods. But if there are children under 14 years of age in the family a part of this dollar should be spent for growth-promoting and disease-preventing foods.

As an example, in a family of adults, 15 cents of the dollar can be spent for milk and eggs. If there are children in the family 30 cents of the dollar should be spent for milk and eggs.

Vegetables and fruits for the adults should amount to about 25 cents of the dollar. Wheat, corn, cereal foods, represent 20 cents of this dollar. Fats and sweets, such as butter, lard, molasses, syrups, should take about 20 cents of the dollar. Meat, fish, and cheese should take the last 20 cents of this dollar.

When children are to be fed from this dollar, there can be less wheat, corn, rice and oats purchased and a little less meat and fish.

It is extremely difficult to designate just the diet that any particular family should eat. The State Department of Public Health, with its well-trained personnel who are authorities on health and how to maintain health, feel that one-third of the dollar spent for food for growing children should be spent for milk and eggs.

The other two-thirds can be made up from the fuel foods that the older adults of the family will purchase. A quart of milk a day with one egg a day for growing children is a sound and safe investment.

The agencies distributing funds to feed the unemployed and their families enjoy a great responsibility. The social and economic structure of the next generation can be altered by the type of food ingestetd by our present young growing children. This is an excellent opportunity to reach several thousand people with a health message on food.

One of the greatest factors in maintaining health is diet. The opportunity is now presented to teach a group of people who are ordinarily difficult to reach the proper diet that should be ingested by people to maintain health and to prevent disease. This opportunity should not be lost but should be capitalized and should be utilized to teach the oncoming generation that health is dependent to a great extent upon diet.

A well-balanced diet does not need to be an expensive diet. Natural protective foods can be chosen from a limited income that will allow children to grow properly and develop into normal manhood and womanhood.

Dr. Lloyd Arnold.

Landscaping Plans For Roadsides in Illinois.

The Illinois State Department of Public Works and Building is heartily in accord with the movement of planting memorial trees and otherwise beautifying our State highways under welldirected supervision. The Division of Highways tenders the co-operation of its engineers to all agencies and individuals interested in the landscaping movement.

As highways are primarily to carry traffic as efficiently as possible, consideration must be given to the nature and position of trees and shrubs that border them, as to their effect on safety of traffic, maintenance and future improvement of the road.

It will be necessary for those who plan tree plantings to obtain written approval from the owners of adjacent lands and to consult with the district highway engineer who will look over the proposed sites with them.

Plats showing the location and kind of trees and shrubs to be planted will be worked out and drawn up by experienced landscape engineers.

As a dead or neglected tree is unsightly and sometimes proves a menace to traffic, satisfactory evidence must be submitted by the parties wishing to do plantings to show that am-

ple provision has been made for the care and maintenance of the trees and shrubs.

Plans worked out by local people with the aid of the dsitrict engineer will be forwarded to the Springfield office of the Division of Highways for consideration.

The Department's policy forbids the planting of trees or shrubs within 500 feet of any road intersection or railroad grade crossings or closer than twentyfive feet to the center line of the highway. The best location for tree plantings is at least three feet beyond the back slope of the ditches and as near the right of way line as possible. The distance between trees when planted in rows will depend upon the ultimate size of the tree. In general, fifty feet between trees is considered about the average distance.

It is desirable to plant such trees as will be free from objectionable conditions such as scale or rust, which might be injurious to near-by farm crops. Trees which are sturdy and long-lived are to be given preference and such trees as have a rank growth of troublesome roots, are short-lived and otherwise undesirable will not be approved by the Department for planting along State highways.

Harry H. Cleaveland.

Hazard To Eyesight From Infection of Teeth.

Accident policies usually value the loss of an eye at the tidy sum of \$5,000. And while this undoubtedly is a lot of money, it by no means compensates for the physical impairment.

However, the unfortunate person who accidentally is deprived of loss of vivsion in one eye, if protected by a policy, is certainly in a much better position than is the one who loses the sight of an eve because of infected teeth. Accident policies do not cover this sort of thing.

To many it may seem to be a far cry from bad teeth to an eye infection. However, the route is more closely associated than it would at first appear to be. Nor are eye infections from diseased teeth unusual.

The fact is that germs can be ardent and persistent travelers. They can and do make their way through the passage from the eyelids to the nose. Moreover, there are other avenues of approach between the eye and the mouth. For example, there is a hollow bone beside the nose and under the check. The hollow in this bone communicates with the nose. Infected material from the teeth and jaws under certain conditions find their way into this cavity which is known as the antrum. When diseased, this antrum is a common source of eye infection.

Chronic conditions of the antrum may be "set off" by an abscessed tooth. Acute conditions thus develop and many a person has thus become a wearer of a glass eye. Moreover, serious eye operations take on an additional infection risk if the teeth are in bad Dr. C. J. Hollister. condition.

A radical is a man who realizes that nothing in the way of change could make his fix any worse.

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Fireproof, Modern with 300 rooms

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Quality Packers of MICHIGAN'S FINEST FRUITS

600

SHELBY

MICHIGAN

Some Sensible Observations By the Kalamazoo Wise Man.

As we came out of a dinner club meeting we walked along with a textile manufacturer. During the past year or two we have hesitated to say to any man, "How's your business?" But we screwed up our courage to-day and praises be to Allah this is the answer we received. "We have received more orders during the past week than came to us during the preceding six months." It will take time for some people to get over the habit of looking down at their boots, but time is a great healer of all kinds of wounds. Some of us are going to profit by the lessons we have learned and of course some of us will soon forget, but no matter how deeply we have been probed by adversity, we ought not to forget that after all we are living in the best country on the face of the earth.

Out in front of a college fraternity house the other day a great hulking two-hundred-pound football player was down on his hands and knees scrubbing the front steps with a tooth brush. This was the stunt that had been assigned him as a part of his initiation into the fraternity. All about him there stood other students, kidding him and urging him to "hit the line hard, boy," or "hold that line, you've only two yards to go." To all of this good natured banter he, of course, replied in kind. But this college boy was not so different from a great many of the rest of us. We spend a lot of time majoring in minor matters-worrying over incidentals, struggling for trifles, fighting for principles that are not worth fighting for. It is easy to get so engrossed in detail that we lose sight of the great objectives. Intent on savings we lose customers; spending money on advertising and slighting the quality of the merchandise. It is likewise easy to major in minor interests of life. Golf scores are interesting, but a score that is too good may have cost us the championship of our boy, the confidences of our daughter or the understanding of our wife. Good health is a treasure beyond all computation. but the only reason for being well is that the spirit shall not be handicapped by a body that cannot respond to our demands. To build a body, and grow a soul that cannot rule and master the body is just another case of majoring in minors.

From the day you entered the first grade, or even the kindergarten, until now when you refer to your bookkeeper's records, you have used ruled papers. Probably you never once gave a thought about how those lines were put on the paper. And if you did give it a thought, you probably guessed wrong. For they are not printed on the paper-they are ruled on it. In the low priced grades such as the average school tablet, the lines are ruled by discs on the circumference of a round roller under which the paper passes. Indeed, this roller with its discs looks a good bit like a disc har-

THIS, THAT AND THE OTHER. row which the farmers use in preparing the fields for sowing. The better grades, however, are ruled with steel pens that rise and fall on the sheet at just the right intervals-thanks to ingenious cams. The paper starts from one end of the machine in roll form, is cut by the machine to the desired length, passes under the pens set for whatever style of ruling is desired, and then if the rulings are to be made at right angles, turns a square corner and glides under other pens set for the transverse lines, very often flowing with another color ink.

> In one of our prisons to-day is a young man twenty-two years old who has been sentenced to stay right where he is for life. He graduated from high school, tried to find a job in his own

lookout was stationed, arrested him, he was tried, convicted of murder and there is your story. You say he should have been punished and you are right about it and so there is no use in asking you this question because you can't answer it. What are we going to do with the many thousands of young men we are turning out of our colleges and universities, young men who feel they are fitted for a business or professional life, young men who will not go back to the farm or engage in some kind of hard work? All right, now you ask us one that we can't Wm. L. Brownell.

Fatigue as Index of Physical Ailments.

Broadly speaking there are two types of fatigue, normal or physiologic, abnormal or pathologic. We are not

William L. Brownell.

small town, was unsuccessful, went to a larger city on the few dollars his mother had saved, got a room in a cheap boarding house and naturally became acquainted with three other young men roomers. One night they told him they were going out to rob a store and if he would go along and just stand outside as a lookout, they would divide the plunder. He was down to his last dollar and so he went with them. It was late in the evening but the proprietor was there working on his books. He discovered the three young men who had crawled in through a back window and when he reached in his desk for a gun, one of the boys shot him dead and then ran out of the front door. A passing policeman heard the shot, ran around to the back of the store where the

concerned with the technical definitions of fatigue, but will concern ourselves with that state of tiredness that prevents our performing our daily work with normal efficiency.

We are all familiar with the case of normal fatigue. The individual comes home tired and hungry, peeks into the saucepan to see what he is going to have for supper, is interested in the evening paper, the children, the new rose that just bloomed in the garden, all the little happenings at home.

He is tired, but he enjoys his supper. And, after a good night's rest, awakes full of pep and push for the job to-morrow.

We are equally familiar with the picture of abnormal or pathologic fatigue, either through our own experience or having observed it in

others. The individual comes home cross and tired or, "tired to death" as we say; too tired to be interested in anything, too tired to eat or even sleep properly. He starts out the next day unrefreshed and tired, dreading the day's work before him.

Abnormal fatigue may be caused by mental or physical conditions or a combination of both. The teacher doing little physical work engaged in monotonous tasks and maintaining petty discipline, may be just as fatigued as the laboring man who is daily overtaxing his physical strength.

Though the former may develop "nerves" and a shrill voice as the result, and the laborer may develop organic lesions, they both nevertheless are suffering from abnormal fatigue which prevents them from accomplishing their allotted task with their customary neatness and dispatch.

Ill health, physical defects, mental attitudes, insufficient sleep, monotonous conditions in working environment which may be manifested by organic disease, focal infections, flat feet, uncorrected eye defects, inadequate ventilation, poor illumination or exposure to poisonous substnces while at work, all add their quota to the bur-

We should have no difficulty diagnosing our own case and be able to tell whether we are suffering from abnormal or pathological fatigue. Are we cheerful at the end of the day, have we preserved our normal sense of humor, do we enjoy the evening meal, do we sleep well and wake up refreshed and ready for the job to-morrow, or are we cross and impatient at the end of the day, too tired to enjoy our meal or a good night's sleep.

Much can be done if we are suffering from abnormal fatigue by the application of simple common sense. We know that physical defects increase fatigue. Many of these conditions can be remedied or at least alleviated. Let us then see to it that we have no physical defect that can be remedied added to the burden.

The best way to do this is to have an annual health examination and follow the advice of our family physician. We know that worry is an important factor in causing excessive fatigue. While it is true that mental attitude is frequently difficult to change, the very fact that we recognize it as a cause of the condition often gives us the fulcrum to lift us out of it.

If our work is unsuited to us or the industrial environment undesirable, let us make up our minds to do something constructive about it. Apathy is the brother to fatigue. We can do something about it if we have sufficient determination.

The important thing is to bring these conditions and worries into the light of day, view them calmly and dispassionately, analyze them thoroughly and do something about them. We should not hug them to ourselves and hide them away, for thus they grow and multiply, adding a burden out of all proportion to their actual Dr. Albert S. Gray. importance.

A compact chromium plating unit has been devised for machine shop use in plating tools and parts.

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Prepared Pancake Flour and Buckwheat Compound
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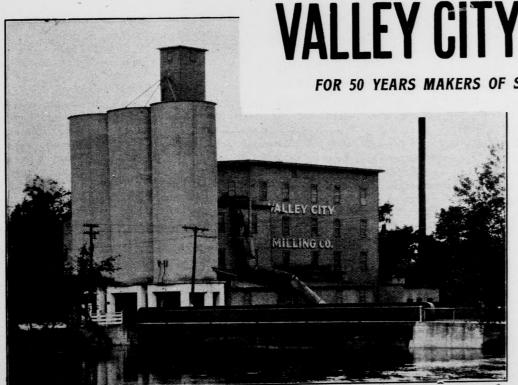
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Branch Warehouses
TRAVERSE CITY, MICHIGAN
KALAMAZOO, MICHIGAN

FIRM OF HIGHEST RATING

Which Does Not Use Its Own Credit.

Not long ago there died here in Los Angeles, H. W. Robinson, president of the J. W. Robinson Co. This firm still bears the name of its founder, the father of the man recently deceased. Entering the store at eighteen, the son took an active part in the business for thirty-six years.

The distinctive achievement of this man's career and the one which will focus the attention of Tradesman readers, is the financial condition in which he left the affairs of his firm; a condition which has been maintained for many years and which, I believe, is almost or quite uniquee in the annals of big department stores.

The J. W. Robinson Co. owns outright its fine large seven-story building at West Seventh street and Grand avenue. There is no bond issue, no mortgage, no scratch of any kind against this palace of retail commerce.

Until 1915 the center of retail selling in Los Angeles was on Broadway. In the fall of that year Robinson's pioneered a movement onto West Seventh street, a location of easier access from the fashionable residence sections. Other leading stores and small smart shops followed. Results have justified the change. For a long time now West Seventh street has been one of the finest shopping districts on the Pacific coast

Now in regard to the merchandise to be found on the different floors of the Robinson store. Cottons, linens, woollens, shoes, clothing, china, art goods, rich rugs and draperies to delight the lovers of beautiful home interiors, bolts and bolts of silks, satins and velvets, yards and yards of the handsomest ribbons and the filmiest laces, dainty lingerie, luxurious furs, jewelry of entrancing loveliness short, a large and varied stock which speaks the last word in style and class and quality in each one of its many lines, a stock made up not alone from the best produced in this country, but from articles brought from the far ends of the earth: for this house has long imported heavily-all this assemblage of elegant wares for gratifying every desire of a clientele having fastidious tastes and large bank accounts-all this merchandise belongs to this firm absolutely.

And the firm never borrows money at the banks nor elsewhere, yet holds to its invariable practice of keeping all its goods paid for all the time. As soon as the invoices of an incoming shipment have been checked, remittance is mailed in payment.

Coming from Brockton, Mass., to Los Angeles, J. W. Robinson in 1883 started a store which from its beginning has held a leading place in the dry goods business of the city.

At the time he came all the stores here were small. Mr. Robinson's original investment, it is safe to say, was only a fraction of the present capital of his firm. The real estate and stock briefly described above represent the definite, tangible gain resulting from nearly fifty years of well-managed,

skillfull merchandising, together, of course, with the original investment.

Whether exactly the same official regime prevailed in the early days of the business as has been followed in its recent years, I have not learned. Certain it is, however, that the elder Robinson had his full share of New England caution and thrift, as well as of shrewdness and integrity, traits which he transmitted undiminished in strength to his son. When the latter assumed control he carried on much as his father had done, only on an everenlarging scale.

To describe the distinctive character of the Robinson store in the fewest possible words, I should call it the Marshall Field Store of Los Angeles.

The methods used and the atmosphere which pervades the place remind

all outstanding in successful achievement

Tradesman readers know my strong preference for the cash system in retail selling-a preference based on the conviction that, generally speaking, this is best for both dealer and customer. But I freely admit that great success sometimes has been achieved by the judicious use of some carefully safeguarded charge system.

While paying cash themselves, the J. W. Robinson Co. for years and years has freely granted credit to reliable customers. Indeed, the greater part of their business is done on credit. An inventory of their assets taken at any time would include the item of highclass and perfectly collectable charge accounts in an amount that would equal

Ella M. Rogers.

me strongly of Field's retail store in the sum of several comfortable forthe years when I best knew it, from 1892 to 1904.

There is the same reliability and adherence to quality on the part of the store, the same trust and confidence on the part of the customers. Like Field's, it enjoys the patronage of the wealthiest, but, just as at Field's, persons in lesser circumstances suffer no slights. I never have known of anyone's receiving a discourtesy at Robinson's.

The likening of Robinson's to Field's requires a single qualification. No one store in Los Angeles has had such predominance in the highest class retail trade as Field so long held in Chicago. It is conceded by all that Robinson's has kept right in the van, but has done this by sagaciously meeting keen competition from three or four concerns,

Ella M. Rogers. tunes.

Duty of Conserving School Child's Health.

The early systems of school medical inspection in this country were placed under the local boards of health, thus distinctly recognizing that the health supervision of children is a health and not an educational matter.

The problem of placing this service under the health or under the educational authorities has received much attention for many years. In general, a great proportion of the large cities have the service under the boards of health, while in the smaller communities it is a function of the educational authorities.

The reason for this may be explained in the fact that in large cities the boards of health are usually well or-

ganized and have adequate machinery for carrying out the important service of health supervision of school children. In the small towns and rural communities where the health officer is often a part-time employe without qualified training or experience, the school authorities naturally feel the responsibility of assuming this func-

It is the general view of health authorities that the health problem of the school child is an essential part of any co-ordinated program of communal health conservation. The population in the age groups under 15 constitute the best field for public health work, since the most effective work of disease prevention and health promotion can be done in these age groups.

It seems, therefore, quite reasonable for boards of health to assume this service when their machinery for performing it becomes fully adequate. While this is true of larger cities, in smaller communities where health boards are not capable of assuming any responsibility beyond the superficial control of contagious diseases the responsibility of providing the school children with medical inspection should rest with the school authorities.

It must also be borne in mind, however, that the average school is open only about 190 days of the year and that the child during this period is under the supervision of the school authorities for only six of the 24 hours. Under strictly school control, medical inspection in the schools would then leave the child without health supervision for the greater part of the year.

Dr. Morris L. Grover.

Shrinkless Cloth.

We have become accustomed to controlling so closely the dimensions of metal parts that "tolerances" of one ten-thousandth part of an inch are almost commonplace. And more recently the idea of definite tolerances, of plus and minus limits of measurement within which a given article must fall, has invaded the fields of wood cutting and plastic molding.

But who ever heard or thought, before, of close tolerances in the manufacture of cloth?

Cloth has been such a variable product that it has been rather taken for granted that a thousand yards of material going into the finishing process would stretch into considerably more or be shrunk into considerably less than a thousand yards, and then suffer further changes the first time the user of the cloth sent it to the laundry or exposed it to the elements.

Recently a mechanical process has been developed, which manufacturers and converters in different textile industries are being licensed to use, that makes it possible to produce cotton or worsted cloth that has, in effect, already been to the laundry. The fibers of the fabric are actually re-arranged during the process, which does not employ chemicals or rely upon preshrinking or washing.

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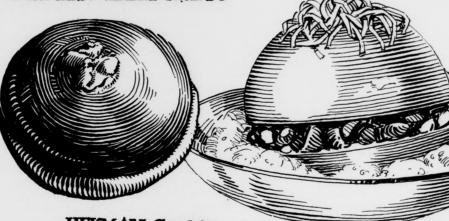


Every Meal Eat HEKMAN'S Cookie-Cakes and Crackers



HEKMAN Crackers appetizing, fresh, nourishing, companions to the first dinner course





HERMAN Cookie-Cakes, a selection of tasteful and appropriate dainties for the last course of the dinner.







AMERICAN FIRE INSURANCE.

Forty Per Cent. Carried By Mutual Companies.*

Mutual Fire Insurance has stood the test of the last three years as no other business in America. That alone is reason for our being here. Not that we may rejoice in the greater tribulations of others, but that we may analyze the reasons for this remarkable record and plan the future so that history shall in the years ahead continue to repeat itself so far as mutual insurance is concerned.

What is the basis of our success? Primarily I should say the inherent soundness of the mutual theory:

Policyholder interest in the venture assures conservatism in the character of other property owners asked to cooperate. Time and again in the experience of every mutual company a decision to accept an applicant is due to policyholder assistance in determining whether the applicant is worthy of mutual membership.

Policyholder realization that mutual insurance fully rewards fire prevention accomplishments accounts for the remarkable mutual progress in conquering the fire hazard. The tremendous economic loss through fire is a serious National problem. Every property owner is interested, or should be interested, in its solution. But the mutual policyholder has a two-fold interest; that of a citizen, and that of a member of a mutual company whose plan assures financial reward for the effort and money expended.

No consideration of mutual success could fail to include reference to the devoted unselfishness of mutual company directors, serving almost without exception for meager or no compensation, and with no stockhkolding interest to provide reward. The record shows adherence to the highest standards of trust responsibility and this extends to every ramification of the business.

I shall never forget my first experience along this line, which had to do with a meeting of the board of directors of the Farmers Mutual Fire Insurance Association in my home town in this state. I was a student in high school and had stopped in at my father's office on an errand. He was engaged with some clients at the time and so I wandered down the hall to the office of the secretary of the Farmers Mutual. There the board of directors was in session and I well remember the discussion had to do with the value of a barn that had been destroyed by fire. The meticulous consideration of every detail and the obvious desire to do full justice both to the policyholder who had sustained the loss and to the other policyholders from whose funds the loss was being paid, made an impression upon me that I shall never forget.

Later, shortly after I had entered the insurance business with the Central Manufacturers' I had another demonstration of mutual attitude that has remained with me during all the years. This was a case of a fire loss in which

*Address of James S. Kemper, President of the National Association of Mutual Insurance Companies, before the annual meeting of that organization at Columbus, Ohio, Sept. 26.

our company was interested and in which the adjustment of the loss was being supervised by that fine character we all so much admired, the last Secretary Reynolds of the Millers National Insurancec Co. The assured was insistent upon a settlement of the loss not strictly in accordance with the terms of the policy. Entirely as a matter of principle Mr. Reynolds fought the issue through to a finish and convinced the assured that he had no proper basis for the position he was taking. He then presented the whole case to his board of directors and to the other associated companies, recommended that leniency be shown and that the assured be not penalized. In other words, he insisted upon establishing the proper principle, convincing the assured that his position was untenable and then and only then, recommended what he described as "the treatment a mutual insurance company might properly extend to an honest policyholder." To most of you there is probably nothing unique in either of these experiences. To me, however, they were most significant because they gave me early in life a picture of the mutual philosophy as applied to policyholder, director and executive, that typified honesty, fair dealing and a spirit of unselfish service.

I think, too, that much of our success is due to the fact that the mutual manager views his work as a public service to which he has dedicated the best that is in him for the whole span of his business career. As a result we find an exceptional record of permanence in company policy. Progress? Yes, but always carefully considered, conservatively launched and watchfully nurtured. A policy not of to-day and to-morrow, but for all time.

All of these things have contributed to the continued progress of mutual insurance during these difficult times. Reviewing the record from the organization of the first American insurance company in 1752 (that fine mutual institution the Philadelphia Contributionship, to-day one of the very strongest if not the strongest insurance company in America and which we are proud to have as a member of our Association), up to the present time, we find a continuous, steady, conservative development. Mutual fire insurance has never been stamped by abnormal business conditions, whether favorable or unfavorable. We have neither become extravagant in good times nor niggardly in bad times. Realizing our responsibility to advance the interests of mutual insurance, we have not during "boom" times when business was easily procured forgotten how to work, nor have we under adverse conditions varied one whit from strict adherence to prudent underwriting. And that is why the mutual machine has gone steadily forward during these past few vears.

It seems to me that in this respect we have set an example for the Nation. There is entirely too much disposition in this country to look to Government to find the way out for American business. We have panaceas to the right of us, panaceas to the left of us, and panaceas of every type and kind and

nature and for every conceivable purpose, when what we really need is more hard work and more sound thinking upon the part of every individual in the I have said a number of Nation. times, and I still feel that our recovery from the depression has been delayed rather than hastened by not permitting natural forces to have full play. Indeed. I think that instead of tempering the disease by the administration of opiates, we might better have taken the real medicine and had it over with. Certainly there has been entirely too much emphasis upon the responsibility of Government for stimulating business activity.

Reverting to mutual insurance, it seems to me the outstanding feature of our depression record is our conservative and successful investment policy.

Unquestionably the experience of the last three years has had a wholesome influence on all insurance. It is to be hoped that the mistakes that have been made will not be repeated. Outstanding among the investment errors that have been developed by the depression are:

- 1. The investing of too large a proportion of the assets of the individual company in types of securities most susceptible to depreciation under adverse business conditions.
- 2. Investments in outside enterprises in which the directors or officers of the insurance company were interested.
- 3. Unwarranted reliance upon the recommendations of banks and investment houses interested largely if not entirely in the collection of a commission on the sale of securities.
- 4. Purchase of securities of political subdivisions or business enterprises located in the vicinity of the home office of the insurance company supported more by local pride than by a careful analysis of the desirability of the investment.

It is to the credit of mutual fire insurance that it has avoided most of these pitfalls. And I have no doubt that mutual companies will rigidly adhere to their conservative practices of the past, and if any changes are made they will be in the direction of exercising even greater care in the future.

We have all witnessed with concern and apprehension the difficulties of so many non-mutual companies resulting from unwise investments. True their funds are stockholders' property, at least so far as capital and surplus are concerned. But supposing we had experienced a serious conflagration three months ago, or even now, to what extent would prompt payments have been possible?

I can answer that question for mutual fire insurance—losses would have been adjusted and paid fully and promptly, as they have in every conflagration in our history. Why? Because mutual funds are in as good or better shape to meet such a demand than at the time of any previous calamity. The remarkable aspect of this situation is that the average mutual company has gone far beyond any recognized standard of investment in its financial policy. The result is that innumerable investment portfolios of mutual companies are infinitely more

conservative than the most rigid trust fund requirements of their respective states.

Why is it then that with better indemnity from the standpoint of investments; better indemnity from the standpoint of economical management; better indemnity from the standpoint of high-grade policyholders; better indemnity from the standpoint of the opportunity to increase surplus, if necessary, through reduction of dividends to policyholders, the statement is still made that non-mutual companies do 90 per cent. of the fire insurance business of America?

In the first place the statement is untrue because it is based on an improper standard of measurement. The test, as I pointed out a year ago in my Federation address, is not what the property owner is charged for protection, but the amount of protection he buys. In other words, the insurance he carries. The fact that he pays more for the insurance he buys from nonmutual companies has no bearing on the amount of protection afforded by such companies.

The survey made a year ago showed that approximately 40 per cent. of all the fire insurance carried in America was entrusted to mutual companies, and no successful challenge of that fact has been or can be made.

Why is it then with all its advantages of indemnity and cost that mutual insurance does not predominate in fire as it does in life insurance? The answer, it seems to me, is a simple one. It lies in the fact that mutual fire insurance has persistently insisted on a high standard of risk acceptibility, and in the fact that production methods are not the same.

In the life insurance field, in which mutual insurance is overwhelmingly predominant, the compensation to agents and brokers is not only substantially the same for both mutual and non-mutual companies under the same jurisdiction, but the reserve requirements are such as to prevent the payment by non-mutual companies of the exorbitant commissions that are so common in the practice of such companies in the fire insurance-field. While the first year life insurance commission is substantial, the renewal commission is very low. In fire insurance, agents and brokers receive as high commission on renewals as they do on new business. The mutual attitude is that these commissions are, in many cases, excessive. It is not strange, therefore, that the producer who can place his business where he pleases, should not infrequently elect to place it with the company allowing him the highest compensation.

High commissions, too, give added opportunity for a division with persons not qualified to act as agent, and who in many cases perform little, if any, service. Many of the best students of insurance agree that the elimination of "middlemen" would do much to raise the standards of the business, but this will never be accomplished so long as present commission practices prevail. In this connection it must be admitted

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In its final analysis all insurance is Mutual.

In every Successful Company the Policyholders' money is the only money that is ever spent.

Therefore, the Policyholder furnishes all the money that is used for insurance purposes

It you furnish the money why not participate in the profits?

Place your Insurance with us and you will Participate in these Profits.

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Transportation Building
Phone Randolph 0729

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GRAND RAPIDS
Grand Rapids Trust Building
Phone 95923

that many able and conscientious agents are not adequately compensated. The difficulty would, in large measure, be removed if the representative were able to retain the full commission he receives.

The record of mutual insurance in the amount of property insured during the depression has been an eminently satisfactory one. While the volume has in the cases of many companies shown a shrinkage, that shrinkage has been much less than in the case of most non-mutual companies. And with business recovery, the property owner, who has in these last few years had ample time to consider the question, will, I am sure, insist upon a larger proportion of his coverage being placed in mutual companies. This is a situation of which we should be prepared to take full advantage.

In my experience there has never been a time when mutual indemnity and mutual service were so highly esteemed by the property owner. Less and less is emphasis being placed upon our more economical cost. Time and again the policyholder has elected to remain with us at a substantially higher cost because of his appreciation of our better indemnity and service.

If there ever has been in the mind of any property owner serious doubt as to the character of the protection afforded by mutual fire insurance, that doubt should now be dispelled, and has certainly been adequately and convincingly answered by the mutual fire insurance record of the last three years.

If mutual insurance has a weakness it lies in our lack of appreciation of our strength. You will recall a year or so ago a number of our companies were very much upset when it was announced that the non-mutual companies had adopted a policy of non-intercourse with respect to loss adjustments. On the other hand, many managers felt that we should be much better off if we handled our own adjustments, as has been the practice for many years with the farm companies and some of the class and general writing companies. Experience has proven this judgment was correct and I doubt if there is a single company manager who would be willing to go back to the old method of joint adjustments with non-mutual companies.

Mutual insurance has made the best progress when it has acted on its own initiative. The records of the largest and strongest of our mutual groups together with the record of the farmers companies testifies most convincingly to this fact. Here we have demonstration that mutual independence with respect to rates, forms, underwriting conditions and adjustments, as well as in investment policy, has blazed new trails which, because of their greater appeal to the property owner have sooner or later been adopted by our competitors.

Satisfaction with our own record should not—and I am sure does not—blind us to a realization of the responsibility we have with respect to the economic situation of our country to-day. Unquestionably we have entirely too much government, and that means we are spending too much for its maintenance. Thirty per cent. of our Na-

tional income (\$15,000,000,000 out of \$50,000,000,000) is required to maintain our various government activities. Twenty million of our citizens are supported by the Government.

There is only one answer to this appalling situation and that is our indifference to our duties as citizens. A few years ago we were all applauding a reduction in the National debt as represented by the obligations of the Federal Government. At the same time we were absolutely ignoring the tremendous increase in the cost of state, county and local government. We voted bond issues by overwhelming majorities for every conceivable type of public activity without the slightest consideration as to the need for the expenditure or as to the manner in which the money would be supervised and used. The fact that interest accumulations were mounting day by day, that principal payments would have to be met some time, that the complacent taxpaver might not always be able to meet the increasing burden placed upon him, were all ignored. And so now we find that more than one day's income out of every four is required to pay our tax bills.

While we are on the subject of taxation I should like to make brief reference to the generally unfair and inequitable taxation of insurance. It must be conceded that a tax on an insurance premium is an unjust discrimination against the policyholder. It is difficult to understand why the buyer of insurance should make a greater contribution to the support of government than the non-buyer. Furthermore, there are many reasons why the insurance buyer should be encouraged in his prudence and not penalized by it. While we cannot hope to secure tax reductions in a time when the taxing bodies are exerting every effort to secure additional income, nevertheless we can, by diligent attention to the situation in our respective states, at least prevent a further burdensome and unfair taxation on the buyer of insurance.

Time and again in the history of the country we have seen organized minorities achieve objectives that appeared almost impossible of accomplishment, and yet the great mass of our citizenry sits idly by and makes little if any effort to register its opinion. Our representatives in government are responsive to and react promptly to the views of their constituents, and if the views they get are those of the conservative American citizen, the policies followed and the legislation enacted will represent the same conservative view.

Let us, then, resolve to do our part in this great emergency. The influence of mutual insurance through its millions of policyholders is one of the most potent forces in America. And it is an important force, too, because our policyholders as property owners are interested in the perpetuation of our present system of government, and are most vitally concerned in the cost of that government, for which, incidentally, they pay a totally disproportionate share of the tax burden.

The farm mutual insurance companies of America have demonstrated

what American honesty of purpose and integrity of policy can achieve. With little or no supervision they furnish a striking example of what can be accomplished by private initiative, free from bureaucratic despotism.

One hundred years ago that great philosopher and historian, Macaulay,

"Our rulers will best promote the improvement of the Nation by strictly confining themselves to their own legislative duties, by leaving capital to find its most lucrative course, commodities their fair price, industry and intelligence their natural reward, idleness and folly their natural punishment, by maintaining peace, by defending property, and by observing strict economy in every department of state. Let the Government do this—and the people will assuredly do the rest."

It seems to me that this is a platform to which we might well subscribe. Certainly its reasonableness and sound sense call sharply to our attention the long road we have traveled toward leaning upon the Government and looking in countless activities that might better have been settled within ourselves.

The case of mutual insurance needs no apology and no explanation. It has functioned for 180 years in America with little, if any, necessity for Government supervision or correction of practices. It has succeeded because of its fundamental soundness - it will continue to succeed and grow and develop as an institution of service to American property owners. You and I are fortunate to have had a small part in the development of this institution, and we may well congratulate ourselves that the founders of mutual insurance in America who were also the founders of the Nation itself, launched the enterprise of mutual insurance on so high a plane and with such sterling ideals and purposes. Let us then to-day pledge anew our faith in this institution. Let us resolve to adhere to those wise, sound, conservative principles that have carried us triumphantly through the years that have passed, that history may, as I said at the beginning of my talk, continue to repeat itself so far as mutual insurance is concerned in the years that are ahead.

Individual Neglect of Rules For Health

One of the greatest and least-known industries is that of health. One item alone in this colossal activity is a \$3,000,000,000 investment in hospitals. Again, it has been conservatively estimated that nearly 1,500,000 people are engaged in the various departments of this vast organized effort.

It thus appears that however careless individuals may be regarding this industry, there is an enormous "market" which demands a service both in material and personnel which ranks with the major industries of the Nation. The significance of this fact deserves attention.

The Committee on the Costs of Medical Care, of which Dr. Ray Lyman Wilbur, Secretary of the Interior, is chairman, has estimated that in money loss alone \$6,000,000,000 worth of lives are needlessly sacrificed every year. This can logically be considered

as an indictment against the average citizen whose personal interest in his or her own physical welfare is either entirely lacking or decidedly misplaced.

The United States officially is intensely health-conscious. This fortunate fact has resulted in spectacular successes along the lines of communicable disease control, mass prophylaxis and scientific achievements. In fact, health officials, physicians and aliled groups have made a most amazing success of their work. However, they are blocked at the point where the burden shifts from public health problems to personal ones.

And so the fact remains that, despite the magnificent results, people as a whole consider health and disease as an entirely abstract problem until something happens to them personally.

It is perfectly safe to say that if it were possible to get the average individual to think and act positively regarding personal health and disease prevention, the "market" now representing the great demands upon the industry of health could be markedly reduced.

It would thus appear from the economic standpoint alone, not to mention the unnecessary suffering and premature deaths, that it would be fine business for everyone to pay more attention to such cardinal requirements as adequate sleep, sufficient exercise, proper foods in proper quantities, the avoidance of nerve-wracking and body-devitalizing excesses of all kinds, and, in addition, follow the sensible plan of the annual physical examination.

Until people can somehow be made to realize that health is not provided by the gods, as are the sun, air and moisture, and, therefore, assume their personal obligation in this important matter by respecting the right living rules, the health industry, gigantic as it is, will of necessity unfortunately be compelled to increase.

Theodore B. Appel.

Excellent Quality of Small Sized Hen's Eggs.

Small sized eggs produced by young chickens just beginning to lay are plentiful at this time of year and are selling at prices enough lower than prices for eggs of ordinary or large size to make them an economical buy. The small eggs are of high quality and even excel large ones in flavor.

The small eggs are classified as "pullets' eggs," of which fourteen to sixteen are equivalent to a dozen eggs of ordinary size, and as "peewees," which are even smaller. When pullets begin to lay, their eggs are small, becoming gradually larger as the birds develop into mature hens.

At present, pullets' eggs and peewees are being produced. Late in the Fall and in the early Winter the eggs will be of medium size, and by Feb. 1 the young birds will be fully matured and producing eggs of ordinary or large size. During the Fall the supply of large eggs is reduced while the old hens are moulting. Alben E. Jones.

A cosmetics manufacturer is stimulating sales among the co-eds by packaging his products in containers emblazoned with the colors of the school.

50 YEARS OF FUNDAMENTALS

The violation of fundamentals, in business as in life, exacts an inescapable and terrific penalty. The history of the last few years has proved with unmerciful vehemence that man cannot live by bread alone.

Fifty years ago a young man sought to give a wider practical understanding of the full importance of this truth to Michigan tradesmen. His medium was the publication in which these words appear. He conceived of his task as the honest presentation of facts and happenings in every field of economic activity; the fearless exposure of questionable practices; the interpretation of significant trends in terms of time-tested fundamentals.

The courageous vision of that young man has been rewarded. Not primarily in terms of gold or silver; but in the far richer currency of heartfelt respect and appreciation for his life and work.

We congratulate Mr. E. A. Stowe upon the Golden Anniversary of his publication — the MICHIGAN TRADESMAN. And we earnestly wish for him a long continuance of that mental vigor, clarity and idealism which has made his publication so constructively influential. Michigan needs the MICHIGAN TRADESMAN —today more than ever.

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GROWING FLOWERS AS HOBBY

Satisfaction Grand Rapids Man Has Received from Gladioli.

A hobby or an avocation has been defined as one of the most effective forms of insurance against the boredom of old age or the worries of adversity. There are many hobbies. No one can afford to be without a hobby. Occasionally an individual will have several hobbies. So long as the hobby doesn't take the place of an individual's life work apparently the more hobbies one can have the better is his chance of happiness. No one with a good hobby is ever lonely very long.

The hobby from which I derive the greatest satisfaction is the growing of Gladioli. The American Gladiolus Society has voted to pronounce this word glad'-iolus instead of the awkward pronunciation often given in the dictionaries. Whether there is one bulb or a carload it is glad'-iolus. Better even than that call them "glads" and have it over with. Thousands of flower growers in every state in the Union call them "glads".

My experience with roses has been much less than with glads. Although the blooming season for roses is much longer they are somewhat more difficult to grow. Then, too, there is a great satisfaction in being able to cut an armful of flowers and sharing with your friends which you can do if you grow glads, as they bloom much more abundantly.

Frequently we hear a person boast of the great number of varieties of glads which he grows. The Descriptive Gladiolus Nomenclature, as published by the American Gladiolus Society, lists more than seven thousand named varieties of glads. Each year brings a large number of new originations. It is, therefore, apparent that no one individual grower, commercial or amateur, could grow all the varieties. I have long since learned to grow only a few varieties, comparatively speaking. I harvested this fall approximately twenty-five bushels of bulbs of less than fifty named varieties.

Each year the American Glariolus Society conducts a symposium to determine a list of the most popular glads. These votes come from each state. The following is a list of the first ten given in the order of their popularity:

- 1. Mr. W. H. Phipps
- 2. Minuet
- 3. Marmora
- 4. Dr. F. E. Bennett
- 5. Pfitzers Triumph
- 6. Mrs. Leon Douglas
- 7. Betty Nuthall
- 8. Golden Dream
- 9. Purple Glory
- 10. Mrs. P. W. Sisson.

The prices of the above bulbs differ, but one should be able to purchase them at a reasonable price ranging from five to ten cents each in a blooming size bulb. There are many more varieties named in the official list, but the bnes given above are the ten leaders. You could close your eyes and make a selection from the above list without making a mistake. If you care to grow a few of each you will produce a

gorgeous array of the most beautiful flowers grown. When a glad wins a place in this prize list it is no longer in the experimental stage.

Bulbs with a high crown have the greatest vitality. After a few years bulbs lose their vitality. You should then replace your old stock with young bulbs just grown from bulblet stock. It has been often stated that no disease ever attacks glads. This is far from being correct. There is a long list of rots, etc., which annually destroy millions of these bulbs. Purchase your bulbs from a reliable grower who each spring before planting dips his bulbs in a solution to kill these diseases. Then, too, the thrips (a small bug) destroy many glad. These few simple

In Michigan glads can be set out in April which will give you first blossoms in late June. Go into your garden early any morning after the blooms start and see them sparkle in the bright morning sun. It will be a picture never to be forgotten. Lowell describes it as follows:

Tis heaven alone that is given away, Tis only God may be had for the asking; No price is set on the lavish summer; June may be had by the poorest comer.

And what is so rare as a day in June? Then, if ever, come perfect days; Then heaven tries the earth if it be in tune, And over it softly her warm ear lays; Whether we look, or whether we listen; We hear life murmur, or see it glisten; Every clod feels a stir of might, An instinct within it that reaches and

towers, And, groping blindly above it for light, Climbs to a soul in grass and flowers.



Raleigh R. Stotz

instructions together with the directions for planting which will be given with the bulbs, if followed, save many disappointments.

It has been stated that more glad bulbs are grown in Michigan than in any other state. One large commercial growers has annually from 100 to 200 acres of bulbs under cultivation.

Glads are not fragrant and therefore can always be used as flower gifts for hospital patients. The lasting qualities of these beautiful flowers also make them highly desirable. By changing the water each day and cutting an inch from the bottom of the stem, also removing wilted petals of the bloom the flowers will last a week or ten days easily.

Frequently we are asked if glads change their color. The answer is that they do not. Red, purple, white, lavender, pink, etc., can all be planted together and they remain their original color. New colors or combinations of colors are originated only by placing the pollen of one flower upon the stigma of another and from the seed thus produced a new color or a combination of colors will be the result. However, the seed must be planted and from the resulting bulbs blooms will be given. Hybridizing is a business within itself and it should cause the flower grower little concern. It is important that you purchase new bulbs (which have been grown from bulblets) at intervals of two or three years since the old bulb

loses its vitality and results will soon be disappointing. Many of the older variety of glads being grown to-day are inferior in quality and substance to the gorgeous colors that have been originated during the last five or ten years. The better varieties do not cost any more. It is difficult, however, to persuade a flower lover to discard certain varieties. Actually more beautiful flowers would be grown if some of the old varieties could be discarded.

Glads grow under conditions where other flowers fail. It is also true that they respond to proper cultivation and the correct application of fertilizer. If you are anxious to grow prize winning spikes don't be afraid to do a little extra work. One must work for anything worthwhile. A blue ribbon you have won has no intrinsic value, but it does give a certain feeling of satisfaction which most of us enjoy.

In addition to planting your bulbs and watching them grow and bloom there is a real thrill in harvesting them. After they are properly cleaned and stored for their long winter rest you have then only to wait for the coming of the robins. During these long winter evenings you can plan your garden for the coming year.

The kaiser's war gave us a poem about flowers which will long be remembered:

If ye break faith with us who die
We shall not sleep, though poppies grow
In Flanders Fields.
Raleigh R. Stotz.

High Food Value of Flour Made of Fishbones.

In the preparation of certain fish for market, as packaged products, a considerable quantity of material is accumulated which is suitable for human consumption. This material consists essentially of the backbones and the flesh adhering to them.

In view of recent studies in nutrition, this material constitutes an extremely valuable supplement to the human diet. Nutrition experts are showing the importance of certain mineral elements in the diet; and analysis of fish waste shows that these elements are found in relatively abundant proportion in this material ranging from 6 to 28 per cent. of minerals.

A flour prepared from the edible portion of fish trimmings, therefore, should prove a valuable food product.

The scope of the studies being made on the manufacture of this product include the development of a method of manufacture whereby: The original nutritional value will be altered as little as possible, the resultant product will stand up in color and taste during storage, and the flour will lend itself to satisfactory inclusion in food recipes.

Preliminary data indicate that these requisites can be realized more closely by an extremely rapid removal of moisture at relatively low temperatures.

The work accomplished during the latter part of the past year has consisted in the design and construction of an apparatus which will disperse the fish material in a drying medium in such a manner that extremely rapid drying can be effected. Preliminary studies on the nutritional value of this material have shown that different portions of the waste are more nutritious than others.

R. H. Fiedler.

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THE basic starting point in the A appeal the Gerber Strained Products offer the dealer is the fact that they are better for baby. They perform a genuine service in making available to the infant strained cereal and strained vegetable feedings of recognized nutritive value. The acceptance of the products by the American Medical Association and their approval by thousands of physicians has contributed to the recognized leadership they enjoy-and to the real sales possibility they offer the dealer. Not only a liberal margin of profit and a steady repeat sale of established leaders, but an unusually definite value in bringing new customers into the store is making the Gerber Products of interest to progressive dealers everywhere.

Keep a display of the Gerber Products on your counter. Use them frequently in your windows. They are recognized by all mothers as evidence of your interest in meeting specialized requirements, and indicate to the new customer that yours is the kind of a store she would like to shop in. In addition to the regular sale of the Gerber Products, many merchants have found their regular Gerber customers are also liberal buyers of other products of special interest to baby. The stock of all eight of the Gerber Strained Vegetables and Gerber's Strained Cereal can be made the beginning of a real, profitable Baby Department in your store.

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Gerber's STRAINED VEGETABLES



OBEDIENCE TO AUTHORITY.

Training Children For the Adjustments of Life.

Every individual's adjustment in society involves his adjustment to authority; but, because of the emotional make-up of human beings, this is always a difficult task. Adults vary greatly in their reactions to authority. Some make an excellent adjustment, and others continue to rebel throughout their lives.

Parents represent the first authority with which the child comes in contact, and the school represents his first contact with organized authority. From his early experiences with authority a child will form his conception of it.

His meek submission, while believing it to be cruel and unfair, is not any more desirable than his open rebellion. He should conceive it as an essential and understanding force which is fair and just and designed to make living safe and harmonious.

The attitude toward authority which is gained from early experiences may be carried over and later emerge as the attitude toward law and order. If the habit of disobedience is not corrected it may lead to delinquent behavior and incorrigibility. Correction does not mean that the child changes from disobedience to obedience. It means that with this change there are also changes in the child's conception of, and attitudes toward, authority.

Why does a child disobey? Perhaps we have given little if any attention to this question. Perhaps it has not impressed us as a problem about which anything could be done. Or maybe we have been so busy trying to make our children obey that we have not had the time to think about why he disobeys.

Do we believe that our children disobey because "they were born that way?" that their attitude toward disobedience is an inherent part of their constitution, and, therefore, cannot be changed? Or do we believe that the most important factor has been our attitude and our method of handling?

It is a well-recognized fact that there is a wide variation in children's potentialities or endowments, thus making it easier to train some than others; but a careful analysis of the causes of disobedience, however, leads very definitely to the opinion that the most important single factor determining it is how these problems have been met by the parents and teachers.

While they are very young, children must trust their parents to tell them what is right and what is wrong. As they grow older they will gradually learn to distinguish between right and wrong themselves. The process of gradually acquiring knowledge and of gradually being able to depend more and more on one's own judgment is an integral part of growing up and becoming an independent and self-sufficient individual.

If parents do not allow their children to think for themselves at all, they are interfering with this process and are tending to make their children later feel the lack of self-confidence and the need of always depending on someone else. The training of a child to obey should begin in infancy. No matter how young a child, he should not be permitted to do as he pleases on the theory that when he gets a little older he will either outgrow the habit or be made to conform.

What is our attitude toward disobedience? Do we expect our children to obey? or do we expect them to disobey? Do we repeat our requests a number of times, speaking louder with each repetition and finally become angry? or do we speak calmly and quietly, making sure that we have our children's attention and that they understand us?

Children soon learn to tell by the sound of the parent's voice when the dead line has been reached and wait until then before obeying. Do we give unreasonable commands? do we ask them to do unimportant things when they are busily engaged doing something tremendously important to them? or are our commands always reasonable?

Do we take into account what our children are doing, recognize their rights, give them sufficient warning, then allow them a reasonable time to finish their activities? Do we make promises, then fail to keep our word? or do our children trust us? Do they know that our threats are hollow because we never carry them out, and respond accordingly?

Do we have to bribe our children to get them to obey? Have they learned that by holding out they can get bigger rewards? or have we learned that promised rewards are of no permanent value?

Do our children enjoy the extra attention they get and the excitement their disobedience creates? or are their needs for attention and excitement being met by less disturbing and more constructive means?

From the above it may be apparent that the essential thing is not whether children obey or disobey, but it is: What are our children's conceptions of authority? and what attitude are they developing toward it? To make a good adjustment to society and to maintain satisfactory human relationships, a child must learn to obey the law.

Dr. S. Harcourt Peppard.

Development of Method of Cooling Foods.

It is rather surprising to learn in these days of ice cream, soda fountains and frozen package foods that the ancients recognized that the delectability of a drink was increased by cooling.

History informs us that, while the methods employed were crude, the Japanese and Chinese froze milk and cream drinks as early as the fifth century B. C. We are further informed that ancient Egyptians artificially froze water in shallow earthenware vessels.

These were placed on a layer of straw where the dry breezes from the Sahara could blow across them at night causing the temperature to be lowered sufficiently, by reason of rapid evaporation, to permit the freezing of a thin layer of ice.

The records of history also inform us that Greek warriors on long marches dug trenches, lined them with straw, then filled them with snow to cool food TO ALL OUR DEALERS AND THEIR CLERKS

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and drink for the army. It is further recorded that the Romans had snow brought from the Alps for cooling purposes.

Early in the seventeenth century the French government attempted to control the transportation and sale of snow utilized for refrigeration purposes. According to the records this governmental monopoly failed by reason of the primitive methods employed for the transportation and storage and the slight demand for the commodity.

Even at this early period scientists and engineers were making efforts to develop means for creating low temperatures without resorting to the use of natural ice mixed with various other ingredients. The first machine perfected for the artificial manufacture of ice was developed by Dr. William Cullen about the year 1775. This machine was very inefficient and was never brought into general use, serving merely as a curiosity for exhibition purposes.

The first patent granted in the United States for an ice-manufacturing machine was given to Dr. John Goorie, of Apalachicola, Fla. While this machine was very crude and inefficient, it is recognized as a step in the advancement of mechanical refrigeration.

During the past decade, efforts of refrigeration engineers have been directed toward the development of compressors and refrigeration mediums which would permit the production of temperatures considerably lower than any which have as yet been produced. As a result of these efforts, numerous improvements in insulation, arrangement of coils and machinery have been perfected, and it has become possible to produce economically temperatures previously considered impractical for commercial purposes.

These various arrangements have been placed in operation, and the general term "Quick frozen" has been applied to the products handled at the low temperatures produced by them. The range of temperatures included under this head is very broad, being from approximately zero to 50 degrees below zero Fahrenheit. The various temperatures employed by commercial firms have been more or less arbitrarily selected.

The first quick-freezing machine put into operation in the United States was the Ottesen Brine Freezer, imported from Europe early in 1918 by the Bureau of Fisheries for experimental purposes. For several years the Bureau had been disseminating much information relative to this and other quick-freezing processes which were being developed experimentally abroad. As a result, the Bureau, through its Division of Fishery Industries, was an important factor in the initiation and development of these methods in the United States; and our fishing industry was the first industry to adopt these newer principles of freezing, adapting them to large scale production to which we are accus-

The fundamental principle of the Ottesen Brine Freezer is based on the practical application of several theories of physical chemistry, among which

were: The utilization of a sodium chloride solution of approximately 22 per cent. strength, making it possible to freeze fish with a minimum penetration of brine; the temperature could be lowered to approximately 6 degrees below zero Fahrenheit, thus producing a rapid freeze by reason of intimate contact between the product to be frozen and the freezing medium.

While some of the principles of this system of freezing have been adopted, the system as a whole has been discarded by the industry, due, principally, to difficulty in handling and maintenance of proper concentration of the brine. While the momentum given to quick freezing by the importation of this machine has been the basis for the rapid development of this industry in the United States, there are not any of these installations at present in operation in this country.

James M. Lemon.

Making Pupil Fit in Mind and Body.

The function of the school is not alone to teach, but to equip the young folks with the qualifications necessary to carry on the duties of American citizenship. The child's health must not be neglected.

Oklahoma laws make attendance at school compulsory. Therefore, every possible means must be taken to make the school life safe for the pupils and everyone connected with it.

While it is not compulsory in Oklahoma, every child entering school, should be immunized against smallpox, diphtheria and typhoid fever—three of the most dangerous prevalent diseases for which medical science has provided an almost sure preventive.

A defective child will do no good in school. Many things may go wrong and deter the child from learning. Therefore, he is pronounced to be dumb, simply because he cannot see or hear correctly. Correct these defects and he is as bright as any ordinary child.

Children who are suffering from physical defects are badly handicapped in acquiring an education. Good eyesight and hearing are of the greatest importance in a child's educational progress. Hence, the need for a thorough examination of the eyes and ears.

Infected tonsils and the presence of adenoids expose the child to frequent colds with possible infection of nose and ears. This means, at the least, a loss of school time. Moreover, there is always danger when ears become seriously inflamed.

Every child should have any dental defects corrected before entering school and should have learned the established rules and practices of mouth hygiene.

Many a child is unjustly disciplined through no fault of his own, but perhaps on account of defective eyesight or hearing, or some other physical handicap.

Dr. G. N. Bilby.

"Buried treasure" drew excursionists at Catalina Island recently. Five hundred dollars was hidden about the resort, in tokens worth from 25 cents to \$100, by the Catalina Island Transportation Co. "Find enough—maybe more than enough—to pay all your expenses," urged the C. I. T. Co.

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Opportunities in Medicine For Women.

History, religious and secular, bears witness to the fact that women have always occupied a prominent place in deciding the destinies of man. There is no profession to-day which woman has not entered. There is no opportunity offered which she has not grasped, and in many instances has literally "crashed the gate."

Her place at the bedside of suffering humanity was always conceded to be her prerogative and her tender ministrations gratefully received, but her entry into the field of medicine was quite another matter. The pioneers in this profession had a severe struggle and the story of their experiences furnish interesting reading.

Dr. Elizabeth Stone Blackwell, who was born in England in 1821 and came to this country with her parents who emigrated when she was a young child, was the first woman to obtain a medical degree in the United States and had a hard struggle before she got it.

The first medical college in the world devoted solely to the education of women physicians was the Female Medical College of Pennsylvania, which was incorporated March 11, 1850, and in 1867 changed its name to Women's Medical College of Pennsylvania. This institution is still carrying on, preeminent among the medical colleges for women. There are in the United States at the present time sixty-six class A colleges admitting women to their courses.

Any woman desiring to enter the field of medicine should be content with nothing short of the best education and training that is obtainable. The position which women will hold in the field of medicine in the future depends on the way in which the young medical graduate and interne approaches her work.

About one-third of the hospitals prefer male internes. Therefore, the women must do such sufficient work as internes, and exert such a gracious and friendly spirit that their influence may be felt in every institution where they are employed. Their services may then be sought after rather than discouraged.

In spite of the brilliant and successful career of Dr. Blackwell, which was followed by other earnest, accomplished women in medicine, opposition was strong. In 1879, the Association of German Naturalists and Doctors voted to emulate the example of their English brethren who had recently purged the British Medical Association of the presence of women.

History tells us that in the early days in the colonies midwives were most important. It was then considered beneath the dignity of men to attend confinement cases. It is, therefore, easy to understand why nonsurgical gynecology, obstetrics and pediatrics came to be considered the best field offered women in medicine. They have, however, taken up successfully, surgery, psychiatry, roentgenology, laboratory work, opththalmology, laryngology, and teaching of medical sciences.

At the present time at least 6 per cent. of the medical students and grad-

uates of medical schools in this country are women. Thirteen states have women physicians as Director of Child Hygiene, and there are five women physicians attached to the Children's Bureau, Department of Labor, Washington, D. C. Many states employ other women physicians beside the Director of Hyiene work.

In contrast to the status of women in medicine in England, there are in the United States forty-three Class "A" colleges in which women hold positions on the faculty. There are five colleges in which women are acting as full professors and there are approximately 200 women physicians teaching in medical schools.

Time is too limited to mention the names of women who have made a brilliant success of their chosen profession. But to have witnessed the readiness with which men listen to words from the lips of Dr. Adelaide Brown of San Francisco, Calif., and Dr. S. Josephine Baker, eminent authority of child welfare, to have heard the words of homage paid to Dr. Alice Hamilton for her achievements in industrial hygiene is sufficient to convince one that there is no height to which women may not aspire in the field of medicine.

But the way is not easy.

Dr. Marian A. Gleason.

Preserving Flavor of Fruits by Freezing.

It is no longer necessary to wait for the various fruit seasons in order to enjoy fresh fruit. The latest method of preserving fruit is by freezing—and by preserving I mean that the fresh flavor is really kept fresh and natural.

Everyone will agree that cooking changes the flavor of fruit. To some, this change is looked upon as an improvement; but to most of us there is nothing quite so good as the natural tree-ripe flavor.

The marketing of cold-pack fruits by ice cream companies is so new that many questions arise concerning this business. Frozen strawberries are the only fruit handled commercially—thus far; but cherries, figs, peaches, raspberries and loganberries are being considered. Peaches especially offer great possibilities.

The method of preserving fruit by freezing is very simple. After being prepared either by peeling, in the case of peaches, or washing, as for berries, the fruit is put into the desired size and type of container. Then a cold simple syrup, made of sugar and water, is poured over the fruit.

The mixture is chilled at once and kept frozen at temperatures ranging from 15 to 20 degrees Fahrenheit. By excluding the air the fruit may be packed in vacuum, thus insuring a natural color and fresh appearance.

The fruits are packed in one pound paraffined cardboard cartons and have been selling wholesale at 25 cents and retail for 35 cents. In 1929 over 1,000,000 of these cartons were sold in the Pacific Northwest.

While California has been slow to adopt this new method of marketing fruit, there is every reason to believe that before long we will be able to order frozen fruit from our ice cream

dealer just as we now satisfy ourselves with canned fruit from the grocery store.

The University of California has for some time been experimenting with this new method of preserving fruits. They have recently stated that apricots, avocados, berries, cherries, figs, grapes, peaches, plums, persimmons, pineapples, apples, pears and melons are successfully preserved by freezing in syrup either whole or sliced. They also note that vitamin C is not destroyed by freezing. This is an important point from a nutritional and dietary angle, since it is a well known fact that cooking destroys vitamin C to a considerable extent.

In localities where frozen fruits are distributed to the public in a commercial way, they are still considered as a luxury. However, this industry is in its infancy and as it grows there is reason to expect that the price structure will bring the cold-pack fruit within reach of everyone.

A. E. Reynolds.

The Origin of Lace.

The desire for beauty in attire which is found in even the most primitive and barbarous nations is responsible for the production of the finest and most costly trimming which can be lavished upon costume. The progressive steps have been slow and interesting, the first having been taken as far back as the tenth century before Christ, in the land of the Pharaohs, whose mummy-cases yield up work made on flax cloth with colored threads, and patterns drawn and worked in geometric design or with inscriptions. The luxury-loving Greeks and Romans ornamented their togas and peplums with graceful patterns wrought in contrasting colors or in gold. Garments, when fresh and new, needed no ornament about the immediate edge, but as they became frayed and worn the threads were twisted and stitched together, and little by little, from such humble beginnings, grew the beautiful fabric we call lace.

The fancy for ornamental edges during mediaval times sought expression in diverse ways, and by 1250 we read in various accounts of men's and women's clothes being "slittered, dagged, and jagged," which means that the edges were cut in patterns of leaves and flowers and bound about with a strip of cloth or cord, or sometimes a thread of gold, or the decoration might be cut from velvet and sewed on.

Primarily the word lace signified a line, or small cord of silk thread, or any material which was used to tie together portions of clothing, among both civilians and the military, as the doublet and hose, the sleeves to the body, or the stays and bodices of ladies' dresses. In the "Paston Letters," where so many of the fashions of the times are mentioned, in the year 1469 John Paston wrote to his brother: "I pray you bring home points and laces of silk for you and me," which referred to these laces, made of silk, for tying the clothes together. "Points" were the metal tags on the ends of the laces to keep them from ravelling. There is no reference to lace other than this in the book, although there are

many references to clothes, their fashions and trimming.

Two countries claim to be the brithplace of lace—Flanders and Italy; and
while the Dutch have contributed more
to the making of thread lace, it seems
undoubtedly true that Italy was first
in the field with this beautiful adornment, but in its earlier form of gold
and silver, and later with coarse threads
of flax. It is in the Italian inventories that the earliest mention is made
of lace, and Italy long sustained her
supremacy in the production off superb
points.—N. Hudson Moore in The
Lace Book.

Pump Pumps a Pump.

Equipment that will do more for the user, but take up no more space and cost no more to operate, seems to be increasingly popular. An interesting example announced in July, is a centrifugal pump which never has to be primed.

Tucked in between the pump and its motor is a small priming pump, or evacuator. When the motor first starts, the evacuator starts too, and pulls air out of the centrifugal pump (thus priming it). The instant a normal discharge pressure is reached, the evacuator stops, but will come into action again should the pressure at any time fall. Because the evacuator operates only when the pump itself is not carryring a full load, no extra power is required.

It is expected that the new pump will be particularly valuable as a sump pump. For one thing, it eliminates the necessity for wet or dry pits.

Lest We Forget.

Red, white and blue, the colors of the United States, the colors of Canada, signify something. They have meaning and honorable traditions.

But to-day men in all walks of life seem to have got their colors mixed.

Red seems to mean only red ink, signifying losses.

White seems to mean only the white feather.

Blue seems to mean only fear, dis-

couragement, pessimism.

But according to American tradi-

"The red is for valor, zeal and fer-

vency"—not red ink.

"The white for hope, purity, clean-

liness of life, and rectitude of conduct"
—not the white feather.

"The blue, the color of heaven, for reverence to God, loyalty, sincerity,

justice and truth"—not pessimism. Labor-Saving Methods.

The school teacher had been reading her class stories of the lives of famous inventors.

"Now, then, Edgar, what would you like to invent?"

Edgar rose to his feet, with a puzzled frown on his face.

"Well, teacher," said the youth, "I'd like to invent a machine so that by simply pressing the button all my lessons would be done."

The teacher shok her head.

That's very lazy of you Edgar," she reprimanded. "Now let Willie Wilson say what he would like to invent?"

"Something to press the button," came the dreamy reply.

COLD STORAGE

and
General Merchandise
Warehousing

Wholesale

BLUE GRASS BUTTER

EGGS

CHEESE PRODUCE

FRUITS

Egg Case Material — Butter Tubs Baskets — Metal Cans

0

KENT STORAGE COMPANY

GRAND RAPIDS,

MICHIGAN



BUY-USE-BOOST

BEET SUGAR MADE MICHIGAN

Michigan's Beet Sugar Industry

- —Gives employment to more than 35,000 Michigan wage earners and farmers.
- -Distributes over \$3,500,000 in wages.
- -Pays more than \$500,000 in taxes.
- —Distributes over \$6,000,000 to Michigan farmers.
- —Purchases more than \$2,000,000 worth of Michigan products.
- —Uses thousands of Michigan-made automobiles and trucks.

Every 100 pound bag of foreign-grown sugar brought into Michigan causes one Michigan wage-earner to be denied one day's employment.

Michigan-Made Beet Sugar

- _IS PURE SUGAR.
- —IT HAS NO SUPERIOR.
- —Can be used in making Jams, Jellies, Preserves, Candies, Frostings, and in every instance where sugar is required.
- —Is produced by Michigan Farmers and Michigan Wage-earners.

GOOD HOUSEKEEPING — Bureau of Foods, Sanitation and Health says:

"The sugar that is separated from the beet and the sugar separated from the cane are identical in chemical properties. They have the same keeping qualities."

DR. RALPH C. HUSTON, Dean of Applied Science, MICHIGAN STATE COLLEGE, says: "Beet sugar and cane sugar are identical chemically, and when thoroughly purified, THEY MAY BE USED INTERCHANGEABLY."

MICHIGAN-MADE BEET SUGAR IS PURE SUGAR

This advertisement is paid for by

SYMONS BROTHERS & COMPANY

MICHIGAN'S PIONEER WHOLESALERS

In the interest of Michigan Agriculture and Industry

WHAT IS COST OF LIVING?

Question No One Can Answer At This Time.

Beginning with about three years ago, since when lack of occupation, depression in business, cutting of pay and salaries have been of almost daily occurrence, our newspapers and general periodicals, have taken up all kinds of subjects which have a bearing upon the every-day results and conditions which surround us. One of the leading subjects has been that of the "Cost of Living," which has been used in many instances as proof of certain statements or as a basis of arguments in proof of certain statements when some writer has pretended to have a solution for the dilemma in which we find ourselves. In many instances writers have endeavored to fix what might be called a daily or yearly cost of living, and while the figures are interesting, yet at the same time we claim that in the majority of instances they are ridiculous. There is as much variation to a statement or a proof of the cost of living as there is in the statement of "What is a day's work?" The writer in visiting a large pharmaceutical house a few years ago, was shown through the different departments, and this was before this particular house had introduced some of the latest machinery that is now being used to accomplish the same work. At that time it was all human labor and the day before the inspection the employes in the first room inspected varied all the way from 25 to 65 per cent. in doing what had been determined as a normal day's The next department visited varied all the way from 35 to 110 per cent. in doing a normal day's work. The question immediately arose as to how a day's work was determined, and this had been determined in each of these departments by using an employe in each department who had been with the institution for several years, and making a test of what it was possible for an experienced, well trained person to accomplish in each department, and in the hours that comprised a day's work in that factory. The question naturally arose as to how the cost of production and completion for sale could be arrived at with such a variation of percentages. One of the greatest detriments to manual labor has been the coming in of machinery, and in this factory they were obliged to put in machinery in order to have a uniform cost and be able to compete with other factories. This just opens up the subject of "What is a day's work?" and is only an illustration of the subject of this little article "What is the cost of living?"

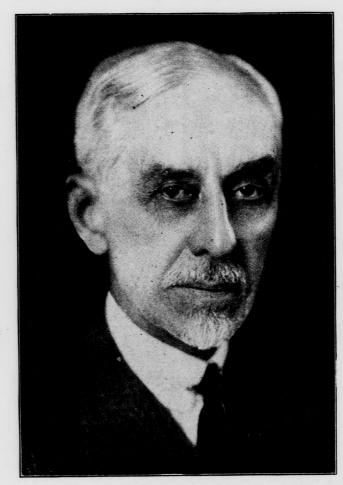
In the year 1929 the American people arrived at what we might call "the peak" of living privileges in all its features—now we are apparently at what we suppose is the lowest level. The question is what is normal, and what and where is the normal in all these things? There are many thousands of editorials written and speeches made in regard to hand labor and machine labor, and there are many thousands of editorials written, and speeches made in regard to the "Cost of

Living," with the idea of arriving at the normal basis that will be safe and from which we hope that we will never fall too far nor rise too high.

Many of us can remember when anywhere from five to eight of us children and father and mother, knew very well what the normal cost of living must be—we knew what we could expect for breakfast and dinner and supper, and often the supper was bread and milk. Then, again,, we would be informed by the dear mother that dumplings and beef would be dinner for Sunday and dumplings and beef were what we had for that meal. We knew about what we could expect in the way of clothing and when the boy could have a new hat and the girl

cided to spend the evening with his sweetheart would ride old Dobbin without expense, but now he must drive an eight cylinder car. The comforts of to-day and the modes of living of to-day are to be commended, and they contribute features to the welfare of the people both mental and physical, but the things of to-day which seem to be absolutely necessary as against those that were only luxuries fifty years ago is so great that no writer or economist can tell us in print what the necessary cost of living is, or that which must be at our command in order to produce the best physical, mental and manual results.

We take the position that we have gone to the extreme and somewhere



Lee M. Hutchins

a new bonnet. The fads of society did not govern people to any extent-the newspapers were not full of advertisements exciting admiration and did not create an undue desire for articles that at that time would be called "luxuries". Such articles as vegetables which the village and city people were obliged to buy were not expensive, but in some way the agriculturist seemed to be able in those days to produce them and pay for farms and erect new buildings and be just as prosperous, if not more so, than they are to-day. There were not the furniture markets or factories or manufacturing plants that there are now, and the demand had not been created for certain things which we think we cannot do without at the present time. The young man who debetween that old time to which we refer and the year 1929, we must find a common level and strive in all the walks of life to approach that common level. Some one will say that it is not possible, because there are certain people who are able to easily and legitimately outrun others and they are entitled to their compensation. The answer to this is perfectly plain, but that statement is true, that in late years before the depression it was the manner in which they had outrun others which did the harm, and there is just as much guilt in doing so as there is in being lazy or indolent or ignorant, or being dependent entirely upon someone else. The trained economist of to-day should exercise as much influence as he possibly can over the remainder of us to

keep our eyes open and to observe the way as we travel along, and every one of us to find if possible what is a reasonable basis of living and get the best possible physical, mental, financial and spiritual results. The writer can hear someone say that "he does not want to go back to those old days of dumplings and beef and bread and milk," but let us remind him that we were happy. People were intellectual and industrious and expected to be honest in their dealing with their fellow men-they did not have bogus bonds for sale, and they did not have the multitude of things which we have now days to divert their attention and their minds, as well as take from the children and even grown folks, the small change and large money without

We have raised the question "What is the cost of living?" and we will conclude by saying, that we do not know and we do not believe that anyone else knows at the present time, but there should be a school somewhere or an influence at least, to prevent climbing up to the top of the mountains and jumping off into the valley on the other side only to be unable to climb back to the altitude and level of safety.

Lee M. Hutchins.

A Paradise For Railways.

In this country, where the railroads see their efforts to recover their losses in traffic seriously hampered by the unregulated competition of trucks and busses, there would probably be in railroad circles keen enthusiasm for such a bill as the one recently introduced by the Argentine government. It meets such an emergency with more effective support for the railroads than the most sanguine American traffic manager has probably ever dreamed of in his happiest moments.

In the first place, according to this bill, no freight or passenger service by motor can be run except with the express consent of the government and after proof that it does not compete with the railroads. But this is not all. Such motor transport services as there are must pay their men on the same basis as the railways pay theirs, and they must pay a vehicle tax. Finally, the funds received from the transport tax will be spent in building motor roads—roads which do not parallel the railways but converge upon railway stations.

The explanation of this excessive consideration for the Argentine railways is said to be that the shares of the operating companies are largely held in England and the payment of dividends is consequently an international obligation to the Argentine Republic's best customer. We have no such need to pamper the railroads at the expense of the motor transport industry, and we need no such drastic restrictions as those imposed upon motor traffic in Argentina, but some measure of control over the motor transportation competition which the railroads face is only logical in view of the many restrictions under which the roads labor. Argentina points the way, even though we need not go so far.

MICHIGAN



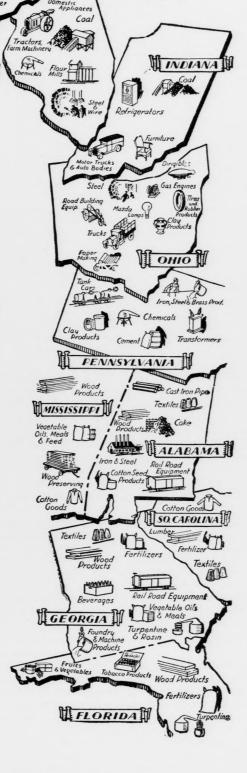
HE territory served by the operating companies of The Commonwealth & Southern Corporation is a region of widely diversified natural resources. The important commercial position of the numerous cities and towns served is due principally to certain economic advantages which are essential to successful manufacturing, viz., accessible sources of raw materials, satisfactory labor conditions, dependable supplies of power at low cost and direct transportation facilities to distributing centers and large consuming markets.

This territory also contains some of the richest and most fertile farming sections in the United States as well as substantial deposits of coal and other minerals. Conditions of this character make for progressive community development along sound, permanent lines.

For market studies and industrial information in matters of manufacturing locations or branch plant development, the services of the Industrial Development Department are available. Inquiries are treated in confidence.

Address

INDUSTRIAL DEVELOPMENT DEPARTMENT



ILLINOIS I

THE COMMONWEALTH & SOUTHERN CORPORATION

20 PINE STREET, NEW YORK CITY, N. Y.

PERSONAL SERVICE.

It Increased Sales From \$50,000 To \$500,000.

Thirteen years ago when Stanley and Luther Hearn of Wilmington, Delaware, doffed their overalls and started selling groceries, they rang up a volume of \$50,000 for the first year—not a bad record for a neighborhood store with somewhat less than 6,000 homes to draw from.

But that was only a bare beginning. Now in the midst of a prolonged period of business readjustment sometimes called the depression, they are busily engaged on what promises to be their biggest and most profitable year Volume is to-day running almost as much in a month as it originally did in a year—between \$39,000 and \$40,000 to be exact. Business for 1930 totalled \$468,000; that for 1931 amounted to \$469,000 and if trade for the balance of 1932 keeps on as it has for the first half, the 1931 record will be beaten by a substantial margin.

Best of all, this showing has been made without change of location and against the stiff competition of a chain store unit which, for seven years past, has been doing business just one door away.

Nor is this all. Many interesting figures might be cited about this aggressive concern but none stands as a higher tribute to the high-grade, personalized merchandising activities of the brothers than that pertaining to bad debt losses.

Although more than 60 per cent. of the trade is conducted on open account, there has been less than \$9,000 transferred to what Stanley Hearn calls his "Questionable Ledger"—only a minute fraction of one per cent. of the total volume handled during the thirteen years. Moreover, thanks to persistence in making collections on even the oldest accounts plus the courteous but insistent manner in which the work is done, Mr. Hearn feels that at least half of this \$9,000 is still collectable—a truly remarkable showing.

If there is any secret about the outstanding success of these brothers, it is only the open secret contained in the axiom: "Very often in business, the big idea is not to do something startlingly new, but to do the common, every-day things better than they have been done before."

For that is just what they are doing. Every detail of the business is at their fingertips. Every one of the forty-five clerks is imbued with the spirit of personal service and every system or method used has been adopted with the definite idea of putting that principle to practical use. Every transaction, however small, receives the same detailed attention.

Last year when the store conducted a series of radio broadcast advertisements an unusual touch was given to the programs by having the various department managers tell in a few words about their work of serving the public through the Hearn organization. Not only did this add to the general interest of the broadcasts but it likewise gave the managers increased pride and interest in their work. Then too, it insured a larger audience,

thanks to the fact that the friends and acquaintances of all who spoke were anxious to listen in. A radio set installed in the store was tuned in on the broadcasts which took place at 9 o'clock in the morning.

Monthly store meetings play an important part in maintaining the high standard of Hearn personal service. These are conducted from beginning to end by two members of the store force who have previously been chosen to preside. The brothers remain in the background as much as possible. The idea is to get their associates to regard the business as theirs and to interest themselves in it accordingly - and the plan works. Methods are criticized constructively at the meetings, suggestions made, and individual problems ironed out in much the same manner as they might be at a meeting of directors of a large national corporation.

While adding an element of fun to these gatherings, contests are invaluable in improving service and eliminating errors. For instance, one of the chairmen will read off a list of twenty items sold in the store and each employe is then requested to write down the price of each. Slips are passed around for correction and a prize goes to the one who shows the highest "score."

Similarly, orders will be read off to counter men who will fill them just as they would for a customer. The results are then checked on five points—packing, accuracy, weights, pricing and speed.

As a means of keeping them at a minimum, a daily record of mistakes is kept posted where employes can see it. This contains the name of the customer, the nature of the complaint, and the initials of the clerk who filled the order. Later these are transferred to a book kept by Stanley Hearn, who thus has an accurate check on the efficiency of everyone working in the store.

Naturally, employes not only take a real pride in keeping their initials off this list but they also realize that they cannot afford to be careless.

So effective has this proved that, although the daily number of orders filled and delivered runs between five and eight hundred, there are seldom more than three or four complaints to be posted and often less. Moreover, most of them relate to trivial things, although no matter how small the error or how seemingly unjustified the complaint, the brothers do not regard it as unimportant. First it is rectified immediately to the customer's complete satisfaction. Then it is posetd as a means of presenting the customer's viewpoint to the force and thus keeping similar complaints at a minimum in the future.

A large percentage of this store's business—approximately 60 per cent.—comes over the telephone. Special attention has been devoted to this phase of the business with the result that customers have no hesitancy about placing their orders "sight unseen." The store switchboard contains seven trunk lines and eighteen stations as ample assurance that telephone customers will not be kept waiting or be annoyed with the "busy"

signal when attempting to call Hearn's. In furtherance of this service, two girls spend most of the morning calling customers who have taken advantage of the suggestion that it will save them time and trouble to place their orders this way. Also, there is a bicycle boy who calls at homes to collect orders from people who do not have telephones.

Hearn Brothers likewise employ an outside solicitor who divides his time between selling and making the collections. Practically all of his selling is confined to two suburban sections of the city where shopping facilities are poor but where there are many families who welcome the opportunity to buy from a quality store.

This fellow gets the orders on one trip and delivers them on the next. On several occasions his weekly sales have run as high as \$1,100 with the average falling somewhere between \$800 and \$900. He receives a salary of \$35 a week to which is added a one per cent. commission on sales and another one per cent. on collections of accounts turned over to him by the store.

While well over half of their business is done on credit, the Hearn Brothers do not believe in taking chances in this respect, nor do they feel that this is necessary to hold the business. For instance, thirty old customers owing past-due accounts were placed on a C. O. D. basis this May and yet it is doubtful if any of them were offended to the point of transferring their patronage elsewhere. In each case, one of the brothers personally advised them of the action, pointed out the necessity for it and, at the same time, not only invited but urged the delinquent to continue buying on a cash basis.

All new accounts and old ones, too, are checked through the Wilmington Credit Exchange. Thus when it becomes necessary to refuse further credit, customers are mollified by the explanation that it is the Exchange and not the store that has caused the action.

"We simply tell them," says Stanley Hearn, "that we pay good money to belong to the Exchange and that, naturally, we must abide by its rulings. If a customer is inclined to be angry, we show him that he should be angry at the Exchange and not at us—that just as soon as he has convinced them that his credit rating is good, we will be only too glad to renew his open account privileges accordingly."

Bills are sent out to arrive promptly on the first of every month. Then, on the 10th, a full list of all of those that have not paid is turned over to Mr. Hearn. In some cases he decides to wait a few days longer, but on most of them he sends a more urgent statement immediately, or goes to the telephone and courteously requests settlement. There is never any dallying—a fact which accounts for the unusually small percentage of losses.

In Delaware, accounts are outlawed by the statute of limitations after three years. However, when one approaches this stage, Mr. Hearn gets the delinquent to sign a judgment note which renews his hold on the account.

Talk with these brothers and they'll

gladly tell you about their business. But mention of competition will be noticeably lacking from the conversation. To them, even the chain store competition which exists just a door away is not a threat. Instead, it is merely an obstacle to be overcome—and which they realize can be overcome by a store which bases its appeal on personal service, good merchandise at the right price, unexpected courtesies, and an organization which regards the business as infinitely more than just a job that pays them so much a week.

As for the depression—well, that is something they haven't noticed as far as the store is concerned. Perhaps they have been forging ahead at the expense of less aggressive competitors or perhaps it is just because the brothers are improving with age in their ability to please grocery and food buyers. But, from a trade standpoint, the really important thing is that it can be done—is being done—and done on the basis of quality and service as compared to mere price.

In every city there are retail merchants who, like the Hearn Brothers, have found that rendering a real service to their customers is the easiest way to solve high overhead, credit problems and slowness in turnover.

The man we once called the lowly merchant has come to occupy a high place in the community. The service he gives is just as important as that provided by the physician who answers our call when we are ill. Each in his way is an important part of the community pattern.

Also we are prone to think of the retail merchant as one whose efforts are entirely confined to the selling of food or merchandise. We forget that most cities are what they are because of the interests of the retailer in his community. It is usually his enthusiasm and practical efforts that are responsible for many of our civic improvements.

We need more Hearn Brothers in business and we need their leadership in civic projects. So we say more power to the retailer. Talk to some of your merchants about their job the next time you see them at the Rotary luncheon. They will probably tell you that they do not know of any career that carries the thrill of the retail merchant. Every day he deals in something new. There is real drama in the men from whom he buys, and in the people to whom he sells.

His place of business is a living thing that is reflecting the world of human beings about him whose demands are constantly changing. He is in the midst of it all. He is rich in opportunities for service and his dividends are of many kinds.—Harry P. Bridge, Jr., in the Rotarian.

Good News For Creditors.

The doctor coughed gravely. "I am sorry to tell you," he said, looking down at the man in the bed, "that there is no doubt you are suffering from smallpox."

The patient turned on his pillow and looked up at his wife.

"Julia," he said in a faint voice, "if any of my creditors call, tell them that at last I am in a position to give them something."

PENNIES JOELECTRICITY go a long ways!

REFRIGERATION

RADIO

RADIO

CLEANING

WASHING

IRONING

COOKING

OLD MAN

MISCELLANEOUS

A

COOKING

TC

COO

Visit Your ELECTRICAL DEALER Or Our Store
See the many appliances to bring new conveniences and
economies into your home—at attractive prices and terms
—and only a few pennies a day for ELECTRICITY!

CONSUMERS POWER GO.

"I'll light a 40-watt lamp all evening—help your eyes, decorate the room with a cheerful glow of color. (In pre-war days it would cost twice as much, and the old carbon lamps you used to use gave only half the light.)"

"A few of us pennies will protect your food and health all day. (I didn't exist a few years ago, but already my low priced help is one of the most valuable.)"

"I'll buy you two or three hours of entertainment on your radio with my penny. (I wasn't even heard of in the home in pre-war days.)"

"I'll run your vacuum cleaner for half a week of ordinary going over the house. (My penny's worth of electricity whizzes around over twice as much space as in 1913—cleans better, too.)"

"I'll do a great big family wash in your electric washer. (And twice the washing for the same penny's worth of electricity as before the war.)"

"A couple of us are enough for a big batch of family ironing. (As for electricity, the ironing costs about half what it would for the same work in 1913.)"

"For a penny a person (that's all I average), I'll cook you one of the finest electric meals you ever tasted—and do I make women proud of their cooking! To the delight of the family pocketbook, I am way ahead of those 'good old days'—now 50% cheaper."

"Say, these other pennies have nothing on me. I may be just a penny but hitch me up to electricity and do I work. I'll brew you a pot of coffee; or make a stack of toast or batch of waffles; mix, chop, beat batter or the like; stitch and sew yards and yards of goods, cool you with a fan; give you a dozen 'sunlight baths' . . . and . . .

And that isn't all, but it is a sample of how big a few pennies can be when it comes to electric service—how much more you can do with electricity today—and how much cheaper it is in today's home, down to nearly half of pre-war prices.

PROBLEMS OF RETAILING.

Legislative Status of Unfair Methods of Competition.

In order to gain a comprehensive understanding of the general question of Unfair Trade Practices as they relate to modern retailing one must know, first of all, something as to the present legislative status of this question, both with respect to what Congress has done or can do and what our own legislature has done or can do.

Under our scheme of government, it is well to be reminded, the power to regulate commerce is sharply divided between the several legislatures and the Federal Congress

Under the powers granted the Federal Government, Congress alone has authority and jurisdiction over that body of commerce which occurs entirely between the states or with foreign countries. This we call interstate commerce.

But under the powers that the states have reserved to themselves, each state alone has authority and jurisdiction over that body of commerce which occurs entirely within its own borders. This we call intrastate commerce.

Both Congress and the states are absolute and sovereign in their respective fields. Congress has no more right to interfere with any commerce that originates in, and is entirely consummated within, a state, than the Michigan Legislature has to pass laws regulating interstate commerce. Much of the confusion in our understanding of these separate problems arises from the fact that we fail to differentiate between what Congress has done, or should do, with respect to unfair trade practices, and as to what our own legislature has done, or should do.

We desire in this article to set forth that while Congress has taken powerful steps to regulate and control interstate commerce, our own Legislature, in common with the legislatures of the several states, has hardly tackled its end of the job, except as to certain anti-trust legislation, with respect to the question of unfair methods of competition.

Let us see first briefly what Congress has done.

The legislation Congress has enacted for the regulation and control of interstate commerce, and unfair restraints in trade, is found for the most part in three major enactments, as follows:

The Sherman Act.

The Clayton Act.

The Federal Trade Commission Act.
Briefly what do these measures do?
The Sherman Anti-trust act prohibits
trusts, mergers and combines in restraint of trade. In a word, the Sherman Act compels competition between
individuals and firms, and commands
that that competition shall be open and
free.

The Clayton Act carries this principle of restraints in trade one step further and prohibits discrimination in prices as between localities except for differences in quality, quantity or cost of transportation.

The Federal Trade Commission Act is supplemental to both of the above, the gist of which is contained in the

single declaration that unfair methods of competition are unlawful in interstate commerce. The remainder of this act merely sets up the machinery for the enforcement of lawful competition.

These have been the three most powerful agencies which Congress has set up for the regulation of commerce, and the protection of the small, independent firm or individual against unfair restraints in trade. They apply, and this is the important thing to remember, to interstate commerce only. They have no application to any commercial transaction that is consummated entirely within a state.

Now, what has the Michigan Legislature done in these respects?

State Legislature followed that example by the enactment of a state antitrust law, and three supplemental acts. When Congress passed the Clayton Act, which applies to all merchandise, our State Legislature followed that example only to the exten as noted above. The Michigan Legislature has done nothing as yet or has any legislature gone very far so far as we can ascertain, in adopting the principles of the Federal Trade Commission Act.

We have made possibly a full application to our own commerce within our State of the principles of anti-trust legislation. We have made only a limited application of the principles of the Clayton Act with regards to discrim-



Montague W. Ripley.

Under Chapter 278, Compiled Laws of Michigan, entitled "Offences in Restraint of Trade," we find seven acts listed. The first of these acts prohibits trusts, mergers and combinations in restraint of trade. The next three declares when certain contracts, agreements and understandings are illegal. The fifth act prohibits discrimination in prices as between localities in poultry and dairy products. The sixth in potatoes, corn and beans. The seventh in petroleum products. That is all.

Observe that the first of these seven acts is our State anti-trust laws. The next three are supplemental to this law. The last three prohibits discriminations in certain farm and petroleum products as to prices between localities.

In other words, when the Sherman Act was enacted by Congress, our

ination in prices. We have made absolutely no application of the principles of the Federal Trade Commission Act.

Michigan therefore has no anti-dis-

crimination law with respect to merchandise in general. Yet it is difficult to understand that if there is any merit in a law that prohibits discrimination in prices as between certain farm products and petroleum products as between localities, why such a law should not be broadened to apply to all merchandise. Or why an oil company should be prohibited from discriminating in prices as between localities except for cecrtain specified conditions, and at the same time allow a chain store to sell its merchandise at a low level of prices in one locality to meet or destroy competition, and at another level of prices in a neighboring locality

where competition is not so keen, or has already been largely destroyed.

Furthermore, Michigan has no statute that declares that unfair methods of competition in intrastate commerce is unlawful. Michigan has no trade commission act, which means that we have no authorized state body empowered to receive complaints of alleged unfair trade practices, to make the necessary official investigation of such complaints, or to issue a cease or desist order when the facts as alleged are proven. As a result the merchants of the State stand practically helpless in the face of bold, and unscrupulous predatory trade practices, with no authorized state body to turn to for relief and protection. The State, in its inherent powers over intrastate commerce, has the power to establish and to enforce such a control and regulation. It has not as yet attempted to do so.

Rules and regulations have been promulgated against unfair trade practices in practically every trade; general rules have been made that apply to all commerce; but these rules and regulations have been formulated by the Federal Trade Commission, and apply only to interestate commerce. There are no analagous rules and regulations in intrastate commerce in this State. As a consequence the same predatory practices that have been condemned and outlawed in interstate commerce are permitted to go on unregulated and unchecked in intrastate commerce. That is the reason why price cutting, and other unfair methods of competition, are so rampant and so immune to-day.

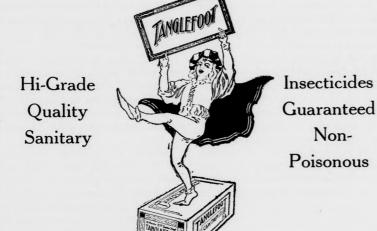
With this knowledge as to what both Congress and our own Legislature can do with respect to unfair methods of competition, the next thing is to understand a little more definitely just how these matters touch our own particular problems as retail merchants.

Carrying our analysis a step farther, we find that whereas the great bulk of manufacturing, distribution and transportation of merchandise are matters that relate to interstate commerce, that particular branch of merchandising that we as merchants are the more particularly interested in, namely, retailing, occurs almost entirely in intrastate commerce.

The National distribution of raw materials and manufactured goods is constantly across state lines; but retailing in all but a small minority of cases has nothing to do with state lines. It is a local matter, confined to an immediate neighborhood, and concerns transactions in the most cases between citizens of the same state.

To put the matter in another way, when we buy from without our own State we are doing business in intrastate commerce, and are subject to such rules and regulations as the Federal Trade Commission may prescribe. When we sell our goods as retailers we are doing business as intrastate commerce, and there are no such rules and regulations as yet to interfere with our selling.

It is very natural and proper, therefore, for our large manufacturers, wholesalers and distributors in inter-





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Through these 60 years of activities in the wholesale field we have always kept apace with the growth and demands of the territory served by the Detroit wholesale market.

Nor have we ever ceased in looking for newer and better methods to produce the best merchandising results and a friendly, profitable and co-operative service to our customers.

The particular requirements of your trade are closely followed and are provided through us. In every department throughout our large establishment you will find stocks of staple and nationally branded goods and pleasing assortments representative of the newest style tendencies, assembled by men experienced in years of buying for your trade wants.

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state commerce to look to Congress for remedial legislation, or that they should be subject to and concerned over the rules and regulations of the Federal Trade Commission.

But it ought to be just as obvious that we as merchants, in our everyday retail transactions, which includes the pricing, advertising, sale and delivery of our merchandise, can expect no remedy from Congress for such evils and abuses as may be rampant and destructive therein; but that we must, on the contrary, look to our own legislature whose job it is to condemn and outlaw these evils and abuses. We somehow have failed, it seems to me, to grasp the fact that our legislature has its own particular obligation to its people in these matters. It has its own particular field of commerce to police and control, and just as sovereign a power to do it with.

While we have been relying upon the power and the efficacy of these Federal acts; while we have been trusting a certain smug security to what Congress has done, certain predatory practice of which we all are cognizant have been growing apace, unrestrained and unchecked; independent merchants have been obliged to submit to, and in many cases, have been destroyed by unfair and ruthless competition, and unfair restraints in trade; great chain organizations have been growing with amazing rapidity, much of their success depending upon practices that could not stand the pitiless light of publicity, nor would they be tolerated if committed in interstate commerce without Federal attentionand most of us are wondering why.

Is there not an answer to be found in the fact that we have been looking too much to Congres, and trusting to interstate laws and regulations to come to our rescue and at the same time overlooking the fact, or ignoring the fact, that the state has sovereign authority over its own particular field of commerce, which takes in the great bulk of retailing within the State; and that we have failed to demand that the State exercise this authority that it has, and do the job which it alone can, and ought, to do?

It would seem, therefore, from this brief analysis that the first and immediate job on the part of the Legislature is to bring the State's program of legislation against restraints in trade up to at least as far as Congress has gone with respect to interstate commerce; that there should be a full and immediate application of these principles to our problems of retailing.

Montague W. Ripley.

Twelve Things To Remember.

- 1. The Value of Time.
- 2. The Success of Perseverance.
- 3. The Pleasure of Working.
- 4. The Dignity of Simplicity.5. The Worth of Character.
- 6. The Power of Kindness.
- 7. The Influence of Example.
- 8. The Obligation of Duty.
- The Wisdom of Economy.
 The Virtue of Patience.
- 11. The Improvement of Talent.
- 12. The Joy of Originating.

Marshall Field.

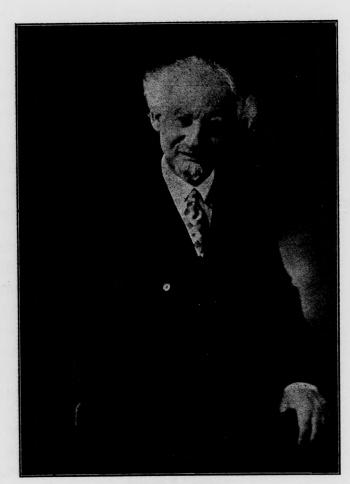
ECONOMIC CONDITIONS.

Must Look Deeper For Cause of Trouble.

There is one thing the present economic conditions have forced us to do, and that is to think. With millions of people out of employment, and business and professional men struggling for an existence, we cannot help raising the question, "Where does the trouble lie?"

We are all straining our pocketbooks to take care of the needy, taxes are heavier than most of the people are able to bear, all in the effort to better conditions — still the struggle goes on. Although there may be improvement in many respects, yet there is little relief to the taxpayers and unemployment is still a major problem. to the end every energy was bent on getting—getting money, getting things, getting up on the social ladder, getting our own way, whether it was right or wrong, and it has not worked. To-day we are suffering from our false standards. The whole world is having to learn the meaning of co-operation.

When we learn the wisdom of making honest service the basis for moneygetting, we will have gone a long way toward meeting the depression. Picture a world in which the motive of everyone is to serve mankind by supplying what will promote their wellbeing, comfort and happiness; in short, a world in which the rule of business is the Golden Rule. Doing as we would be done by, we will neither be underpaid nor overpaid. What the world



Solomon Levitan.

We have the habit, when things go wrong, of laying the blame on the Government. We will have to look deeper for the cause of the trouble. We may have to look into human nature itself to get at the root of things.

During prosperity everyone seemed to be making easy money—so easy, in fact, that many lost sight of the fact that money making should be based on the giving of service. They went way beyond their means, buying on the installment plan, mortgaging their homes, playing the stock market, forgetting there must be a day of reckoning. When the crash came, all they had left was debts and, as a consequence, business suffered losses, industry slowed down, employment decreased. People who had money hoarded it. From the beginning of the picture

needs is true valuation of service and of things.

As students of party politics, consider the revolution which would take place in politics if service were the sole standard. Think of the decrease in taxes caused by the elimination of thousands of jobs because they were of no service to the people. The simplicity and honesty of the standard of service would automatically eliminate many of the complexities and waste of present-day politics in state, local and Federal governments.

Our present form of government is the finest system there is for making practical the standard of service. It protects the rights of its citizens, yet affords full opportunity for the individual initiative so essential to the establishment of the service standard.

To-day's difficulties cannot be laid at the door of our Government or any other single enterprise, but they can be traced to false standards which place getting money, getting power, ahead of giving service. The desire to render service excludes self-seeking and dishonesty, and opens the way for intelligent co-operation.

Already there is evidence in business of a desire to share the profits with the laborers, and when profit-sharing between employers and employes becomes more general, greater justice and a more permanent prosperity will be the result.

Students of economics have a wide field in which to work. They are in much the same position as a chemist in a research laboratory, and it is as important to guard against concocting formulas which will cause explosions as it is for the chemist. In economic experiments, never lose sight of the fact that justice must be for all, not for any one class. Solomon Levitan.

Honesty As Basis of Right To Govern.

Honesty in a republic is indispensable. Without it no government is good. Possessing it, no government is bad.

Just as charity covers a multitude of sins, so honesty includes a long list of virtues. An honest government is a just government. Under it special privilege cannot exist, equality of opportunity is preserved, peace and prosperity are the rule, the welfare of the people is safeguarded and made secure.

Honest government is based on honest politics. Honest politics springs from honest leadership; and an honest electorate begets honest leadership.

Government is conducted by men; in a republic, by men chosen by the people. Every such government reflects, therefore, the ideals, the standards, the faults and virtues of the people.

Honesty applied to the problems of government would solve them all. There never was an honest war. No honest people ever rose in rebillion to overthrow an honest government. No honest nation ever made war on an honest neighbor. War and national honesty cannot coexist.

In our Nation and in our various states the people are responsible for existing government. We choose our public servants. For the time being they do the work of government for us; but their grant of power comes from us, and by reason of our system of frequent elections we retain the right to revoke their authority when we deem it to have been abused.

Honesty is always in the majority. But honesty is seldom organized and never united excepting in a time of crisis. When honest men fall out, thieves take their due.

Good citizenship means something more than standing up when the Star Spangled Banner is played. It means something more than observing the law

It means taking an active part in the selection of those who carry on the work of government and taking that part as seriously, conscientiously and honestly as one takes part in any responsible undertaking.

William R. Pattangall.

GET IN STEP WITH THE NEW ORDER OF BUSINESS

We are entering the first stages of a new era of business prosperity. Better living, better prices and better conditions will be the order of the day. There is plenty of business ahead for the aggressive merchant who will be in at the very start by planning and preparing today for the inevitable demands of tomorrow. Let us cooperate with you in the push for new business.

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If we have less business and have more time for thinking, let us think of new ways of attracting customers to our stores. Let us study up-to-date methods of displaying our merchandise, practice window trimming (it's an art), learn from our competitors, the chain stores, get new ideas and practice them. Spend a little time in some of our large 5 and 10 stores.

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TRAGEDY OF HONEYMOON.

Too Ofen Full of Acute and Poignant Disappointments.

You have just been in, my dear boy, to tell me that you are going to be married next week. It is the happy sequel to a little love story that has been as true and tender as your own great heart, and that for you has been sweet with all the flowers that bloom along that path of romance that a man treads but once in a lifetime. To the world of fashion and society the event means nothing at all. They will read with indifference that such and such a young man has been married to Miss So-and-So, of some small village, and that the happy couple will make their home in Grand Rapids, where the groom is a valued employe of a large mercantile house, but to you it means the long waiting is at an end, and that all the hopes and dreams of years are about to become a strange and beautiful reality.

I know all the details of the storyhow, from the very time when you were children together in the little country town, you loved the one who has always been the only girl in the world to you. Her people were quite the leading people there, and she reigned, by right of her pretty face and sweet ways, like a little queen in the village, and there was something of wonder and triumph, as well as love, throbbing in your heart when, from among so many other suitors, you won her promise to be your wife. In those days you had little enough to offer any woman except your love, but your sweetheart's promise was your inspiration, as it has been many another man's, and you left the village and came to the city to seek your fortune. At first it was a hard and hopeless task enough. You had no friends to push your interests, but by dint of sheer determination and ability and grit you got a foothold and have worked your way up to the position of trust and responsibility you now hold, and that makes you feel that you are justified in claiming your reward, and so next week you are going back to the little village for your bride.

As I sat listening to you there was that in your handsome, manly, strong young face that made me think you worthy of any woman's loving, and yet —when you were gone, with all your happy hopes and bright anticipations, I could but sigh and almost wish that life ended, as novels do, with the ringing of the wedding bells and that no tears and no disillusioning were to follow.

It is the custom to speak of the first few months after marriage as the honeymoon and to paint it as a season of unalloyed bliss. In reality there is no other time of one's whole life that is so apt to be full of acute and poignant disappointments. There is, to begin with, the inevitable adjustment of two people, with different tastes and different beliefs and reared in a different environment, to a common standard, and that is rarely accomplished without friction, but more than that is the bitter awakening to the fact that no dream is ever wholly realized. Both

have expected too much and the impossible has not happened.

You think to-night that you could never weary of contemplating Susie's saucy tip-tilted chin or of caressing the sunny little curl upon her forehead. You are absolutely certain now that if you were dead her kiss would thrill vou into life. Of course, other married men seem to take their wives' looks very much as a matter of course and manifest a stoical indifference to conjugal kisses, but they didn't marry Susie. My dear boy, you are a man and you are mortal and you will be even as they. The time will come when you will be more interested in the stock market than you are in Susie's curls and when she will have to call you back to remind you to give

certain that just to be near you, to hear your voice, to gaze upon you, will be a state of ecstatic happiness of which she can never tire, and that, having you, she will desire nothing else on earth. I haven't a doubt that, in all good faith, she has told you this, and the pity of it is that you are both too young and too ignorant to know any better and so go blundering into that slough of despond that few young married couples escape.

When the village clergyman says the words that makes Susie your wife, and her mother, with her heart failing her as every mother's must at the last, gives her into your keeping the whispers through her tears, "Be good to her," you will smile a little masculine smile of superior scorn. Be good to



Dorothy Dix.

her the kiss of duty that is dust and ashes on the lips of romance. Perhaps for you it will not even matter. You will give a sigh to think that another ideal is gone, and then you will plunge into your work and forget it. All this is inevitable. A man can no more live on sentiment than he could exist on champagne. He is bound to come down to the realities of life.

What I want to call your attention to—and it is something that, so far as I know, no young husband ever considers—is Susie's point of view. If married life has brought to you some disillusioning about the all-sufficiency of love as a daily diet, it has equally to her. When she marries you she honestly believes she can spend her life in contemplating your perfections as a steady occupation. She is morally

her! What a request, when you would lay down your life for her! Ah, my boy, only another woman, who has sounded all the depths of that experience, who knows the wrench of leaving home and kindred, the pain of parting with girlhood's sweet ways, who has wept its tears and endured its desolation, knows what need there is for your forbearance, your tenderness, your consideration, and how much a mother compasses into the cry, "Be good to her."

Have you ever thought, my boy, that there is no more pathetic figure than that of the little bride who is brought a perfect stranger to live in a big city? At home she was a person of importance. Here she is nobody. There she was a figure in the social life. No party was complete

without her presence. There was not an hour in the day that some gril friend was not dropping in for a bit of a chat. Here, except for you, she is as much alone as Robinson Crusoe on his desert isle. There she was a leader in church work and president of the guild. Here her timid advances to the church people are snubbed and, after the first attempt, she gives it up and feels that she has no more part in a city God than she has in its society. Worst of all, perhaps, she has nothing to do. The brand new furniture and carpets in the brand new cottage are hopelessly clean. Even the brand new clothes offer no chance for mending. There is absolutely nothing to do but sit up and think of what mother and the girls are doing at home. Is it any wonder, under such circumstances, that she gives way to home-sickness? All of her dreaming is broken through. Her ideal of perfect rapture is shattered. She has found misery where she looked for nothing but happiness, and for the time being her desolation is heart-breaking and complete.

Few brides who come as strangers to the city escapa this martyrdom of loneliness and boredom. One of the happiest married women I know says that when she was married and the train rolled into the city where she was to live, a sudden realization of what she had done came over her-that she was done with her old happy, carefree girl life, that she was parted from mother and sisters and friends and was going to face an unknown world with a man who, at the moment, seemed as strange as the policeman on the street, that it seemed to her her heart would break with the agony of it. Another tells how she hates a certain street, because, in the first days of homesickness and the weary months of loneliness that followed, she tramped, tramped, tramped up and down it trying to wear out in physical exertion the restlessness that possessed her. Another tells how she ripped up her new clothes and made them all over again, because it seemed to her she must go crazy unless she could find something to occupy her mind and hands.

It is an experience with which men have curiously little patience and no understanding. The average man seems to think that when he marries a girl he has conferred sufficient happiness on her to last her a lifetime and that she should desire nothing more exciting than to watch for his return in the evening. I have known men to take girls out of happy homes, where everything was cheerful and bright and gay, and simply dump them down into a boarding house, and never even think of trying to entertain them in any way. "Why, don't you take your wife to the theater, sometimes?" I once asked one of these men, who had married a pretty village bele. "Oh, before I was married I used to go almost every night and I got tired of it," was the selfish reply. "Well, she isn't tired of it; suppose you look at her side awhile," I returned, and that, my boy, is the gist of the whole

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VOIGT MILLING COMPANY, GRAND RAPIDS, MICHIGAN

matter. Try to look at it from Susie's point of view.

I am not saying that you have not your burdens, too. It is hard to be met with homesick tears when you expect smiles, and hardest and bitterest of all to feel that you have failed to make the woman happy to whom you have dedicated your life. It is for you, also, the shattering of a thousand hopes and dreams, and in the fierce disappointment you are apt to be savage and unjust. She is unreasonable, you think. She knew that if she married you she would have to leave home, and she should have stayed there if she loved her people better. My boy, now is the time, if ever in all your life, to be good to her. Be patient with her. Be tender and forbearing. The homesickness will weep itself out the quicker on your breast. She will adjust herself to new conditions and make new friends, but it will take a little time. Be good to her, and don't make the tragedy of the honeymoon a tragedy for your whole Dorothy Dix. life.

Neglect of Teeth As Invitation To Pain.

During the world war there was a class of unbelievable persons known as slackers. They were the young men of draft age who, because of the fear of physical pain or death, attempted and frequently succeeded in dodging their patriotic duty. Justly, no one had any respect for them.

But there is another type of coward whom the public never knows. The matter is entirely too personal to attract outside attention. This person suffers from a complex which can be called dental fear.

In spite of improved instruments, anaesthetics and methods that have reduced pain to a minimum, there are still thousands of persons who for no reason at all fear the dentist's chair. And if fearing would end the matter, it would not be so bad. However, they permit their feelings to postpone their visit for treatment. Here is where the trouble arises. Delay often means real pain ahead.

It would seem to be the better part of wisdom and valor to realize that as a matter of routine everyone should seek the services of his dentist twice annually. Moreover, if between times any condition arises that suggests tooth or jaw trouble, one should not hesitate, on the basis of the possible discomfort which may have to be inflicted, to make prompt dental appointment.

Common sense indicates that a condition when first noticed will be more easily and painlessly remedied than at a later date when it likely has become very much more aggravated.

When one develops illness, the doctor's services are usually sought as soon as the patient is conscious of his condition. And it can truthfully be stated that every person is sick who has pain in teeth or jaws. To delay the visit to the dental office until the suffering literally drives one there is displaying a yellow streak and running an unwarranted risk.

Dr. C. J. Hollister.

TOO MUCH WIFE.

Why Sanford Failed To Get a Raise.

Sanford didn't get the raise he expected. Another man, younger, less experienced, and less able, got it instead. Sanford is angry about it and is talking about "injustice." He wonders why.

I am the man who occupies the desk next to Sanford. I know why Sanford didn't get the raise. It is a case of "too much wife."

The funny papers are always full of stuff about "too much mother-in-law." "Too much wife" isn't so common a complaint, but Sanford has it. Sanford is a mighty nice chap. He likes his work and he works hard. Every one wants him to get ahead—and he would if he were a bachelor or if he were married to a different sort of a woman.

Sanford's wife starts in destroying his ability to work early in the morning. About half of the time he reaches the office with a worried look on his face. Those who don't know ask "What's the matter, Sanford?" sympathetically.

"It's the wife," answers Sanford.
"Nothing serious, you know, only she doesn't feel well. Complained a little when we came home last night and didn't get out of bed for breakfast this morning. I feel sort of worried about her. She isn't a strong woman you know."

I've seen Mrs. Sanford. She doesn't look especially "husky," but she has a plump face and a good color. She doesn't look like a weakling. Sanford knows that after he leaves the house in the morning his wife sleeps for a couple of hours, has breakfast in bed and gets up about 10 o'clock. Sanford knows that, but Mrs. Sanford has told him that she doesn't feel well. He isn't the kind of a man who can put sickness out of his thoughts. So for a couple of hours—the best hours in the day—he thinks about Mrs. Sanford and wonders how she is feeling.

You can't think of two things at once, so his work suffers. He can't forget Mrs. Sanford's illness until he rings her up about 9 or 10 and finds that she has recovered enough to be dressing to go out or thinking about attending a matinee.

Mrs. Sanford has the telephone habit. It is a common habit with women. Mrs. Sanford's habit consists of ringing up Sanford about four times each day. There is a private exchange in the office, but even then sometimes all of the lines are busy and it interferes with the business routine of the office.

The effect on Sanford is even more serious. Just as he has settled down to work out a bit of business, Mrs. Sanford rings up to find out whether he prefers steak or chops for supper or whether he thinks the weather is too bad for her to walk over to Mrs. Howard's. Sanford is annoyed, but he doesn't want to hurt her feelngs, so he talks politely, ringing off as soon as he can. Perhaps the call lasted only a minute or two, but it destroyed Sanford's train of thought for a good ten minutes.

Sometimes Mrs. Sanford is offended by his brusque tone and rings up im-

mediately afterward to see if he is angry about anything.

Of course Mrs. Sanford likes to go out in the evening. She isn't as frivolous as some women, but she is young and gay and pleasure loving and doesn't want to "give up all of her good times," to use her own expression, just because she is married.

The people they go with are middle class young married couples and their pleasures consist of dinner parties, evenings at cards, and at the theater. None of the parties, and many of them are informal, ever break up before 11 o'cock, and many last even longer. Sanford, who has to be at the office at 8:30, looks haggard most of the time and looks much older than his 30 years.

Loss of sleep once in a while isn't so bad, but if Mrs. Sanford hasn't been out at least three evenings a week she considers the week an awfully dull one. Sanford told me this himself. He doesn't mean to complain. It just leaked out. Sanford rises at 6:30 and then just has time to bathe, shave, and eat a hurried breakfast, before catching the car. Mrs. Sanford can lie in bed until 9 or 10, usually, so she doesn't feel the strain of the late retiring.

Mrs. Sanford is extravagant. To be sure, she does not have large charge accounts at the big department stores. Things might be worse in that direction. Some women, married to men on the moderate salary that Sanford is getting, spend far more on clothes and leave their husbands perpetually wondering when they can pay for them.

Mrs. Sanford has a moderate charge account each month. She buys most of the provisions herself and the meals are usually rather plain. As she has never studied the subject of nutrition she cannot understand food values, but she buys what is displayed in the markets and groceries, buying food of the best quality and paying long prices. The waste of the servant and the guests, whose visits are not infrequent, help bring up the account. She dresses well and must "keep up with the fashions."

Of course, Mrs. Sanford has a maid. Other men on the same salary do not often have servants, but Mrs. Sanford says she isn't strong enough to get up for breakfast and take care of a six room flat. Other women are satisfied with three or four rooms, but Mrs. Sanford can't consider that. She must keep up the standard set by the wealthier members of her set. She wealthier members of her set. would like an automobile, but knows that is out of the question, so she gives dinners to fortunate possessors in order to "graft" rides, and envies them. Sometimes her envy finds words, and she smiles cynically when Sanford tells her he is doing the best he can.

"Too much wife"—that's what's the matter with Sanford. He isn't unhappy, exactly. He wishes things were different, but doesn't know how to change them. Sometimes he talks with her seriously and then there is a "scene" and she is ill for a few days and there is more frequent telephoning. There is no question of a divorce because they are really congenial, in some ways. He is never cruel

or unfaithful, and she never even threatens to leave him. He gives her a good home and alone she would have no way of earning a living.

Sanford keeps on working. He never says anything, but he isn't very much in debt. He spends everything he makes and wonders why he can't have a bank account like others on his salary. His wife blames him because he is not forging ahead, and he almost blames himself. He has rather a dull, hopeless task in front of him and "too much wife" is the cause.

T. S. Winslow.

Traffic Problems Created By Road Vendors.

Existing law is sufficient and should be invoked by town authorities to abate the new form of traffic hazard, fraught with danger to motorists and pedestrians alike, created by the practice of vendors of ice cream and confections in setting up temporary stands on the streets and highways.

The whole subject of wayside sales and their relation to traffic is a difficult one. But it certainly ought not to be a state policy to allow any business to be done except from a fixed location which is off the highway, so that the public may become habituated to that location and base its travel conduct on what and where to expect the situation which its motor vehicle operators have to meet.

This is a development of recent date, and might become seriously dangerous if the practice on the part of vendors of sweets to sell their products to pedestrians and occupants of motor vehicles on the highways and streets is permitted to exist. Traffic conditions are bound to arise which will make danger to the public.

Wherever one of these vendors sets up for business, there may be a gathering of motor vehicles parked in wrong and dangerous places. This will serve to put the rest of traffic in danger, with occupants of the parked cars running across the street as pedestrians in places not prepared for them for crossing.

Such sales probably cannot be made anywhere in any city without vendors' licenses; consequently city authorities having charge of their issuance can prevent the condition. But some licenses already have been issued, and it has been noted that the police are doing the best they can to keep the vendors moving and are not allowing them to establish in any particular place.

This policy is good in so far as it relates to what might be considered unfair competition between this sort of vendor and stores which sell products of the same nature. It is debatable whether this practice may not create a number of serious situations by making the sales in many different locations in each of which a new group of car operators, not educated to using such vendors, may find difficulty in meeting the problems thus developed.

Robbins B. Stoeckel.

Long Island strawberries went to market this year in new green paperboard shipping containers and transparent paper-topped boxes. Long Island farmers got two to five cents more on the quart for them.

LISTEN!!

Not one in hundreds of buildings ever has a fire.

One in every four automobiles has an accident every year.

Your building is insured. How about the Automobile?

The Preferred Automobile Insurance Company

of dear old Michigan



Made in Michigan's Largest Candy Factory

Christmas Candies



STANDARD OF QUALITY FOR 67 YEARS

PUTNAM FACTORY

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GRAND RADIDS, MICHIGAN



ITALIAN COFFEE.

Speculations on the How and Why Thereof.

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(Editor's Note: The following chatty letter was sent to the Tradesman long since. It has been held over because of its length and lack of space until opportunity has arrived for its publication in this anniversary issue).

The traveler in any foreign country who lives in an "up-to-date" hotel and journeys about, as Americans like to do and say they do, "first class," will experience the minimum of change and discomfort. He will also fail to gain more than the most superficial impressions of the countries and peoples among which he travels.

On this present journey my wife and I had vague plans about "house-keeping in Italy". We thought we would like to try it, but our plans were little more than half-baked. What urged us to make real effort for a domestic stay of two months or more in Rome was the execrable coffee one gets from the minute he hits any European country, including Britain, and which is hopeless as a breakfast drink in Italy.

The experiment has been novel and, on the whole pleasing, but the real joy has been our own coffee, roasted in a pan, ground in an old-fashioned "mother's coffee mill," although that we came to this was largely due to the exorbitant price set on imported American canned coffee by the one store in Rome where it is to be found. That store quite apparently goes on the plan of charging all the traffic will bear. Rather than pay \$1.58 per pound for coffee which could be sold here at a good profit for \$1 to \$1.10, we decided to roll our own.

But this, too, has been to the good. We have learned a lot that otherwise we could not have known.

Italians drink little cups of "black" coffee, heavily sweetened, but seldom or never creamed or milked, many times daily. The sign "Caffe Espresso" is the commonest one sees. It indicates a place in which there is an urn of special construction for the "expressing" of the coffee. The urn is so made that steam at low pressure is available. Into a small receptical with finely perforated bottom is put pulverized coffee for a single cup-and believe me, it is enough to make the rankest drink imaginable. That recepticle is then closed under a steam outlet and the steam turned in. The little cup is placed under the perforation and the coffee extract drips into it - a thick, viscid stream, not all the grounds coming through, but plenty to make the result "rily"

The drink is laden with two to four lumps of sugar and it is sipped as one might sip cognac or a heavy cordial. My own experience is that, unless this is taken in about thimbleful doses immediately after a hearty meal, it lies on the stomach like lead; but the Italians—men and women—sip it, as I say, at any old time, gossiping together the while, as frequenters of our old-time saloons used to imbibe their hard liquors when they did that artistically—if you get what I mean.

Breakfast coffee here is "Caffe Latte"—kahf-fay laht-tay—equivalent to the French cafe-au-lait, literally coffee-to-the-milk. It is a villanous concoction of coffee roasted to a burned crisp with hot milk, sugared "to taste", provided that is one's taste.

Now, because millions of people drink coffee thus prepared and because millions of those people live in coffee producing lands, I have hitherto suspended judgment on the merits of their drink. I have always felt that taste is individual, like the way one parts his hair or pronounces his own name. But closer experience from several angles leads me to decide that we Americans have the right idea of coffee—that we know best how to prepare it as a

from three to five selections of Mocha; two or three grades of Santo Domingo; a bag or two of Porto Rico; and, not in all stores but in some, one or two lots of Guatemalas. Nowhere have I found Java, or Bogota, or Mexican. This set me thinking, and, because I am unable to talk Italian and have had too much sightseeing to allow for time to hunt up first hand information, I have had to make up some explanation of my own for the selection being as it is.

Santos is, of course, the normal base for all ordinary blends; and the port of Santos is as near to Italy as, if not actually nearer than, New York. I am not familiar with the character of Santo Domingo and know little of

Paul Findlay.

wholesome, satisfying drink—and that the remainder of the world eventually will come to our ways in this regard. If this is National conceit, make the most of it, but first hear my analysis.

The source of Italian coffee proved very interesting to me from many angles. Coffee roasting establishments are scattered about everywhere. The roasting apparatus is excellent, convenient, self-contained in the smallest compass, as it must needs be in these cubby-hole stores. Mostly the machines are "made in Germany". I thought, therefore, from my own experience as a roaster, that I could buy my blends in the raw and have a small quantity roasted to order.

The typical stock of raws consists of three or four grades of Santos; Porto Rico coffees. I know that Guatemala does perfectly well in place of Oaxaca Mexican, provided the grade is good and the proportion altered to suit. But why Guatemala and not Mexican, and why either of these and no Bogota?

Absence of Bogota may be accounted for because anything like a fine flavor can not be missed, it seems to me, from Italian coffee as prepared. See later remarks on this head. Presence of Guatemala may arise from historical prejudice against things Mexican or the slightly greater proximity of Puerto Barrios to Italy or long habit of importers with no special Mexican effort to alter it. That there is no Java (or Sumatra — the same thing) undoubtedly is because of high

cost, plus no use for fine flavor, as indicated of Bogota.

The liberal assortment of Mochas struck me as strange until I looked at the map, got my orientation from the Italian locality and studied Italian colonial possessions a bit. For if we turn to the map of Africa, inclusive of the Mediterranean, Arabia, and adjacent parts of Europe, we shall find that Italy holds the coastlands known as Eritrea. These lie directly across from Aden and cover some 600 miles Northwestward along the South shore of the Red Sea, with an inland width of some fifty to 250 miles.

Next to the Southeast comes French Somaliland, a bit of coast some forty miles long by 200 deep. Next to the East is British Somaliland, about as large as Eritrea. Then East of that and running down the East coast of Africa for a full 1,000 miles comes Italian Somaliland, a territory about once and a quarter the size of the entire Italian peninsula.

These Italian, French and British possessions are all coast lands. Together they completely hedge in the vast country of Abyssinia from the sea. In Abyssinia are grown immense crops of coffee known to the trade as Abyssinian or False Mocha. Coffee novices are often sold Abyssinian coffee for genuine Mocha, which, of course, is grown in Arabia and of which Aden long has been the chief port of export.

No question that much Abyssinian coffee is good—that is to say, as good as any Mocha can be, which to some minds is not saying much. The point is that it is not true Mocha and has always in my experience commanded a perceptibly lower price than genuine Aden or Hodeida coffee. Probably some shipping names are changed of late years by the erection of the state of Hedjas, but what I write is perhaps approximately right even now.

A point now to be considered is this: That topography and soil have more to do with coffee production than latitude, just as climate is more a matter of togopraphy than of iocation, North or South. Hence it is highly probable that coffee is produced in Italian Somaliland. In this case, Italy would lean heavily in favor of her colonial product. The same may hold good, in perhaps a smaller and less important way, of Eritrea.

Finally, assuming that no coffee is produced in either Italian colony, then Italian interest should seem to favor exports from Abyssinia across her colonies and from her colonial ports, as opposed to exports from such foreign ports as the Arabian.

Here, then, we have one explanation—plausible at least—of why one finds so many Mochas in Italian coffee stores. Another is that Eritrea is only some 2200 or 2300 miles from Naples and the ports of Italian Somaliland are but 3200 to 4000 miles away—all by sea, port to port, the cheapest transportation there is.

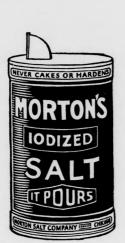
Only by such reasoning can I account for the use of so much Mocha which, at best, is but a modifier of blends—except, as I shall try to show

Again Morton's Salt Scoops the Industry

During the past 84 years the Morton Salt Company has introduced more important innovations than any other concern in the industry. Now this famous blue package has been awarded the Seal of Approval from the Committee on Foods of the American Medical Association. This is of great importance in the State of Michigan where Iodized Salt was first introduced and where it is used by practically every family. This is a notable achievement for not until now has the American Medical Association seen fit to approve even the general use of Iodized Salt, let alone any particular brand.

A special Board composed of some of the most famous physicians in the United States requested that this award be given the Morton blue package.

Acceptance of Morton's Iodized Salt by the American Medical Association means that any housewife can use it just as freely as she might use common salt. It also is evidence that Morton's Salt is uniformly pure, and that it is made and packaged in a sanitary manner befitting a product which a physician can wholeheartedly endorse. The customers whom you serve are going to have greater confidence than ever before in the Morton package. If they cannot buy from you they are going to secure it elsewhere. You will find it more profitable than ever to carry Morton's Salt and feature it during your special sales.



MORTON'S SALT

When it Rains
It Pours

now, that natural coffee flavor must cut little ice in any Italian coffee.

To show why I feel that we Americans are on the right track about coffee I must expose my own chemical ignorance first. My reasoning must be in plain English, but it has the advantage, I believe, of appealing to common sense. Let us see.

Coffee contains two elements which are of value for flavor and one of that character of mild stimulant known as restorative. These are aromatic oil, essential oil and caffein. The aromatic oil is so exceedingly volatile that it is driven into the atmosphere if coffee, roasted American style, is boiled. This is why we so often experience delight when we smell coffee in the makingand are so disappointed when we come to drink it, because the aromatic oil has been driven off into our nostrils and is not left in the cup to please our taste. Because of this fact, it is as true to say that boiled coffee is spoiled coffee, as it has long been proverbial to say that of tea.

This last shows why the percolator method of making or preparing coffee is utterly wrong. In fact, to percolate is to boil and to boil is to spoil; hence, properly speaking, percolating is not infusing at all because it is a boiling process.

"The right way to make coffee" is apt to sound like a joke, there are so many ways variously regarded as "right". But if my reasoning so far is sound, then coffee is best made only by some of the various infusing processes. It must be made by the addition of water just at the boiling point, the result being strained through cloth or paper, less advantageously through a seive of perforated metal. The drink should then be kept as hot as possible without coming to a boil.

Boiled coffee—if not boiled long—can be a good drink as to strength and acceptible when better processes are not at hand. This because the essential oil is present which, as I understand the facts, enables us to know we are drinking coffee and not something else. This is the constituent which imparts the body, the basic volume and strength to the drink.

Caffein is present, I believe, regardless of how the preparation of the drink may be abused, hence the stimulant or restorative remains to lend its "pick-up" effect. This last is the only explanation I can think of why Italians, other Europeans, the Turks, I believe, and all South Americans drink coffee roasted as we find it in Italy.

This roasting is so "high" that the essential oil appears on the surface of the beans, and the coffee is charred almost to a burned crisp. Coffee less highly roasted is hereabouts felt not to be "done". The process drives off every bit of the fine flavor and leaves behind only rankness by way of strength. The morning "caffe latte" would be worthless from our standpoint were it not for the hot milk and sugar. This does not appear to matter so much to this people-and other Europeans outside of Switzerland as far as my experience goes; for the Swiss know how to make splendid cof-

fee. I do not know about Germany yet, nor Holland; but I understand that they, also, make "good coffee" from an American standpoint.

Well, I found that no coffee roaster—they say "toaster" here—would run his machine on less than 15 kilos or about thirty-four pounds. From my own long experience with a fifty pound machine, I knew that one can roast as little as five pounds at a time, but I could not make those boys see it with my limited "Dago". Yet I was set on not paying \$1.58 a pound for good coffee. Also, I wanted to see what kind of drink I could compound after an interval of sixteen years.

So I made up a blend of Santos, Guatemala and Mocha and have been roasting that, as indicated above, in quantities of about a pound at a shot, during five weeks. This I have ground in a home coffee mill of diminutive size. It has been work—plenty of it—to keep the coffee properly agitated for the needful twenty minutes, but I have turned out a good roast, cooled it on the marble slab of the kitchen sink and ground it at once.

Experience in securing sweet cream make up another story, but finally I located a good supply and we have been reveling in real coffee ever since. Our anxiety now is how we shall be able to arrange for this fine drink in hotels hereafter, for our housekeeping experience in "foreign parts" are now suspended and may not be resumed.

But here is the clincher to this argument: That every time we have tried it on the dog, it has worked. Our experiments have not as yet been widespread, but our guests have liked it. One expressed the right idea thus: "This coffee does not look as strong as ours; but it is strong. I think it even stronger than ours. It has a heavy body and it is most delicious."

There you are. Despite being suspected of spreadeagleism, I now assert again that I believe American coffee leads the entire world and that the world eventually will come to our ways. I had about forgotten to say that every expatriate I have met among foreigners, those who have tried living a while in America, says with emphasis that America is the only place where one can get a good cup of coffee.

Paul Findlay.

Behavior Problems May Result From Rivalries.

At a very early age we begin to set up ideals for ourselves and constantly compare ourselves with others. We want to be equal or superior to the other members of our group and strive to be as perfect as possible. As we compare ourselves with others, we are soon faced with the fact that we do not excel in everything. At a very early age we are so much concerned with our own lack of perfection that we are not impressed with the fact that others are no more perfect than we are. If our behavior is to be both personally satisfying and socially acceptable we must accept this lack of perfection and compensate for our limitations by excelling in those things for which we are especially adapted. If we do not accept our limitations and lack of per-

fection, then we must withdraw from society or rebel against it.

Throughout our lives we are constantly striving to attain or maintain a position of security within our group. This means that we are almost constantly in competition with others. In childhood, we are most pliable, and the manner in which we meet various situations then, determines to a great extent our future reactions to similar situations. Thus, how we react in our first competition will determine to a great extent our later behavior in competitive situations. The amount of security necessary to meet our individual needs is determined by our physical, intellectual and emotional endowments, on the one hand, and the opportunity we have for a favorable development of these, on the other. Whether this opportunity is favorable or unfavorable will depend in our early years, to a great extent, upon the attitude of our parents.

Probably there is always a certain amount of rivalry among children in the same family. In many cases, this does not lead to any great difficulty. However, in others such rivalry may lead to overt jealousy and behavior problems. The question as to whether or not behavior problems will emerge will be determined to a great extent by how the situation is handled by the parents. If the brother or sister threatens the position a child has already established, then the brother or sister immediately becomes a rival. If a child does not get what to him is adequate recognition from his parents because of favoritism shown to a brother or sister, a rivalry and jealousy situation is almost certain to arise.

If one child is much more attractive than the other—has a better physique or definitely of a higher intellectual level—then there is great possibilities of rivalry. This is particularly true in those families in which great emphasis is placed on personal appearance, physical prowess or intellectual endowment.

It is sometimes difficult for parents to understand how it is possible for one child to be jealous of another when there is much evidence of affection between them. Love and hate are very closely related. It is possible to have these two emotions simultaneously or vacillate from one to the other. We love our brother or sister and we love ourselves. In childhood, at least, love of self is the greater and if in competition with a brother or sister, the self is threatened, then the individual threatening becomes an enemy and love for them is mingled with hate, so that we either simultaneously love or hate them, or vacillate from love to hate. Love being the socially acceptable emotion in such a situation remains more obvious, hate being con-

Let us for a moment consider what the advent of a second child in the family means to the first born. Up to this point, the first child holds the center of the stage, and had no competition in gaining the attention and affection of his parents. Suddenly and usually without warning an intruder steals the spotlight and the child finds

himself in competition with his security threatened. If his parents are aware of the tremendous possibilities for a rivalry and jealousy situation occurring and meet the situation by continuing a sufficient amount of attention to the first and stimulating his sense of possession in the second, the danger will not be great. The possibility of a rivalry situation occurring is less if the second child is born while the first is quite young. This initial situation may pass without any undue disturbance and a rivalry and jealousy situation arise at a later date, because of the definite superiority of one child over the other or because of parental attitudes.

The attitude of favoritism frequently plays an important role in either causing or increasing a rivalry and jealousy situation between children. Both parents may favor one child or the father may favor the one and the mother the other, or only one parent may show a preference. Unfortunately, parents frequently do not realize that there is any difference in their attitude toward their children.

Parents should keep in mind the individual differences of their children, their individual needs for a place in the sun and what it means to them when they fail to gain a feeling of adequate security or have their postions threatened. S. Harcourt Peppard.

Rational Methods For Preservation of Health.

These days a great deal is heard and read about the so-called Gospel of Health. And up to a certain point, this subject is excellent. The fact that, by and large, the body demands adherence to the fundamental laws of Nature to achieve its best cannot be overestimated. However, the thing to be avoided in this connection is immoderation.

For example, a case recently was noted of a man who was so imbued with the health gospel that he bound himself to a rigid regimen of diet, exercise, rest, play and work. Nothing could interfere with his calories, his vitamins, the four-mile daily walk, or, in lieu thereof, a game of golf, his eight hours of sleep each night—an excellent idea, by the way—and his work by the clock. In short, he had himself reduced to a boresome automaton.

While it is true that he was in good physical condition, and, perhaps, better than, at least, some of his friends, the fact remains that his great belief in his supposed super, self-generated vitality led him to attempt to fight off an abdominal pain through setting-up exercises. Which, however, did not save his life, as acute appendicitis respects only early diagnosis and prompt surgery.

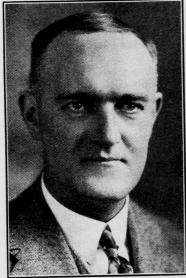
The basic law in bodily health, as in everything else, is ordinary common sense, which spells moderation in all things. Vigor and vitality will be served better by a rational approach rather than by the unbending rules of the extremist. Dr. Theodore B. Appel.

Sometimes a person who hedges gets stuck on the thorns.

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MICHIGAN

THE SEA OF CHANCE.

Christopher Columbus as the First Traveling Salesman.

Christopher Columbus, George Washington and Abraham Lincoln were all salesmen. They did not actually sell goods, but they embodied all the mental and spiritual elements which involved salesmanship, including a thorough belief in their proposition. A man who does not believe in his proposition, either as a salesman or as a public character soon degenerates into a confidence gamester. Every discovery and every reform involves the salesman's qualities and devices.

George Washington built up a regular modern business organization around his revolution, with himself as the general manager doing the heavy work. He had department heads in the way of Ben Franklin, as financial man who looked after the credits, money for the pay roll and monthly supply bills; and Tom Paine as advertising manager who wrote the pamphlets, books and made speeches—kept them all "het-up" with publicity and "reason why" to a point of excitement exhibited in a dry goods store on bargain day.

The character with the salesman quality more highly and conspicuously developed was Christopher Columbus. He started out to sell a continent, a thing in which he believed implicitly, but all the monarchs of Europe thought it blue sky. He started out in life as a weaver, in Genoa. All accounts say he was a good weaver excepting he had "shifting feet." That, by the way, was a term applied to printers around the country newspaper offices a generation ago. Many of them were good printers, but they had "shifting feet"-that is, they would work well and faithfully-but after a time their feet would begin to shuffle while standing at the case and in order to give them exercise would have to pedal off to the next town.

But to return to Columbus, the salesman. The only means of long distance travel in those days was by ships, and "shifting feet" led him to the sea where he became the greatest navigator the world has ever known. Nowadays navigation is a comparatively easy science-by means of the Greenwich chronometer and a modern quadrant. The only means in Columbus' day was by dead-reckoning and his skill became developed almost to a point of instinct. He could make a landfall in any known port in the world. A course once sailed by himself or accurately charted by another ship's master was like a well-known country road to him.

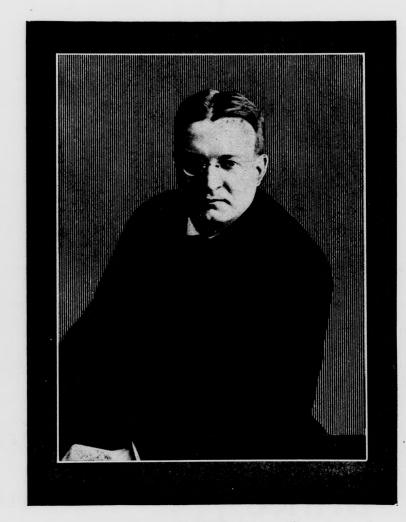
Some time after his thirtieth year he entered partnership with his brother and opened a shop in Lisbon as a sea-chart and map-maker. It was in this profession that the vast expanse of unknown seas impressed itself upon him and his feet began to shift just a little. His shop naturally became a hang-out for ship-masters, and a possibility of a continent or chain of islands in the West was often the subject under discussion. Then later some of these masters reported seeing land-birds while sailing to the extreme West of charted wat-

ers. Columbus' feet shifted a little

Like all men with a big idea, he did not start to develop it in a small way and went first to the best prospectthe King of Portugal. There is said to be three different stages to a salethe approach, the presentation, and the appeal. Columbus used political friends in the way of his wife's relatives for an audience in court-this was the approach. He was strong on presentation for he used selling reasons. He told his majesty that the world was round, a fact that the King would not dispute, that there was a way from East to West and from West to East. He quoted from the Apocryphia that only one-seventh of

ed the King an adverse decision. While these high-brows were reading and thinking about worlds, Columbus, who was a fool in their eyes, went away and discovered one.

After the first turn-down, with the salesman's persistency he turned to other prospects—the King and Queen of Spain. He was again strong on the approach and presentation for he got on the royal pension list. Ferdinand and Isabella were engaged in war with the Moors. They believed in Columbus' theory to the extent of a desire of keeping him away from the other courts of Europe. Finances were a consideration and by keeping him fed and entertained at court they gained time for this consideration.



David Gibson.

the earth was covered by water, and finally all the stories of the floating branches, land-birds, the strange boats hollowed out of logs and bodies of the strange race found therein he presented as reasons from every possible point of view, to the religious spirit of the time—even to suggesting as a closing appeal that the natives of these modern lands might be converted to the Christian faith.

Columbus had the pen in the ink and ready for the King to put his name on the dotted line, when the King bucked at the last minute, and called in a committee of three highbrows. These men tickled their own vanity by reading of what they approved on astronomy and science of worlds. Obviously there was nothing in any way of their reading of what Columbus had to say and they render-

After six years waiting around the back yard of the court of Spain, and following the King from place to place, he was again referred to a committee of wise ones who had learned much from books that wasn't so and this meant another turn-down. Sore and disappointed but not discouraged, he set off on foot across country, without friends or money, for the court of France.

A man with an ambition will realize it, by the law of average, if he holds to it long enough.

All forces in nature are not negative ones. They may not be in the majority but the forces to success are in the air, somewhere, and we meet these positive forces to success by seemingly mere chance. Prentiss Mulford used to say that thoughts were things—that a prayer was a desire—

when you desired a thing you at once created an unseen force to that end. A lot of us who have had ambitions and early struggles can recall that the turning point in our lives and to success was when we least expected it—the result of meeting a man on the street or some other simple incident.

Take General Grant as an illustration. After being cashiered out of the old army for drunkenness, at the outbreak of the civil war he was employed by the State of Illinois mobilizing troops. These troops were all sent to the front and Grant was again out of a job. Sick with disappointment he stood in the entrance of a hotel in Springfield, Ill., one night, and by the merest chance he met the one who had the desire and power to place him in the current which carried him to the head of a great army and ruler of a great Nation.

But to return to Columbus: the unexpected came unto him by the merest chance ,and as the result of this chance we are all here to-day. On his way across the country to France, he stopped one night at the door of the monastery of Our Lady of La-Rabida for food and lodging. door opened to a new world. The isolated monks welcomed the stranger. They found Columbus most interesting with his news and gossip of the court. The monks were good listeners. Columbus with his salesmanship overalls still on, told his oftrepeated story. One of the monks. who was at one time the confessor of Isabella, was so forcibly impressed with the idea of land beyond the seas, that he held Columbus in the monastery, until he could get the machinery at work that finally gained the appropriation from the court.

Columbus was a good deal like a traveling salesman who just stopped in somewhere, got to gossiping about trade and conditions, picked up the news of a possible order and the wedge to it. After Columbus returned home from his first voyage he applied advertising principles by organizing a street parade with natives, parrots and strange animals from the new world. He even carried nuggets of gold high on sticks. By these means he raised the money for a larger fleet in his second voyage and for stocking the colony.

The general nature of any success, whether it be practicing a profession, politics, discovery or the selling of goods, embodies about all of the same elements. There is publicity, approach, presentation and appeal—we all apply them in one form or another. No man who has attained success has seen in advance the working out of the means by which he attained it. He has seen the final result but not the means. It is simply casting out on the sea of chance until the positive forces appear by the final law of average.

David Gibson.

Our banks can and must be made safer. The individual banker must exert himself to the utmost to see that his own bank is conducted along sound lines. But beyond this the individual banker must unite with the others to throw their combined influence into the scales on the side of a stronger banking system.

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Grand Rapids, Michigan

Distributors of

Peter Pan Peas Peter Pan Corn Every Day Evaporated Milk Fremont Canned Vegetables Larabee Flour Mary-Lou Flour **Bouquet Tea** Ra-Do Teas Morning Cup Coffee **Colonial Coffee** Chicken of the Sea Tuna Fish **American Beauty Oats** Elk's Pride Catsup Big Master Malt **Blue Ribbon Malt Puritan Malt**

The House of Service

COMMUNITY VALUE

Of Independent Merchants and Chain Store Units.

During recent years many halos have been cast around the heads of great business organizations possessed of much wealth, with very large spheres of action, without a too thoughtful consideration of their actual value to the public as a whole, or the communities in which their various units operate.

The very nature of the performance and purpose of many enterprises requires great accumulations of capital and large numbers of men and women, both expert and untrained labor, employed in shop and office; field and laboratory.

The automotive field is an outstanding example of required combination of capital and individuals on a gigantic scale. The cost of experimental and research work runs into millions of dollars per annum. Tremendous sums are invested in plants, branch houses, materials, finished products, publicity and sales effort. The sphere of action is exceptionally large; nearly every nook and corner of the globe is invaded.

No individual can successfully function as such in an operation of this magnitude. He becomes a unit of the whole, in the operation of an efficiently developed plan; he is a very small cog in a very large wheel. Combination and organization are absolutely necessary to the very existence of such an enterprise, and these combinations of men and money should be fostered and encouraged as long as they properly serve a general public advantage.

However, such organizations may not work for purely selfish ends without great injury to the masses. Both the investor of time and money, as well as the consumer of the product, must derive benefit from the operation, else the entire structure will ultimately collapse through the improvement of, first, a single group, and later all groups involved in the transaction, which in turn will adversely affect all of those within the influence of the operations.

No business, large or small, can be operated on an exclusively selfish basis and continue to be successful. This is, indeed, most fortunate, for no business can exist without people. People are the foundation and life of every enterprise. Depopulate the United States and where would industry go? Where the people went, of course. Industry profits only from the things people do and the things people buy and sell and consume, and industry had best give more consideration to this fact if it expects to endure on the present capitalistic principle. Any and every business that impoverishes people will in turn be impoverished by its very act. This law of action and reaction, of compensation, is immutable.

The wise retailer counts the number of people passing a given point within a stated time, to determine the value of a location from a retail merchandising standpoint. It is people who buy merchandise. Money buys nothing. Money is only a medium of exchange of values between buyers and sellers. When the writer was a youngster back on the farm, eggs and butter were ex-

changed for sugar and groceries; wheat was exchanged for flour; there was no money involved, but there was an equality of value involved and exchanged to the advantage of both parties. People and value are the important factors in every transaction; money only represents the measure of equality or inequality.

While bigness is necessary to many industries, and independence better adapted to other types of business, people are necessary to the very existence of any sort of business, big or little, and the value of industry to people is measured by the equality of the values exchanged, the value of service rendered the public as a whole.

In fact large combinations of capital and effort pursuing an activity that does not require bigness in money and men combined, to efficiently and properly serve the public, will generally be found exploiting some group along the course of its activities. This is not surprising, as surplus power, whether in an automobile or a business, provides a strong incentive, a great temptation, for the "driver" to burn up the road, or destroy legitimate competition of less power, in which latter event prices will be forced down, wages will be lowered, values will be decreased, quality will be sacrificed, purchasing power will be destroyed, individual effort will be discouraged, the public will be ex-



Lloyd E. Smith.

Any business that ignores public interest, and exploits people, is a liability, rather than an asset, to the community. Neither bigness or littleness, in themselves, is a guarantee of valuable service. Both might exploit people instead of serve their needs, in which event bigness would be the greater evil because of its larger influence and greater activity; and, while bigness could not endure by pursuing such a policy, much havoc would be wrought and great impoverishment created during the period of exploitation.

Just as bigness has proven its value in many fields, so has independent and individual effort clearly demonstrated its value in its logical sphere of action. ploited, and the consumer, as well as the producer and distributor, impoverished.

In no field are these facts being more clearly demonstrated than in the retail grocery business. The entrance into this field by four or five big chain groups, with tremendous purchasing and distributing power, re-enforced by vast finances, has done more to break down values, create low prices, destroy profits, demoralize hitherto prosperous rural communities, and depress- the value of local farm products, than any other single factor.

No matter what the big chain buys, of whom or where, it attempts to name its own price, irrespective of the cost of production. It holds up the fantasy of "big orders for cash on delivery," and suggests it is a privilege accorded the seller to be permitted to figure with it; that the seller is accorded the great opportunity of dealing with a big buyer in a big way. The tragic part of it all is many sellers, like a hungry fish, swallow hook, bait and sinker. About all the difference there is between the seller and the fish, the fish learns immediately that it has been hooked while it often takes the seller a considerable length of time to discover it. Many of those who have sold the big chains have learned it is actually expensive instead of profitable to sell to any one big or little, at cost or below; many times they have discovered the reflection of their indiscretions in the forced reduction of the price on their own private labels sold the independent merchant who has to compete with the big chain against the cost-or-below prices the seller made the big chain on the big deal, with the result all profit is sacrificed, and the general level of prices lowered on the commodity for everybody. That condition is no fantasy; it is happening every day in the week, and every week in the year.

The big chains are being patted on the back for having reduced the cost of retail merchandising, which implied reduction, however, is questioned by many economists, but they, the chains, have reduced prices, quality, wages, employment, value, independent enterprise, community spirit, cash surpluses, (they are shipped to headquarters in New York, Chicago or Cincinnati) credit opportunity to worthy customers, so those without cash must seek credit from the independent merchant, or charitable assistance, or go hungry, even though that particular customer has been paying cash over the counter to the big chain unit for months. The big chains have reduced a lot of things but they have not increased values in the community; neither do they any pioneering in the development of the community; instead they wait until it has been developed before they enter it; they then proceed to profit through others' sacrifices; they are unworthy of the community's patronage or confidence; they destroy rather than build.

What has become of 75 per cent. of the wholesale grocers? Where are their managers, clerks, accountants, salesmen? How about their investments in real estate, buildings, stock? Who obtained their business? What is happening to hotel investments all over the land, in big cities, and the smaller towns and villages? Is it profitable to lower costs irrespective of the price paid?

We cannot believe low prices or low costs represent wise economy in themselves, whether applied to materials or labor, any more than excessive prices and costs represent it. The only true measure of cost or price is value; in other words the amount of service as well as the quality of it, obtained for the price paid. That is a fundamental principle of economics as firmly established as the principle of gravity itself, which holds together a universe in perfect co-ordination. Any violation of

(Continued on page 78)

National Cash Registers, Bookkeeping and Billing Machines, Credit Systems and Statement Machines, Banks — Wholesalers — Jobbers,

and every place where money is handled and records keptcan now be served by this Company in helping to improve their System and Service.

A. J. CRON, Sales Agent.

THE NATIONAL CASH REGISTER CO.

66 Ottawa Ave., N. W. GRAND RAPIDS, MICHIGAN

REAL APPLE CIDER VINEGAR

Made in the heart of the apple belt from selected stock grown in Michigan's Finest Orchards.

Unexcelled in flavor, purity and uniformity. Sold in glass or wood.

FREESTONE CIDER & VINEGAR CO.

BANGOR, MICH.

What are you doing about those acres of diamonds in your back yard?

BECAUSE of its singular soil and climatic conditions, Michigan grows the highest quality of soft-wheat

in the world.

Soft-Wheat flour is the most desirable of all flours for fancy baking: Cakes, Pies, Biscuits, etc. Yet thousands of barrels of flour, less suitable for fancy baking, are imported into Michigan every year

If our Michigan housewives would use Michigan softwheat flour instead of these out-of-state brands, every individual in Michigan would prosper. Michigan farmers could then buy automobiles, farm machinery, furniture,

etc., thereby createmployment 3 ing for the manufacturing plants who would supply the

Education of the housewife to the virtues of Michigan soft-wheat flour would solve the problem. Since no one flour miller can afford the cost of such an educational campaign, the merchant himself, can render an invaluable service by recommending Michigan soft-wheat flour to his customers.

Flour milling involves a refining process; quality varies in wide degrees. There is no law which requires a flour to analyze "thus and so" to be classified as a Cake and Pastry flour.

Henkel's have been milling

millions of bushels of Michigan softwheat into quality flours during these past 78

COMMERCIAL MILLING CO. DETROIT **MICHIGAN**

THE KROLIK CORPORATION

The Krolik Corporation believes it can best serve independent retail merchants by specializing in the lines that are most important to those merchants.

Carrying Complete Stocks of Underwear, Hosiery, Lingerie, Work Clothing, Furnishing Goods, Congoleum Nairn Products, Allen Carpet & Rug Linings New Brokerage Department Selling for direct shipment Underwear, Hosiery,

Furnishing Goods, Work Clothing

Service stocks of staple notions and piece goods

Our salesmen will soon have our Spring Lines out on the regular territories. See the sales producing values they will have to offer. When you come to Detroit call on us.

THE KROLIK CORPORATION

Cor. E. Jefferson Ave. & Randolph St.

Detroit

ONE YEAR IN CHICAGO.

Impressions of a Former Grand Rapids Banker.

A magazine that can boast of fortynine years with the same editorial guidance is not often found, especially when its policies have been so frank and fearless as has been the Tradesman's. My congratulations are most sincere and I am much complimented by the request for a contribution to its anniversary number. It is rather difficult to select a subject just now which is not related to the "depression", but even if I should pretend to tell how it came about, I would be extremely hazy as to the cure, notwithstanding the political explanations, ad libitum ad infinitum.

One year has gone by since I drove across the continent by auto, using the trip as a subject for last year's anniversary number; leaving the sunshine and red geraniums of Los Angeles for the high winds and tall buildings of Chicago. "Ain't it awful." I have not lived long enough in any one place to accumulate much "moss", nor have I moved often enough to gather much "polish", but I have found that the law of Cost and Compensation operates in whatever place you live. Comforts and discomforts, beauties and bromides, climate and just weather are pretty well scattered by providential arrangement. Riley puts it very well:

I d ruther miss the blame I'd git A-rulin' things up thare. And spend my extry time in praise And gratitude and prayer.

The name Chicago is of Indian origin and signifies a bad smell, and its history has not been entirely untrue to its name at that. It has achieved considerable notoriety from its rather special brand of "gansters". They surely are not the common garden variety, but they are gradually eliminating themselves through mutual misunderstanding and street target practice and their funerals are wonderful. It may be rather uncomfortable to wear bullet proof vests for safety, but not very much more so than the steel ribbed corsets your mothers wore, when Stowe and I were young. So far I have not seen anyone shot, although I have noticed a number who were half shot.

Chicago, like most large cities, has suffered severely from a disease which might be called Malignant Politicitis. It first attacks the ambition, then weakens the ideals, and finally settles in defeat or in a prison hammock. We do have honest men in office, no doubt, but we need more. My drive to the city leads for several miles along a boulevard on which every lamp post is said to represent \$1,000 and has an equestrian cinder path at the side representing \$1,000,000. It might have cost more, had the cinders not been donated. There is, however, much consolation in the fact that the lamp posts are fine ones and well located and the cinder path well built. A city usually gets something for its money. It seems to be a question of how little for how much.

Not long ago I received a letter from an honored friend and noble citizen in which this paragraph occurs: "I can

understand how, through its unparalleled accomplishments Chicago can make a strong appeal to progressive citizenship. but how in the name of common sense any one can fall in love with Chicago, I cannot understand. There is, to my view of thinking, very little that is lovable attached to its growth, its methods of accomplishments and its pronounced failures in the promotion of best citizenship." Well, I would hate to argue on the negative, but, just the same there are some wonderful things about Chicago, which, "believe it or not," are very interesting. You will grant that the water lilly is one of the sweetest flowers which grows and it grows up through the mud and slime of the lake. Murphy, of Cadillac, could see some of the trees in the metropolitan area of Chicago, they would sharpen up the old axe of thirty-five years ago and come over for a job, but likely there would be an argument as to who should turn the grindstone, which would make trouble, so forget it. I don't want to start anything between neighbors.

Chicago is also the greatest railroad center in the world, thirty-eight railroads, including twenty-three trunk lines, terminate here, and no train passes through; 560 through passenger trains and 1420 suburban trains arrive and depart daily, and last year there were sixty-four airplanes using eleven routes every twenty-four hours, carry-

Frank Welton

Seemingly, the deeper the mud, the handsomer and sweeter the flower. So Chicago has brought up through much muddy history, men of mark, women of renown and productions of art and architecture, beauties of landscape, in parks and playgrounds, as gifts to its people, which are well worth our admiration.

It is claimed that no other city in the world has as extensive a system of parks and boulevards as Chicago. Within its city limits are 6,446 acres of parks, and with the system of forest preserves in city and county there are 37,826 acres set aside in which is a surprising amount of merchantable timber. If Will Saunders and Joe

ing a total passenger list of 91,367 during 1931. There are sixty-one miles of tunnels running beneath the streets, operated by electricity, moving the freight of many railroads between depots and large industries. The elevated railway carries 227,000,000 revenue passengers annually, and the surface roads exceed the mileage of any other city. A single fare of 7c with transfers will buy a thirty-two mile ride.

The mass of humanity who gather in the loop district during business hours and pigeonhole themselves in buildings from one to fifty stories high, is enormous and requires quick transportation accommodations of every kind, night and morning, as the population within a radius of fifty miles is 4,815,000 people. As one watches the congestion of automobiles, street cars, interurban and elevated trains, it is remarkable how few are injured.

We have 5,345 policemen looking after our behavior and it is not easy to violate a traffic law and not be noticed, sometimes politely, and at other times by that other method we call "bawling out."

For some months my way to business was for several miles through Lincoln Park and past the Zoo. I suppose by all normal laws of growth I should have lost all curiosity for such entertainment some years ago, but early in life I was wounded in the dignity, and I would rather go to a cornhusking than to grand opera. Of course, I don't acknowledge it. It was like a trip abroad, there was as much interest on the outside of the cages as on the inside; many people act largely from instinct and reason, but little, and it is surprising how many people show their racial distinction on their faces. Here they were, whole families, picnicking on the grass, wandering among the flowers, visiting on the benches, speaking at least a half dozen languages, having an outing without money and without price except transportation. I do not mean that they lack intelligence. It is just a different world than you see in your ordinary walk in life. One large building is devoted to monkeys, all sizes, all species, and from every part of the world. For some reason I do not care much for monkeys, I don't think there is anything personal about it, if there is truth in the origin of the speciesand some of those chimpanzies jar your doubts. It is rather remote by this time and one should not feel embarrassed in their presence. These ancestral reasonings rather puts one up a tree before they end. There's another phase of the city's interest in its people which I saw in a different direction. I have seen a procession three and four abreast over two blocks long in the bread line for their meal at some public feeding place, and many very respectable looking and fairly well dressed men, probably more "has been" than "never was" men among them, for this depression has been no respector of persons. I seldom go upon the street without several requests for help, but I have never witnessed any disorder or display of desperation. The relief agencies seem to be efficient and equal to the emergencies.

Another great contribution to Chicago's growth and prosperity comes from its immense agriculture and stock raising. Illinois now ranks fourth in the Nation. The soil is rich and there is comparatively little waste in acreage, from causes that afflict most states. I have made the accquaintance of a canny Scot, one Joseph McGlashen and Mary, Queen of the Scot, who invited me to visit their garden patch of 850 acres, about thirty miles out of the city. He has a 240 acre meadow which has not been plowed in over sixty years, and the sod on that rolling field could be changed into a fine golf links quicker than some folks can change their



LAKE ODESSA CANNING COMPANY

Lake Odessa, Michigan



* * * *

THE experience of successful canners has conclusively demonstrated that the first step in proper canning is to select the proper location, a location preferably where not one but many items of quality may be profitably grown.

A location naturally adapted with proper soil and weather conditions will naturally produce superior flavor and quality.

Lake Odessa Canning Company, located in Southern Ionia County in the heart of a vast territory suited to the growing of a general line of vegetables, specializes on those vegetables which are particularly succulent at the proper harvest time. The variety of its pack provides a diversification of items and thereby enables the buyer to obtain the minimum rate of freight without the necessity of warehousing straight cars of single items.

This institution, created with the idea of being better able to serve Michigan Wholesalers and retail dealers through geographic location, better service, and more complete co-operation, has doubled and trebled its capacity during the past fourteen years in the effort to keep pace with the growing demand for properly processed products.





BRANDS

Odessa Ionia Radio
Little Boy Blue Bunny Club
Pontiac Cream O' Garden
Commonwealth



To see a flock of upward of 3,200 lambs feeding on the grass and "pop-corn" was a sight not easily forgotten-real pop corn, too, He buys the waste from a large cracker jack factory in the city by the car load and feeds it to the lambs from numerous troughs in one corner of the pasture. They like it, sometimes too well, and that risk is one of the hazards of growing lamb chops. They should be choice. I have heard of milk fed chickens, but never before of pop corn fed lambs. This farm is also distinguished by being crossed by the "Old Sauk Trail", the route taken by the Indians in early history on their way around the foot of the lake to St. Joseph and on to Detroit. It requires some stretch of imagination to picture these processions with their ponies dragging the simple belongings of the tribe tied on poles fastened to their sides, and one spot still remains with its original woods and camping ground, untouched by axe or plow. After the Indian came the mover, with the covered wagon on his way to the Western promised land, and thus trails became roads with the wheels wearing ruts so deep it was hard to turn out for passing. Then settlers began to turnpike for better drainage, with now and then gravel on the centers, then the macadam, the perfection of its day, and the people began to drive carriages and develop gentler ways of living. Can't some of you old duffers remember the horse and buggy days? The automobile is not in it for real genuine sparking. With the auto came the concrete super highway, broad and smooth, and now it would seem that science has finished the art of road building, along which the horseless carriage speeds in the luxury of the modern way. And above us we can see the airplane defeating distance, passing the express train, bringing the East and West together. Surely, the old days have passed on and science and art are on the throne. Frank Welton.

COMMUNITY VALUE (Continued from page 74)

this principle of economy will bring its own penalty. The present wide-spread depression is an excellent example. People and business lost all sense of true value in the period following the kaiser's war, most particularly during the years 1928 and 1929; they are finding it again in the post mortem of their reverses.

How about reducing costs from the community standpoint? Now we all know costs may be too high or too low for the advantage of the individual as well as the public as a whole. Too low costs are no less vicious than too high costs. Correct costs, and costs are interpreted by price, must be, like price, on a parity with value. Lowering costs merely from the standpoint of the reduction will prove disastrous; the same may be said of increasing costs. The success or failure of the act of raising or lowering costs will be determined by the ultimate profit or loss to the community; that is the acid test.

For instance, in the stress of competitive rivalry the management of a large industrial plant installs a ma-

chine that will do the work of ten men at the cost of three men, that two men can operate to capacity, and thereby reduces the cost of production. That certainly sounds like good business, and it may prove to be, particularly if there be more demand than supply, or a shortage of labor, or a better quality product is obtained. However, suppose the demand is already being met, and there is a surplus supply of both labor and of the product in question, and there is no improvement in quality, what then happens What is the other side of the picture? The first thing that occurs is decreased employment; eight men lose their jobs. The next move is to reduce the price to a parity with reduced costs to increase the sale of the product already being overproduced. That means loss of business by competitors, and as competitors are not prone to sit idly by while the other fellow runs away with their business, they all instal this labor-saving costreducing equipment and eight more men per plant affected lose their jobs. Then along comes price cutting, lower wages, less profit for the entire industry, decreased purchasing power and increased over-production, which will ultimately force a considerable period of idleness, or, at the best, limited operation with the consequent increases in unemployment, added losses to business, labor and the community. It does not pay to reduce costs without valuable compensation therefor to all groups.

This is not an argument against the utilization of labor-saving multipleproduction machines; it is an argument against their operation for the sole purpose of increasing production and replacing men when there is no demand for such increase or replacement; it is an argument against their employment for the sole purpose of reducing costs without regard to the effect upon the general prosperity and well-being of people. The present business maladjustment is a grave warning to industry that it will do well in the future to use such equipment to meet excessive demand economically; to shorten the work-day; to relieve menial labor of its hardship and toil; to improve the quality of the product being manufactured; and to guard against its employment for the sole purpose of cost cutting or increased production without proper compensating value to the public. We know humanity has made more progress during the past hundred years through invention and utilization of labor-saving equipment, and scientific discoveries, than was made during the previous 5,000 years. Life is more worth the living; is more enjoyable, more entertaining, more enlightened, happier, because of relief to the worker from much arduous toil, long hours, low wages, limited opportunities for recreation, entertainment, enlightenment, by employment of time and labor-saving machines and development of pleasure-giving devices: but no relief has ever come through reducing costs, or prices, or values, or wages for the sole purpose of trying to put the other fellow out of business. There can be no proper compensation to the public through such a policy, from which

THERE WASN'T A WOLF AT EVERY DOOR - - -

Nor a Sheriff at every heel

There were no regrets when the depression took its leave. But let us remember that, even at its worst, the picture was never quite as black as it was painted.

In the midst of a nation counting its pennies, there have been occasional bright spots. Sales haven't slipped everywhere.

It is true that people have spent less. It is true that they have saved and scrimped. But all the girls who wore chiffon hose in 1929 didn't go over to King Cotton in 1931.

AND THE MEN WHO WORE WOLVERINE SHELL HORSEHIDE SHOES HAVEN'T GONE OVER TO THE CHEAP SHOES SO OFTEN FORCED ON THE CONSUMERS.

Making men want quality shoes has been no easy task these past three years. A shoe had to be invested with unusual allurement to persuade men to exchange their gold for it.

And when a concern has been able to furnish almost an entire community with practically full time employment, plus legitimate profits to more than fifteen thousand dealers, the product of that concern furnishes that unusual allurement which is so sought after during these days of economy.

In the case of Wolverine Shell Horsehide Shoes, it is "MORE COMFORT AND MILES OF WEAR PER DOLLAR".

If you sell work shoes, talk to any Wolverine dealer, he'll tell you of the bright spot in his profit column these last three years. If you are interested, our representative will be glad to show you how! and why! hundreds of Michigan shoe dealers are making profits through selling the only *Nationally Advertised* work shoes, and the only work shoes whose soles and uppers are both made from Shell Horsehide.

COMPAGE

Wolverine Shoe & Tanning Corp.

ROCKFORD, MICHIGAN

only losses emanate, and in which the public as a whole unavoidably participates.

The same criticism applies to the big chains in their cost-reducing policies. Truly they have taught us, the fallacy of cheap prices, low wages, cheapened quality, lessened employment, disregard of public rights, sacrifice of community interests, attempted destruction of competition, all for a strictly selfish purpose. The big chains certainly have no heart interest in the community they pretend to serve but in reality exploit; sentiment is something for women and children to practice as far as they are concerned. Fair dealing is unknown to them from the standpoint of buying as well as selling. What do they care if the man who sells to them loses his last and only shirt, just so long as they can force prices a little lower? They are always trying to create new low prices; neither are they going to worry about the man who sold them last; isn't there a new one born every minute? And sad to relate 'tis true.

For these reasons we believe the progressive independent merchant, with his own investment, is much better equipped mentally and morally to serve his community to the advantage of all interests therein, for he naturally has a real interest in his home town; he builds up local enterprises; aids in maintaining community spirit; promotes local prosperity; increases local employment; pays fair wages; builds up a cash surplus at home; assures a better market for local farm products; aids in providing for the ever varying requirements; develops charitable credit formulas to tide deserving customers over 'tough spots"; pays local taxes and assumes leadership in local affairs. He is an asset where the big chain unit is a liability to the town; he pioneers where the big chain exploits; he builds where the chain destroys. Here's to the progressive retail merchant, a community service contributor; a loyal citizen; an obliging neighbor. May his numbers and prosperity increase! May his community bestow the appreciation he deserves! Lloyd E. Smith.

Business Am Business.

The pastor of a negro congregation one day met Uncle Moses, one of the deacons, who greeted him thus: "Parson, I'se got religion."

To test him out the pastor asked him the following questions, "Do you love the Lord?" "Do you love your neighbor?" "Do you love your enemies?"

On receiving "Yes" for answers, the pastor put this question to him, "Do you pay your store bills?"

Uncle Moses, with a very solemn air, replied, "Dat ain't religion, dat am business."

A man who does a little more work than he's asked to—who takes a little more care than he's expected to—who puts the small details on an equal footing with the more important ones—he's the man who is going to make a success of his job. Each little thing done better is the thin end of the wedge into something better.—London Rotarian.

SANE DEGREE OF INFLATION.

It Will Bring These Benefits in 1933.

- 1. Farm values will rise.
- 2. Prices of farm products will rise.
- 3. Consumption of farm products will increase.
- 4. Farmers can amortize their debts.
- 5. Farmers can buy manufactured products, including luxuries.
- 6. Labor wage scales will hold where reduction is now threatened.
- Labor wages will gradually rise.
 The hours and days per week of employment will increase.
- 9. The total employment will increase.
- 10. Labor leaders' problems will decrease.
- 11. The liquidation mania will
 - 12. The price of bonds will rise.
- 13. The price of preferred stocks will rise.
- 14. The price of common stocks will rise.
- 15. The price of realty will rise.
- 16. The volume of trading in securities will increase.
- 17. The volume of trading in realty will increase.
- 18. Rents will strengthen
- 19. Credits will improve.
- 20. Collateral loans will become secure.
- 21. Commodity prices will rise.
- 22. Commodity consumption will increase.
- 23. Prices of manufactured goods will advance.
- 24. Volume of consumption of manufactured goods will increase.
- 25. Export sales will rise.
- 26. Total purchasing power will rise.
- 27. Luxury consumption will increase.
- 28. City, state and Federal budgets can be balanced.
 - 29. Profits will increase.
- 30. Industry and banking will become more stabilized.
- 31. Market values will again approach real values as measured in terms of human services instead of in arbitrary dollar terms as is now true.
- 32. Balance sheets of banks can go back to market price valuations.
- 33. Balance sheets of insurance companies can go back to market price valuations.
- 34. Building construction will be resumed.
- 35. Railroads will be able to finance and to operate profitably.
- 36. Foreign countries will be in a better position to pay some of their indebtedness to us.
 - 37. Interest rates will advance.
- 38. Hoarding will rapidly decline.
 39. The public and business attitude will change from one of pessimism, super-conservatism and fear to one of courage, confidence and optimism.

The most beautiful thing we can witness is the mysterious. It is the source of all true art and science. He to whom this emotion is a stranger, who can no longer pause to wonder and stand rapt in awe ,is as good as dead; his eyes are closed.—Albert Einstein.

Your Customers Know

that the quality of well-advertised brands must be maintained. You don't waste time telling them about unknown brands.

You reduce selling expense in offering your trade such a well-known brand as

K C Baking Powder

Same Price Today

As 42 Years Ago

25 ounces for 25c

The price is established through our advertising and the consumer knows that is the correct price. Furthermore, you are not asking your customers to pay War Prices.

Your profits are protected.

Millions of Pounds Used by Our Government

60 00 000

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

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

This organization in-

territory, warranties, etc., not by any

means attempting to regulate prices,

but demanding that they be uniform

sisted that carriage manufacturers

should not discontinue issuing war-

ranties on wagons, buggies, etc. ,al-

though the National Association of

Vehicle Manufacturers had so decided

at their convention. Like the state

associations, this organization stands

between the manufacturer and con-

sumer to the end that reasonable

terms, prices and warranties shall be

to all dealers.

kept in effect.

MEN OF MARK.

C. L. Glasgow, the Nashville Hardware Dealer.

In the early history of railroad building and the inauguration of transportation by rail the American people met the projectors of such enterprises with open hearts and hands. Nothing was too good for them; their most extravagane requests were eagerly granted, often in anticipation, with astounding prodigality. Rights of way, principalities in land concessions, exemptions from taxation, special legislation in their favor, all and more were showered upon them, and their bond issues were accepted in eager haste and with apparent disregard of probable values. They were hailed as awakeners of dormant energies and the saviors of resources that, but for them, were hopeless of development-as the advance agents of a commercial millenium. And in promises, tacit or expressed, the builders were no less prodigal, oftenperhaps in the greater number of cases-in good faith, this especially to be said of pioneers of railroad construction.

But as railroad building and railroad operation developed as familiar phenomena the enthusiasm waned; distrust succeeded faith, friendship gave way to enmity. From the beginning of the unwelcome awakening with regrettably few interregnums and with more or less-principally more-intensity during recent years, transportation interests and an unfortunately large part of the shipping public have been in antagonistic attitude-a house divided against itself, an exposition of inharmony violative in effect of all reasonable, common-sense business ethics. With comparatively few exceptions, absolutely interdependent interests, the greatest two in the deveopment and the maintenance of the prosperity of this country, for generations have been actively at war or have maintained a kind of armistice when the well being of both should have constrained complete co-operation.

Following the expansion of settlement, the laying of rails in the new country and the development of natural and commercial resources this obstructive influence grew in volume and force. It has evolved and fostered two classes, fortunately a small proportion of the whole, for whose raison d'etre, as such, no excuse lies in good business usage or tenable precedent-the unreasonable shipper and the prejudiced railroad official. The suggestion of an innovation or the hint of a criticism by either arouses at once an instinct, absurd in its lack of justification, for open and active hostilities. In such disputes, when in their judgment the causes involved warrant, the reasoning shipper is arrayed with his unreasoning brother, and in recent contentions the former has been much in evidence numerically and in obstinacy and fervor of protest. To these have been opposed some of the strongest forces of railroad officialdom, and in the estimation of the shipping class, whose judgment it believes is strengthened by his vigorous, courageous prominence in public movements and association deliberations on the relations of shipper and carrier, the subject of this sketch is a good example of the highest dynamic energy with which they have to contend.

Cassius L. Glasgow was born on a farm near Jonesville, Hillsdale county, February 16, 1858. He is of Scotch parentage. His father came to Michigan before the railroads had entered the State. His education was received in the district schools and the Jonesville union school, finishing at Hillsdale college.

He remained on the farm until he decided to start life for himself, when he engaged to clerk in a hardware store in Jonesville. Later, getting the Western fever, he left his native State,

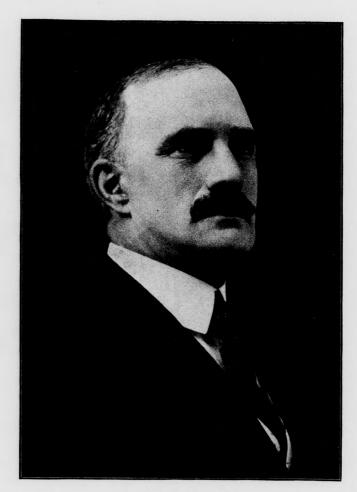
His unquestioned honesty and frank, open manner in the treatment of customers won for him a host of friends and built up a large business and he is regarded as one of the brightest and best business men in Barry county.

He is an active working member in both the Masonic and Knights of Pythias fraternities.

Many years ago the implement dealers of the State formed an association, but either because the proper time for such an organization had not arrived or because it was not properly officered or for some other good reason, it gave up the ghost after a career of two or three years. Later—about twenty-eight years ago, to be exact—a new association was formed

Mr. Glasgow was born and raised a Republican and has always been a willing and energetic worker for the success of his party. He enjoys the confidence of all political workers, being known as a man who works for his party's good without thought of personal reward. He has never been an office seeker in any sense of the term and up to 1902 never held any office at the hands of the people aside from president of the village in which he lives, once by appointment and once by election without an opposing candidate. At the Senatorial convention, held in the fall of 1902, he was the unanimous choice of the delegates as their candidate for Senator from the Fifteenth district, comprising the counties of Barry and Eaton. He made such a good record on the floor and in the committee rooms of the Senate that he was unanimously nominated two years later to succeed himself for a second term. On account of his excellent judgment and unusual tact, as well as his ability as a forceful and convincing speaker, he was elected President of the Senate, over which he presided with rare dignity and discretion, receiving the commendation and approval of every member of that body.

Prior to 1907 the office of State Railway Commissioner had always been held by a man who was simply a creature of the railroads, which contributed a fixed sum to the campaign expenses of a candidate for Governor with the distinct understanding that they would be permitted to name the Railway Commissioner. The first time Governor Warner was a candidate, he submitted to this dictation; but in his second campaign he broke away from this long-established custom and kept himself free from the domination of the railroads. For some years prior to this time the business men of the State had gradually come to the conclusion that the public had rights which should be considered as well as the railways. This agitation found expression in a popular campaign in behalf of the appointment of Mr. Glasgow, who was universally conceded to be the best qualified man in Michigan to deal with both sides at issue fairly and dispassionately. Mr. Glasgow was appointed by Governor Warner Jan. 15, 1907, and soon came to be regarded as an acknowledged authority on transportation matters. When Governor Osborn was elected he paid him the highest possible compliment he could confer by sending for him and saying, "The courts have stated that interim appointments must be confirmed and I want you to know that you are the only interim appoint-



Hon. C. L. Glasgow.

bringing up, after several weeks of investigation, at Sioux City, Iowa, where he found employment in a wholesale hardware store as assistant book-keeper and billing clerk. This position he retained until called home a year later by the sickness of his mother. Being the youngest and only unmarried member of his father's family, he was persuaded to remain in Michigan. In 1881 he went to Nashville and purchased the hardware business of C. C. Wolcott, which he has conducted with marked success to the present time.

In 1896 he added a furniture department to his business, which has also proved a success. His lines now comprise hardware, furniture and farm implements.

to serve as President, which he did. He was re-elected for two successive years thereafter, making his term of service three years. He has been a director ever since and during all this time chairman of the Legislative Committee. Twenty-four years ago he was elected President of the National Federation of Retail Implement & Vehicle Dealers, and for the first time in that organization's experience was reelected for a second term-a custom that has since been followed. This organization, as its name implies, is practically the "Supreme Lodge" of all the state organizations and does very effective work in the settlement of disputes between dealers and manufacturers, as to prices, terms, discounts,

in Lansing and Mr. Glasgow was asked

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ment of my predecessor that I desire shall remain and to that end I am going to appoint you to your position and make sure of it." He was, therefore, during his term appointed three times and by two Governors, whether necessary or not. He assisted in drafting the bill creating the Railroad Commission some time later. He was chairman of the Commission during the six years following and during the entire time the work of the Commission was getting started and while the Legislature from session to session added to the work of the Commission by giving it jurisdiction over express, water power, electric light, telephone companies and over the issuance of stocks and bonds. The election of Governor Ferris made the Commission by the appointment of new members, Democratic, when he resigned the chairmanship in favor of Mr. Hemans.

Mr. Glasgow was urged to enter the Congressional race in his district in 1912, and again in 1914, but refused to permit his name to be used either time. The pressure may ultimately become so strong that he will have to yield. If he ever does, his friends will see to it that he is safely elected and all who know him are satisfied that he will make his mark in Congress.

Mr. Glasgow was married to Miss Matie C. Miller, of Jonesville, in 1881, after establishing himself in business

at his present location.

Mr. Glasgow possesses a charming personality which naturally attracts and holds men. One cannot come in contact with him without feeling that he is in the presence of a true gentleman. His aim is to do right, to stand for the right and to be kind to all. He does not preach to others, but he sets them an example. In an unostentatious yet magnetic manner he shows them the way. "One of the best and finest of men," say all, and a man with that reputation must have earned it.

Unfounded Notions Respecting Teeth Formed at Birth.

Certain beliefs regarding the teeth and their care held by person unacquainted with the facts, have nearly become superstitions.

For instance, there is the unfounded one that a child who is born with one or more well-formed teeth is destined for either good or bad fortune. This can probably be traced back to some of the old folks beliefs concerning children who show any unusual characteristics at birth.

According to some of them, such developments signify good luck; according to others, they indicate the opposite. Which is about the way life turns out, at any rate, whether we are born toothless or with a full set.

As a matter of fact, fully formed teeth in the mouth of the new-born child signify nothing more than a probable excessive activity on Nature's part in the formation of the child's dental apparatus.

Dr. Richard C. Leonard.

A new, small die-casting machine handles all common die casting alloys, permits quick die changes, is convertible into a permanent mold machine for casting brass.

THE CRISIS HAS PASSED.

Canned Foods Conditions Show Marked Improvement.

It can again be said that "this year is just like every other year because it is different." Different problems than we had previously encountered have confronted all of us. This has been true in the canned foods trade and we might seek solace in the thought that "it might have been worse."

Various factors in the canned foods trade were interviewed in this attempt at getting a line on the condition of the canned foods markets. Numbered this group were many leading canners, can manufacturers, food brokers, buyers for the large chains and buyers for

When plans were being formulated for the 1932 pack, the canner was obliged to show ability to pay before the seedsman, can manufacturer, box manufacturer and other supply sources would again furnish the necessary supplies. This naturally caused many plants to remain idle. Other financially strong concerns curtailed their outputs as the owners, no doubt, reasoned that less money might be lost by that proceedure than by attempting to pack as usual in the face of existing economic conditions. As a result of this financial situation and combined with adverse weather conditions for some crops, the supply of warehouse stocks is not burdensome. The jobbers have

manufacturers, food brokers, buyfor the large chains and buyers for bought sparingly and the canners, as

Harold K. Royal

jobbing houses as well as bakers and retailers. The cross section of their views is what I will endeavor to describe.

a rule, are carrying present stocks. The total pack for 1932 of the four staple California canned fruits (peaches, apricots, pears and cherries) and

A year ago it was stated that the ability of the primary holders (the canners) to withstand financial pressure would have much to do with the action of the market. We can now look back and see how banks acted with general business and the canner was in no way favored. Loans were asked to be met on the due date, although the bankers, no doubt, were as lenient as they felt they could be in view of an uneasy situation. A buyer's market was the result and it might be added that there has not been much time in the past three years that a seller's market has been the rule.

The total pack for 1932 of the four staple California canned fruits (peaches, apricots, pears and cherries) and Hawaiian pineapple is the lowest in ten years and is even less than the great peach frost year (1929). The pack of string beans was probably not over fifty per cent. of the 1931 pack and such items as beets, pumpkin and carrots were not over 25 per cent. of the 1931 pack. The pack of corn in 1932 is about nine million cases and it should require about fifteen million cases to supply the trade until the 1933 pack. There is probably between five and six million cases of carry over corn, so it would appear that the one item (corn) which has appeared to be out of balance should be in good position before the new pack.

The principal weakness which has developed in canned foods has been the neglect of the fancy and better grades. The standard and lower priced grades have shown steady movement, but the higher priced grades are slow. The consumers are apparently, looking at but one feature and that is price. In view of conditions, that is very natural.

Canned foods appear to have ridden on a more even keel than most commodities and that was to be expected. Food is our first consideration and especially so in times of adversity. It is true that the level of prices has gradually lowered, but it has not declined faster than the purchasing power of the American public has decreased.

With the statistics showing most canned foods in a good position as to supply, any slight upturn in general business should see a stiffening of prices all along the line. It has been generally acclaimed that business has turned the corner in this economic disorder so often referred to as the "Depression". If it is true that the past summer witnessed the bottom and that the swing has definitely started the other way, canned foods can be expected to reflect quickly the ups and down which confront general business.

The writer has visited a number of the larger markets in the Middle West since the presidential election and the spirit manifested is one of hope and cheer in contrast to the spirit of discouragement and fear expressed a year ago. We cannot expect our sick economic patient to regain full strength in a few days, as it will undoubtedly take considerable time to effect a complete cure, but we can say that the crisis has passed, because we all seem to feel that everything will be better and that is what is going to make it so.

Harold K. Royal.

Scientific Feeding For Patients in Hospitals.

Planning three meals each day in a large state hospital with thousands of patients and employes, determining the quality and quantity of food to be served, and directing its preparation and serving, is a real job.

The person charged with this responsibility in a large state hospital is known as dietitian—usually a woman.

A dietitian must have a thorough knowledge of food requirements and values, and a knowledge of the chemistry of the various elements essential to an adequate diet in maintaining health.

But a detailed knowledge of the chemistry of food will not suffice. The dietitian must know the quantity that should be served to each patient to replace the natural waste tisssues, and at the same time give him an amount that can be assimilated and satisfy his appetite.

The Department of Public Welfare, with the assistance of trained dietitians and medical men who understand the caloric value of all foods, has worked out certain standards of daily foods with their body-values, which are closely adhered to by the dietitian in her daily work. Rodney H. Brandon.

MICHIGAN'S

Largest Packers of

WHOLE COOKED CHICKEN

And Chicken Products

FROZEN FRUITS

STOWE - MAHRLE CO.

Three Rivers, Mich.

"COUNTRY HOME" Brand

SEVENTY YEARS

OF

DEPENDABILITY

SHERWOOD HALL CO., LTD.

GRAND RAPIDS

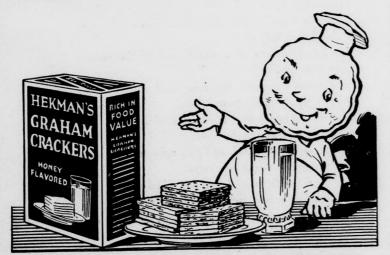
Radio

Automobile Supplies
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WHOLESALE ONLY

Added Sales With Hekman Grahams

HEKMAN'S delicious honey-flavored Graham Crackers are a profitable, quick-selling item every grocer should handle. They top all other brands for popularity. Even people who never knew they liked Graham Crackers, revel in the fresh, crisp goodness of HEKMAN'S.

During November, HEKMAN Grahams will be advertised state-wide in leading newspapers. Arrange now for your deliveries so you can cash in on this advertising direct to your customers.



HEKMAN BISCUIT COMPANY
GRAND RAPIDS, MICH.



JOSEPH P. LYNCH, President Originator of Lynch Sales

If you want to raise money

- reduce your stock -
or go out of business

-see-

Joseph P. Lynch

HUNDREDS of some of the highest class retailers in America have profited through the remarkable merchandising ability of Mr. Joseph P. Lynch. He has developed a sales plan which is exceedingly effective for its ability to turn stocks into cash at practically a normal profit and with no loss of prestige or good will.

This is a clean, proven plan that will turn your merchandise into a bank account, regardless of business conditions or the local situation in your town. You can put your inventory in A-1 shape—or if you wish to close out your entire stock at a price which will give you close to one hundred cents on the dollar, get in touch immediately with Mr. Joseph P. Lynch.

He is a merchandising wizard who is recognized nationally by some of the most prominent authorities as being an outstanding figure in the special selling field.

Write or wire at once without obligation for full information and details of the Joseph P. Lynch 10-day special selling plan.

JOSEPH P. LYNCH SALES CO.

Peninsular Bldg., 150 Louis St. GRAND RAPIDS, MICHIGAN



DOUGLAS MALLOCH

BROTHERS AND SONS

On a dirty floor at a slimy bar in the ante-room of hell

I have seen them stand with a devil's leer, I have heard the tales they tell—

I have heard them brag of the brutish things, I have heard them boast of shame,

Till I longed again for the Jewish God, for the God who smote with flame.

And I wondered much if there lingered still not a dream of boyhood land,

Not a tender thought of a mother's kiss or the touch of a sister's hand.

For we wander far and the years go by and the boyhood vision fades,

Yet we are the sons of the mothers of men and brothers to all the maids.

And it is not there in the wild alone that the souls of men forget;

In the house of pride, on the polished chair, where the gilded ones are met,

I have heard the tale that is often told on the dirty bar-room floor

While the idle smiled, and the lounger laughed and the bestial asked for more.

For the thing we are is the thing we are, not the thing in garments new;

And the coat that fits is the tailor's coat, but the man inside is you.

It is such as I, it is such as you, that have made the jests and jades—

Yet we are the sons of the mothers of men and brothers to all the maids.

Yea, the sons we are of a motherhood, of a motherlove, divine,

And I cannot slander this mother of yours—if I do I slander mine;

Yea, the brothers are of a sisterhood of the sisters loved or lone,

And you cannot slander the least and say that the world shall spare your own.

For a woman's name and a woman's fame they are sweet and frail, as flowers;

But the strength to shield and the arm to wield for the woman's name are ours.

Let the God-made man keep his God-made trust till his life's last twilight fades—

For we are the sons of the mothers of men and brothers to all the maids.



5 Cents - - 10 Cents - - 2 for 25 Cents

OTHER BRANDS

First Cabinet - - - - - 5 Cents
Pinzon - - - - - 5 Cents
Johnson's Smokers - - - 5 Cents
ALL HAND MADE in a sanitary daylight factory.

TUNIS JOHNSON CIGAR CO.

GRAND RAPIDS, MICHIGAN

HOLLAND CRYSTAL CREAMERY

HOLLAND

MICHIGAN

Manufacturers of

Fancy Creamery Butter

Cash Buyers of

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both individual shippers and on the station plan

Write for further information

HOLLAND CRYSTAL CREAMERY

HART BRAND

Canned Foods

Michigan Products

GROWN EXCLUSIVELY BY MICHIGAN FARMERS,

PACKED IN SEVEN MODERN MICHIGAN FOOD FACTORIES

Distributed By Thousands

MICHIGAN RETAIL GROCERS

THE BRAND YOU KNOW BY HART

A Complete Line of Canned Fruits and Vegetables

W. R. Roach & Company, Grand Rapids, Michigan



CHECK UP ON STUDENT.

Problems of Preparing Child To Attend School,

After labor day every mother of children of school age turns her thoughts seriously to planning for the year ahead. The long Summer vacation is over and boys and girls, eagerly or reluctantly, are beginning to think about school clothes, school books, and all the activities which the school year brings

This Fall, more than any other within our memory, was a Fall of careful, anxious planning for parents, schools and communities. To the usual questions of whether little Mary's tonsils should come out, as the doctor recommended, or whether Jim should not go to the dentist to have his teeth put in order, is added, in most families, consideration of how the family budget can be stretched to cover the nourishing food which the children need, their clothes and shoes and school supplies.

Perhaps, if the family includes a boy or girl of 16, 17 or 18 years of age or older, the very serious question must be faced of whether they can afford to keep this older child in school at all, or whether he should join the ranks of those trying to find employment.

The first problem, I suppose, this year as in other years, concerns the child's health. The Summer round-up of the children, conducted for a number of years by the National Congress of Parents and Teachers, has had for its aim the examination of children who are to enter school for the first time, and the correction of any remediable defects that were found.

Older children, also, need to have teeth and tonsils, hearts and lungs, nutrition and development, checked over at least once a year. For families who cannot afford to pay for medical service clinics and hospitals are stretching-their resources to the limit to supply free services.

In the small towns and rural communities, the public health nurse may be available for general inspection of weight and height and advice as to how medical services may be obtained. The maintenance of public health services, hard though it may be in these days of greatly restricted public revenues, is more important than in prosperous times; for both parents and children are suffering unusual strains and hardships, both physical and mental.

In planning family budgets on limited incomes, the food needs of growing children present the most important of all problems. Growth increases the demand not only upon the quantity of food but also upon the quality.

In order to provide the foods necessary for health and growth, the diet must contain first of all the protective foods, such as milk, cod liver oil (for young children), vegetables and fruit. Every child every day needs from one and one-half pints to one quart of milk, vegetables or fruit, cod liver oil for those under two years of age, and plenty of bread, cereals and other energy and body-building foods.

Suggestions as to how this diet may be obtained at minimum cost may be secured from the Bureau of Home Economics, United States Department of Agriculture.

Many children cannot come home from school for the noon meal and planning for the school lunch becomes a matter of importance. It is highly desirable that at least one hot dish should be added at school to the lunch brought from home, which should be carefully planned in relation to the other meals, to satisfy the child's dietary needs. Suggestions as to lunches can also be obtained from the Bureau of Home Economics.

Faced with the problem of hungry and ragged children, and of children remaining at home for want of shoes and clothes, many schools have assumed the burden of supplying clothing and one or more meals daily. Teachers have contributed large amounts from salaries, which are often reduced in amount and in arrears

The cost of school meals and clothing has been met in some cases wholly from educational budgets. The cost is more often shared between the schools and relief agencies.

Sometimes the relief work is financed wholly or in part by teachers' voluntary contributions. Associations of parents and teachers have a major task in assisting in this phase of school planning and in co-ordinating it with the general relief work of the community.

The distribution of cotton through the American Red Cross, much of it to be made into clothing by local Red Cross chapters, should relieve to some extent the problem of clothing school children. At the same time it calls for a great amount of volunteer service in making the garments.

Just as parents must make every penny count, and are forced often to see their children suffer serious privation, so communities are faced with a major problem in maintaining school services. When in our history was the need for well-equipped schools, manned by skilled teachers, open the maximum number of hours, days and months, as urgent as in this time of major technological and industrial change?

When we consider the problem of surplus labor in one-industry communities, such as the bituminous coal camps, the only really constructive suggestion is for training the young people, and so far as possible their elders, for other kinds of work. When we consider the transient boys, of whom tens of thousands are on the road, looking for something they never find, the only constructive remedy is vocational training that will keep them at home, and vocational opportunities for those who cannot be returned home.

In the Children's Bureau's brief report of surveys of the transient-boy problem, it is said that "never before have communities faced such a challenge to use to their utmost existing facilities—to plan so that they may offer to their restless boys and young men the opportunity for activities that seem to them worthwhile."

This would mean diversifying and enlarging school curricula; extending class hours; making trade courses available whenever possible; making available for evening use by community groups all the school equipment for recreation and vocational-training activities, and opening gymnasiums, athletic parks and fields to wider groups and more varied uses.

What did the schools do last year in the face of these new demands? In some cases school costs have been reduced by careful planning, without curtailment of services. Often, however, the "ax" has been used ruthlessly, without consideration of the damage done.

In general, one or more of the following measures have been employed to cut school costs: Increasing the number of children per teacher; shortening the school term, postponing building programs, curtailing services, reducing salaries.

One school district had sufficient funds for six, instead of the usual eight months. A mass meeting was called and the teachers said if they had food and shelter they would complete the school term without salary.

One citizen donated a supply of home-canned fruits and vegetables; another gave hams, another poultry, milk, butter and garden stuff. Firewood for the teachers' house was cut. The school went on.

Another side of the picture is furnished by one county in which discontinuance of school nursing service was followed by a drop in school attendance and increased sickness among children. Every parent of school children is vitally concerned in the way school budgets are cut, if slashing is necessary, and in promoting sound methods of school finance based upon equitable systems of taxation.

School heads and taxpayers are asking more searchingly than ever before: What is education about? What are we trying to accomplish in our schools? Is our present program shaped by tradition or by the needs of our children? The fundamental structure of public education they believe still to be sound, "the most practical expression of the American dream of opportunity for all."

What about the boy or girl of 15, 16 or 17, who is hesitating about going back to school this year. It behooves us all to consider most carefully before we encourage a boy or girl to leave school in these times.

Employment opportunities for children and young people have declined enormously in the last two years. Even though temporary employment can be found, it is not likely that steady work can be obtained. It is extremely difficult to re-establish, when a period of unemployment comes, school habits and ties once broken.

The schools should make every effort to prevent withdrawal of 16 and 17 year old boys and girls during a period of unemployment by adjusting the school program, in so far as possible, to the child's capabilities and by tapping all sources of economic aid. School principals or student advisors should be sure that children have an offer of employment before allowing them to withdraw from school.

Special classes should be established to meet the needs of children who leave school for work, and after searching for employment in vain, are

unable to re-enter the classes they have left, because they have fallen behind in their grades. These classes should be set up on a flexible basis as to hours and curriculum, so that unemployed minors could enter them for any period of time, could pursue whatever lines of study are suited to their capabilities and interests, and could continue their search for jobs during part of a day.

It is the community's task to save work for adults and to train children for maximum usefulness and adaptability to the changes in industrial organization and technical processes which the future is certain to bring. Thus, economic conditions point directly to the need of keeping young people in school as long as possible, of increasing, not curtailing, the length of the school term, and of adding to the number of hours a day the school plant is in use.

Katherine F. Lenroot.

Danger of Lockjaw From Gunpowder Wounds.

People should have the best time ever in celebrating Independence Day, but they should show their patriotism in some other way than by shooting off blank cartridges or sending off other explosives. There are plenty of other ways of celebrating the National holiday. These ways may not be as noisy, but they are safer and saner.

Hospitals and health officers dread Fourth of July accidents from fireworks and other explosives because of the danger of lockjaw that is associated with them. Accidents of this sort usually result in deep-seated wounds in which particles of dirt are crushed into the flesh along with the wadding carrying the gunpowder.

The germs that cause lockjaw—or tetanus, to give the disease its scientific name—are practically always present in dirt—street dirt and stable dirt. Unless very prompt action is taken—sometimes even when it is taken—lockjaw may develop.

A person who has an injury of this sort, no matter how it is caused, should get to a doctor as quickly as possible to have wound treated and so that the doctor may administer tetanus antitoxin to prevent lockjaw from developnig. The tetanus germs develop very quickly in a closed wound.

So it is of the utmost importance that the wound be thoroughly opened, surgically cleansed and cared for, and kept open. The preventive dose of tetanus antitoxin should be administered immediately. To wait until symptoms develop may be too late.

Tetanus antitoxin for the prevention of lockjaw is supplied free of charge to physicians in the counties of Maryland by the State Department of Health, through the county health officers. The larger quantities necessary for the treatment of advanced cases are furnished at cost. Dr. Robert H. Riley.

A store in Dayton, another in Schenectady, transmit orders to employes and announcements to customers via loud speaking systems. A Newark store throws running announcements of prices and styles on a prominently placed ticker screen.

Some Samples of Bond and Stock Printing

BY THE TRADESMAN COMPANY

The reputation of the Tradesman company is now nation-wide. Clients in nearly every state in the union call upon the company for this highly specialized work.



The Tradesman Company operates a complete commercial printing plant, producing almost anything needed in Office, Store or Factory.

THE COVER PAGE.

Feature Highly Appreciated By Tradesman Readers.

More than twenty years ago, when it still was believed that there was some profit in tilling the soil, a newspaper woman wrote to a Southern agricultural journal asking what kind of matter it wanted. The editor made this pregnant reply: We want articles which will tell farmers how to make money.

He hit the nail on the head. It should be a main purpose with every trade, technical or agricultural paper to aid its readers in acquiring greater skill and more efficient technique in their calling, that they may get more satisfactory financial returns.

Some wealthy men go in for fancy farming. One may raise Arabian horses, another may keep a herd of thoroughbred cattle. Neither expects to gain any money from husbandry. With each his farm is his plaything. In the same way some persons devote their time to painting or sculpture, making no attempt to sell their product. Seldom if ever is there a similar dilettanteism in business.

A merchant may honestly feel that a mercantile career is the place where he fits in best, the place where he can best maintain his family and at the same time be useful to his fellow men. But he never pretnds that he regards his business as a pastime or a benevolence.

Most tradesmen are in business to make a living. Those who have gotten beyond this, still pursue their calling for profit. True, there are times when there is no profit and a business is continued at a loss until prosperity returns. Occasionally a concern carries on for quite a period on account of the help. But such instances are sporadic. There would be something anomalous about going on indefinitely, buying and selling, unless there were some margin to stick to the fingers.

How well the Michigan Tradesman has all along understood the fundamental position of profits is amply evidenced by the vast number of trade articles published in its columns during its nearly half century of service. Written by men and women of actual experience, these articles have set forth in every possible way every phase of the great arts of buying, attracting patronage, and selling merchandise.

These articles have been supplemented by trustworthy market reports, Trends of Trade and expert advice as to when to purchase heavily of certain staple articles and when to buy merely hand to mouth.

In response to requests from subscribers, the Tradesman editor has written innumerable letters of wellthought-out specific counsel in regard to individual problems and difficulties.

He has rendered immeasurable aid to his clientele of storekeepers by taking up expensive obligation and carrying it on to the courts of last resort when there was infringements of their rights by some powerful corporation, or when some important legal point was involved.

By its Realm of Rascality the Tradesman has saved its readers millions of dollars. Not only has its editor been always on the alert to help subscribers make money and prevent their being swindled out of it after it made, but he has been ever ready with wise warnings and admonitions about investments.

All these, taken together, have constituted a great school of business and finance, the only such school it was practical for most readers to avail themselves of. Like every successful teacher, the Tradesman editor can take justifiable pride in the achievement of his pupils.

So much for money made and saved. But the Master said, "Man shall not live by bread alone." Happiness and growth of mind and soul do not come from showings of large gains on balance sheets. No man should be judged by the size of his bank account. Every merchant should have a life apart from his ledgers and cash registers. Tradesman has realized all this.

Moreover, it has recognized that storekeepers are great men in their communities, influential leaders in thought and action. Since this is true, it is all the more essential that their standards be high and their aspirations clean. By the uncompromising tone of its editorials and by its many articles treating of morals, religion and public welfare, constantly and consistently the Tradesman has been an uplifting agency, a bearer of light.

The feature which first strikes the eye of the subscriber on the arrival of this trade journal that is like no other is the choice poem or prose selection on the cover. There it stands, a gem of helpfulness, sometimes brief enough to be taken in at a glance, never too long to be read in a few moments.

The quality and variety of these selections, as well as their compass of the whole range of human feelings, may be seen by the following short selections from some ten cover pages. These pages are taken, not in the order of their publication, but just as they happened to come in the box where I keep my collection of them.

On top is The Oath of the Athenian Youth: "We will never bring disgrace to this, our city, by any act of dishonesty or cowardice. We will strive unceasingly to quicken the public's sense of civic duty. Thus, in all these ways, we will transmit this city not only not less, but greater, better and more beautiful than it was transmitted

Next, in sharp contrast but excellent in its way is "It's what a fellow learns after he knows it all that counts."

Third is a poem, Left Alone, which cannot fail to touch all hearts:

It's the loneliest house you ever saw This big gray house where I stay; I don't call it living at all, at all, Since my mother went away

I tell you, the very lonesomest thing In this great big world to-day Is a boy of ten whose heart is broke Because his mother is gone away.

This is followed by Ten Tested Rules for Executives. I Am Resolved-To remember that this my task is

God's work more than mine, and that

He is more interested in it than I am. To hold steady under a strain. Noth-

ing is as bad as it looks. An orderly plan and a definite goal may clear away much confusion.

To give to my associates not orders, but responsibilities and due credit for results obtained.

Having done all these things, to decide, and having decided, not to change without good reason.

Now comes a soul-thrilling bit of verse by Douglas Malloch, entitled, Be The Best:

If you can't be a pine on the top of the hill, Be a scrub in the valley—but be The best little scrub by the side of the

Be a bush if you can't be a tree.

If you can't be a highway, then just be a trail;
If you can't be the sun, be a star;
It isn't by size that you win or you failBe the best of whatever you are!

Things Divine, by Jean Brooks, is

These are things I hold divine; A trusting child's hand laid in mine,

Rose-red dawns and a mate to share With a comrade soul my gypsy fare, A waiting fire when the twilight ends, A gallant heart and the voice of friends.

Well may all of us heed the admonition, Tell Him Now:

If with pleasure you are viewing Any work a man is doing, If you like him, if you love him, tell him now; 't withhold your approbation 'the parson makes oration he lies with snowy lilies o'er his

If he earns your praise, bestow it;
If you like him, let him know it;
Let the words of true encouragement be said;
Do not wait 'till life is over,
And he's underneath the clover,
For he cannot read his tombstone when he's dead.

"Somewhere a woman" touches a deep and tender chord:

Somewhere a woman watches, thrilled with pride—
Shrined in her heart, you share a place with none;
She toils, she waits, she prays, 'till side by side
You stand together when the fight is done.
Oh, keep for her dear sake a stainless name,
Bring back to her a manhood free from shame.

Then, My Daily Creed:

Let me be a little kinder, let me be a little blinder

To the faults of those about me; let me praise a little more;

Let me be when I am weary, just a little bit more cheery.

Let me serve a little better those that I am striving for.

What could better awaken noble im-

pulses than A Prayer, which is the last of the ten?

me do my work each day, and if the kened hours of despair overcome me, I not forget the strength that com-Me in the desolation of other times

A few friends who will love me for what I am, And keep ever burning before my vagrant

Steps
The kindly light of hope; and though
Age and infirmity overtake me, and I
Come not within sight of the castle of

Come not within signs.

my dreams,
Teach me still to be thankful for life,
And for Time's olden moments that are
Good and sweet; and may the evening
twilight
Find me gentle still.

Ella M. Rogers.

If we can't get what we want, let's make the best of what we have.

Taking Chancse as Excessive Risk of Life.

A person who gambled \$17,000,000 with the hope of winning \$1 could expect to be questioned as to his or her sanity. At the age of 35 we may expect to live 17,000,000 more minutes. The 35-year-old driver who twists his car out of a traffic line to pass others on the brow of a hill rolls dice with death at the ridiculous odds quoted above.

The man who sat beside me in the movies last night gasped in horror and took a death grip on my arm when the heroine leaped from the cliffs to the rocks below. He explained that the news stories of suicides by leaping from skyscrapers made him ill; he covered his eyes as the hero races along roof edges in pursuit of the villain.

Then minutes afterward he swung his two-ton sedan out of the traffic line at the brow of a hill, stepped on the gas and gambled that no similar projectile would come hurtling over the crest upon him. Because he gained a whole minute at the risk of 17,000,000, a selfsatisfied smile played over his face.

He did not shudder or gasp in horror at his folly. He did not stop to think that, had a collision occurred, the possible damage resulting would have been equivalent to the potential destructive force of the fall of the automobile from a ten-story building.

The public is prone to glorify the man who leans from the cab of an express train, hand on throttle, eyes glued to the track ahead. The engineer of the Limited can well be thought of as safety personified, standing as he and his associates do, between those scores of helpless passengers asleep in the coaches and destruction.

The traveler sees a certain romance associated with the duties and responsibilities of the man in the cab. The safety worker sees a marvelous and and intricate system of safety devices supplementing and checking his judgment. Only a chosen few are allowed to take out the Limited.

Witness the automobile drivers. Young, old, responsible, irresponsible, all take their places at the wheel and guide two-ton weapons of destruction onto the congested highways. There are no rails to eliminate steering, no signal towers and written orders for them. No years of careful training are necessary as in the case of the locomotive engineer.

To watch the track ahead is not sufficient, for other cars dash upon them from the front, side and rear. Death hovers over the car and its occupants a hundred times a mile while the driver makes his split-second decisions.

When automobile drivers see in their luxurious cushions the padded seat of the locomotive engineer, and when they see in their acccelerator the throttle of the Limited, a better appreciation of their responsibility will be had. When those helpless passengers are seen in the light of sleeping travelers in the Pullmans of the night express, there will not be so much chance taking.

Only when drivers agree that one is a fool to risk those 17,000,000 remaining minutes to gain but one, and then do something about it, will any improve-Walter J. Brennan. ment result?

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The important thing to remember

is that it is not what a man leaves, but what his heirs actually receive, that counts.

Our STATE ECONOMY PLAN drawn to meet your needs may be the solution of your problems.

The State of Michigan has made everybody's Will, and if you make no Will of your own, the distribution of your property will be made according to this law. Michigan's plan will probably not suit you, as it is aimed at the average, and each individual has a different situation to meet.

You have the privilege of making your own Will.

In any event, Will or no Will, your property passes through some Executor or Administrator.

Under the Grand Rapids Trust Company plan, naming this Trust Company, as Executor and Trustee, you provide an organization experienced in handling hundreds of estates to carry out your wishes in every detail.

You are assured a permanent institution always available and ready to act, with adequate responsibility, backed by ample resources of money and management.

GRAND RAPIDS TRUST COMPANY

"PUBLIC ENEMY NO.1"

... takes his toll

day after day

TWELVE hundred buildings a day—that is the average toll of fire-"Public Enemy No. 1."

This loss, great as it is, would be far greater but for continuous, aggressive fire prevention work.

Mutual fire insurance companies have taken a leading part in fire prevention effort for many years and through this effort a great army of mutual policyholders has learned how to protect property from the possibility of fire.

One direct result of this has been a marked reduction of fire loss and this saving, under the mutual plan, has been passed on to policyholders in dividendsmillions of dollars annually-a substantial part of his insurance premium to the individual policyholder.

The sound protection and the considerable saving in cost that is made possible by the mutual plan of insurance has appealed to thoughtful property owners for well over a century and a half - never more than now when it is so necessary to keep every item of overhead cost down to a minimum.

American property to the extent of over

40 billions of dollars is protected against fire under mutual policies. Any property owner not mutually protected will find interest and value in a booklet outlining the history, principles and methods of mutual insurance. It will be sent free on request with no obligation or solicitation. Address the Federation of Mutual Fire Insurance Companies, Room 2100-M, 230 North Michigan Avenue, Chicago, Illinois.

An Unmatched Record of Stability

Mutual fire insurance has been carrying on in good times and in bad, for 180 years. How successfully may be judged from the fact that the 75 companies comprising the Federation of Mutual Fire Insurance Companies paid dividends to policyholders, amounting to \$15,239,-744.00 in 1930, and \$17,639,835.00 in 1931 the largest dividends in their history. This in addition to maintaining full legal reserves.

The policyholders of these companies in the last two years, therefore, enjoyed a reduction of nearly thirty-three million dollars in the net cost of their fire insurance.

Six of the Federation companies are over 100 years old; fifty-four have more than half a century of corporate existence.

Mutual fire insurance has grown with the nation from its beginnings. The depression years

have accentuated its fundamental soundness. MUTUAL FIRE INSURANCE FEDERATION OF MUTUAL FIRE INSURANCE COMPANIES Nation-wide Representation and Service



FIRE—"Public Enemy No. 1" has destroyed property to the extent of over five billion dollars in the last ten years.