

ALL FOR YOU

A fairy allows me three wishes,
Three wishes for a friend;
Now, honest and true, that must be you,
So three to you I send.
I wish you a body so healthy,
That living is pure delight;
Your work every day like happy play;
Your sleep like a child's at night.
I wish you a mind so responsive
That nothing escapes your ken;
The Creator's plan, nor the notes of Pan,
Nor the good in your fellow-men.
I wish you a heart prone to loving,
That all may be dear to you;
Your friends indeed, all those you need,
And those who need you, too.
I've wished you my three best wishes,
But the three are really one;
God grant you wealth—just perfect health,
Until our day is done.

Henry Turner Bailey.

YOUR Selling Cost

is less when you stock goods of known value. Especially when the price has been established by the manufacturer and you realize your full profit as you do on

K C Baking Powder

Same Price
Today
As 42 Years Ago
25 ounces for 25c

A fair price to the consumer and good profit for you. Why ask your customers to pay War Prices!

It will pay you to feature K C

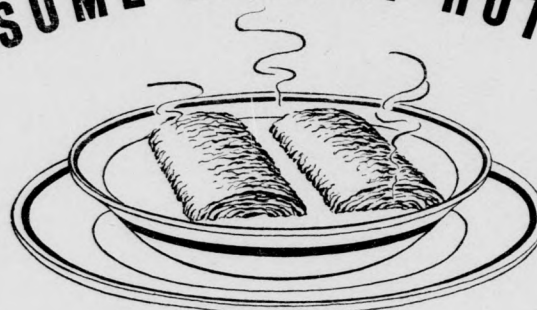
*Millions of Pounds Used by Our
Government*

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

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



SOME LIKE IT HOT!



IT'S a year-round breakfast—Shredded Wheat. And a year-round money-maker for the grocer who puts Shredded Wheat to work in window displays and counter specials. Talk hot Shredded Wheat on winter mornings—crisped in the oven, served with hot milk.

NATIONAL BISCUIT COMPANY
"Uneda Bakers"



STRENGTH
COMPANIES REPRESENTED HAVE
Assets \$65,931,787.14
Surplus \$23,396,338.15

SERVICE
Correct Insurance Coverage
Engineering Advise

SAVINGS
12½% To 40%
According To Classification of
Property

THE MILL MUTUALS AGENCY

LANSING, MICHIGAN

Mutual Building

Phone 20741

DETROIT OFFICE
Transportation Bldg.
Phone
Randolph 0729

GRAND RAPIDS OFFICE
Grand Rapids Trust Bldg.
Phone
95923

MICHIGAN TRADESMAN

Fiftieth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 1, 1933

Number 2576

MICHIGAN TRADESMAN

E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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

JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

RECIPROCAL RELATIONS

Which Exist Between the Wholesale and Retail Grocer.

The appearance of the President of the National Association of Retail Grocers on the convention program of the National Wholesale Grocers Association is a continuation of a traditional custom in recognition of the close historic relationship existing between the two branches of the trade. I am happy to continue this custom, which I assure you means more than merely the paying of a courtesy by one great trade association to another. I trust it may be prophetic of an even more practical and constructive working relationship in all industry matters in which we have a common interest, than has heretofore obtained.

When I say this, I am not unmindful of the splendid aggressive leadership of your Association in matters affecting not only your own, but also the welfare of independent retail distribution. The function of wholesaling is as important to retail distribution, as is the function of power lines in their relation to the smaller distributing unit wires which branch into every American home. Each has engineering problems of its own. The efficiency of retail distribution must always look to an efficient wholesale distribution, if it is to fulfill its purpose, but as the inadequacy or weakness of power distribution is usually first detected at the point where consumption takes place, so retail distribution is apt to be the first to register the weakness of wholesale distribution, and to compel wholesale distribution to shape its capacity for service to meet changing conditions.

While the basic functions remain, the physical properties performing the service take on new forms to meet the consumer demand.

Wholesale and retail distribution have, in the last several decades, undergone revolutionary changes. New competitive forces have entered the field for both. The old and accepted

theory that the wholesale and retail functions must of necessity be separate and independent merchandising processes, have been challenged. A combination of the two under one ownership, management and control has been established with a certain measure of success. The working relationship between the independent wholesale grocer and the independent retail grocer has undergone changes. Whereas formerly the relationship between the individual wholesaler and the individual retailer was of first importance, to-day the relationship between the function of wholesaling—retailing and the public occupy that position. As a result of this change, wholesaling has more and more directed its attention to effect a practical co-ordination of the two functions to meet competition and hold public favor.

In 1890 and 1900 predictions picturing the present state of affairs would have been called fantastic. Yet had someone then been asked to speak on the subject assigned to me, he might well have predicted what we see today as the "Newer Wholesaler-relationship." I realize from this that I dare not attempt to forecast what the retailer-wholesaler relationship may be twenty-five or thirty years from now.

I feel, however, that it will be quite safe for me to state this personal opinion: It is no longer a question of relationship between the wholesaler and the retailer, but a question of the relationship between the wholesale function and the retail function. These two functions, regardless of their structural form, ownership or set-up must work in harmonious co-operative relationship to meet competition for public favor. Whether this will be effected between the independent wholesale grocer and the independent retail grocers, or through independent wholesale grocers and a contractual relationship with a group of independent retail grocers, or through a retailer-owned wholesale house and its group of independent retail grocer members, or through all of these is not so important as the fact that the wholesale function must serve the independent retail function to successfully maintain its position as the economic distributing power of this Nation.

At the Milwaukee convention in 1931, my predecessor in this office gave expression to the following very pertinent statement: "We must recognize the fact that the retail grocery business no longer travels a one way road. There are now many avenues instead of one, all leading to the same end, namely that the public may be served. Some of these have passed the experimental stage and have made for themselves a lasting place in the industry. The new wholesaler-retailer relationship has given a definite character and a practical body to the vol-

untary group of independent retailers which, as it is surely destined to expand and grow in strength and efficiency, promises to contribute much to the attainment of economic distribution."

At that time the great objective of distribution seemed to be "efficiency at whatever cost or sacrifice" and the "lowest retail price seemed to have been chosen as the measure of efficiency. Our chain store friends not only claimed the honor for the greatest efficiency, but many of our so-called experts freely gave it to them.

Since that time the cruel fallacy of setting up the lowest possible resale price as the standard of measurement for distribution efficiency has been given an ample trial. The present so-called period of profitless distribution is a result thereof, and in my humble opinion much of our present unemployment and distress is also a direct result of its application.

Certainly the experience since four years ago proves that the principle of single ownership and control of both wholesale and retail functions is not essential in the formula for successful distribution, as clearly as that the lowest retail price levels are not a measure of merchandising or distribution efficiency.

During this time, however, it has been proven, in my estimation, that the closest possible co-ordination of the wholesale and retail functions and the utmost co-operation between them, are successful in meeting every trade and public requirement of food and grocery distribution.

The newer wholesaler-retailer relationship will not attempt to measure distribution efficiency by striving for profitless distribution, but takes the position that distribution is then most efficient when it serves the producer and the consumer at a cost which will hold it reasonably attractive to those who are engaged therein.

The wholesale function, more and more seeks to serve the retailer's needs instead of being his dictator. It will not seek to usurp or unduly crowd the retail function, but to help it to successfully meet competitive conditions. In the old days, much more frequently than at present (if it is ever heard at all now), it was frequently reported that retail grocers rebelled against the idea of merely working for a wholesaler. There was and is a limit to what the wholesale house can do for the retailer, but there can be no rebelling, nor is there any limitations on the extent to which the wholesale and retail functions may co-operate in the task of successful retail distribution and this, as I see it, is the keynote in the newer wholesaler-retailer relationship.

That both retailer and wholesaler thrive and prosper when such a relationship is in practical operation is

evidenced in the progress of many group organizations of widely different organization set up. J. Walter Tyer,

President National Association of Retail Grocers.

The Corner Grocer and Indigent Relief.

The independent service grocers of Michigan have certainly rendered a never-to-be-forgotten service during the past year or two. During this period hundreds of grocers doing a credit business have extended credit to men far beyond their usual credit terms.

Many men have been thrown out of work, expecting to be back at their machines and benches very soon. Credit was extended to them, as these men were honest and had always been good credit risks. Hundreds of grocers have helped carry this load and a tremendous load it has been. Granting credit to these thousands of men out of work has kept these same thousands off the city and township poor lists.

Some small cities and townships, finding their poor funds exhausted, have turned to the independent grocer to help them until taxes could be collected and the city or township was able to pay up and carry on. The retailers, assisted by the wholesalers in many cases, have given their service and it should not be minimized for it has been a great help to our political units during this trying time.

In view of these facts we believe the independent grocer who has rendered this service should continue to get this business from cities and townships, in preference to the use of scrip, city stores or establishment of soup kitchens. There are many other reasons why the independent grocer should be the medium of dispensing food to indigents. Those reasons need not be stated here, but every grocer can be proud of his occupation and should work—fight is a better word—for his share of this class of business, which is rightfully his.

Sam Sugarsax.

Group Asks Japanese Boycott.

Pamphlets urging a boycott of Japanese goods and an attitude of non-co-operation with all nations waging aggressive warfare were sent out to 4,000 business men and consumers last week by the American Council for Non-Co-operation With Aggressor Nations. The group, formerly known as the American Boycott Association, has headquarters at the Hotel Ambassador. William Loeb, Jr., executive secretary of the council, says that several thousand additional booklets will be mailed out in the next few days. Aiming principally at Japan, the Association hopes to bring about a boycott of all Japanese products, including raw silks.



Lines of Interest To Grand Rapids Council.

The next meeting of the Council will be held at the usual meeting place, in Loyal Order of Moose Temple, Division avenue and Cherry street, Feb. 4. An unusual feature of the evening will be a pot-luck supper, supervised by the Ladies Auxiliary. This will be served at 6 o'clock, with Mrs. Selby Miller in charge, assisted by Mrs. W. E. Lypps and Mrs. F. W. Colegrove. The coffee and meat will be furnished by the committee, and the members will bring salads, relishes, beans, cake, etc. The Council meeting will open promptly at 7:30 p. m. The Ladies Auxiliary will meet in the parlor at the same hour. After their business meeting, cards and dancing will be indulged until the usual closing time of midnight.

The many friends of William J. Dineen will be glad to learn that he has been transferred to Grand Rapids and will cover the state of Michigan in the interests of the Atlas Lamp Co. Mr. Dineen has been working in the state of New York for the past year.

The Welfare Department of most cities in the U. S. are kept busy this winter aiding the unfortunates who have to rely upon them for the sustenance of life. Detroit has one problem a little different. Among those on their welfare list is a group of Mohammedans, who hold to the religious instructions of the founder of their faith and insist upon their food being prepared as prescribed in their books of laws and to have a place and opportunity to engage in prayer three times daily before parking of their food. This may be looked upon by the student of sociology as a good example for the rest of us—to preserve our principles under trying conditions.

Mr. and Mrs. Walter E. Lypps are spending the week end with Mr. and Mrs. Anthony Fox, of Detroit. Mrs. Fox being the former Marian Lypps, whom we all remember with pleasure for the entertainment she provided for the Council when she was a resident of our city.

F. L. Kuehne, who spent a week in Chicago recently, recommends to all the members and their friends that they see the world's fair in Chicago, which will open officially on May 1. He states that it is a great show and at present, and up to the date of opening, one may be admitted to the grounds and to all exhibits which are in place for ten cents. The writer plans to visit the fair before opening date.

Harry Nash spent a week in Bay City the early part of January and he reports that the committee in charge of the Grand Council Session, which will be held in that city early in June, are making very thorough preparations to have the best and biggest meeting which has been held in Michigan in

recent years. We know the boys of Bay City very well, and we predict that they will do that very thing. They never lose sight of the advantage of unity when they attempt something, and we suggest that you make your reservations early, for Bay City will have a crowd of U. C. T. delegates and members during the conventions.

It seems that several of our members attended the automobile show in the New Auditorium week before last and, seeing the Oldsmobile getting off to a very remarkable start, figured that business would be good in Lansing and so many of them were congregated at the Kerns Hotel that the management thought they were in convention and did his utmost to make them all comfortable, even when he learned that they were there as individuals in pursuit of orders. Those interviewed by the enquiring reporter stated that business was very good, and the "hunch" to go to Lansing was very reliable.

Sentinel Frank Holman will attend a sales and advertising convention of his company, the Atlantis Sales Corporation, in Cleveland, Feb. 9, 10 and 11. Frank has made an enviable record in Michigan this past year in securing new dealers and obtaining distribution of their products.

The traveling salesmen are still very good investors. Tom Fishleigh, the representative of Whitman Co., the producers of "Sampler" the famous assortment of candy, purchased a Chevrolet coach last week. He is highly pleased with the performance of the new model.

Some men fit into their surroundings so well that, to the observer, they become part of their institution where they are employed. It is with keen regret that we record the passing of Alexander B. Brown, clerk of the Columbia Hotel, Kalamazoo. He has greeted the salesmen and patrons of the hotel for the past twenty-seven years in a very cordial manner and interested himself keenly in their comfort and things that were essential to them. Mr. Brown came to Michigan from Rhode Island thirty years ago and after three years in this state he entered the employ of the Columbia Hotel and remained with them until he "checked out" of this earthly existence and departed for that mystic shore. He had reached the age of 82 years and had enjoyed good health until a short time prior to his passing.

One of our "Old time" members, William H. Ingersoll, residing at 1907 Francis avenue, and representing the Brooks Candy Co., was called to Vicksburg by the death of his mother. She passed Jan. 15 at the age of 77 years. Had lived the past twenty-five years at the same residence and prior to that time, had spent thirty years in South Dakota. The Council extends sympathy to brother Ingersoll and his family in their loss of their loved one.

Quite an unexpected Post-Christmas gift was presented to a faithful employe in Battle Creek last week. The man who operated the elevator at Post Tavern and so well known to the trav-

eling public as "Daddy Craig" that few ever learned his first name or cared to, as the title "Daddy" seemed to fit so well. Always courteous, thoughtful and accommodating, he had served the public in the same position for the past thirty-five years. Last week he was retired by the Post Tavern on a generous pension. The friends who will miss him will be glad to know he is enjoying himself in his declining years.

Howard C. Gilb, 2457 Godwin avenue, has returned from Fort Wayne, Ind., where he was called by the death of his father, after an illness of nine years. He passed on during his seventy-sixth year. The officers and members of 131 extend their sympathy to Mr. Gilb and family.

Hazelton S. Penny, residing at 852 Lyons street, reports that his wife is gradually recovering her health after an illness of several months. This will be read with pleasure by many friends.

Ervin J. Steeby, residing at 1807 Horton avenue, met with an unusual accident last week. Very unusual, for Mr. Steeby has been operating a machine for more than twenty years and this is the first time anything disastrous has happened to him. Driving near Constantine his car struck a piece of ice in the road and skidded, striking a tree with much force. The car was wrecked and he was badly bruised and suffered a broken knee cap. He phoned Scott Fisher, at Elkhart, Ind., who brought Mr. Steeby to his home in Grand Rapids. Mr. Fisher is Jurisdictional Director of Team Work in Business for the state of Indiana, and the members of Grand Rapids Council express their appreciation of his fine example of team work in bringing Mr. Steeby to his home and the excellent care he gave him en route.

Former member of Grand Rapids Council, James J. McMahon, living at 2101 Lake Drive is now in the ford hospital at Detroit. The physicians are very hopeful they can restore his health.

Selby Miller, who sells road making machinery for the Adams Co., has recently purchased a new Plymouth, in which he expects to cover Michigan and see that road building is not held up by the lack of appropriate machinery. He reports a wonderful year just closed.

This paragraph may seem like an old subject to you, but it is a very timely and important subject to the members who have been negligent in paying assessment No. 211, which was called Dec. 31, 1932, and positively must be paid within thirty days or protection forfeited. Quite a number have failed to respond to the notice sent from headquarters at Columbus, Ohio. Don't gamble with your earning capacity. If unable to work there are only a few firms who will continue your salary or drawing account. Protect yourself and family—it is the most important thing that confronts us today.

After battling with the "flu" for several weeks and trying almost every remedy suggested or prescribed by reputable physicians, the reporter has

found one remedy which he feels should be passed on to those who, like himself, was wondering, "Where is the pep of yesterday." The remedy is very simple and thoroughly enjoyable. Take salt baths in your own home; the usual amount of water in the bath tub and the usual temperature and add two pounds of salt and take plenty of time and enjoy yourself, for you will begin to enjoy yourself after the first one. The old punch will return so quickly, both you and your friends will be happily surprised.

There has come into the hands of the scribe a leaflet entitled "A Prayer for To-day" published by the Jaqua Co., Grand Rapids, which states so clearly what we all believe, that we are asking the Michigan Tradesman to publish it in its entirety. We believe it would be much appreciated by the readers of this column.

Official Reporter.

Has Place on Every Business Man's Desk.

Due to the lack of room we will not be able to publish in the Michigan Farm Equipment Association News any of the convention addresses, as much as it is our wish to do so. However, it is with pleasure and appreciation that we announce that Mr. E. A. Stowe, editor of the Michigan Tradesman, has been so kind to publish the President's address by Henry A. Schantz, as well as the Secretary's convention report in the Dec. 21 and 28 issues, respectively.

It is believed that most of our readers are subscribers to the Michigan Tradesman and have read these addresses. If you have not, permit us to suggest that you write the Michigan Tradesman at Grand Rapids for a sample copy. The Tradesman has a place on every business man's desk and every dealer who does not now subscribe is passing up a journal that would be of unlimited value to him and his business. The Tradesman has the reputation of being one of the country's best.—M. F. E. A. News.

A Business Man's Philosophy.

A man who sells made-to-measure shirts has called on me for many years.

Recently I asked, "How's business?" "It's picking up," he said. "I'm getting orders."

"Where?" I demanded.

"I'll tell you," he said. "I'm calling on the proprietors of one-horse businesses located in alleys and in the side streets. I used to pass them up. I gave all my attention to the vice-presidents and treasurers of big corporations housed in imposing buildings. I never wandered into the little places. But the one-man stands have the calls these days. They can take small orders and deliver them the same day."

The young man also told me that the customers who bought at "bargain sales" a year or two ago are slowly waking up to the economy of well-made merchandise. Men who told him in 1931 that they would never again pay his prices are now looking at his samples and sheepishly acknowledging that a \$5 shirt is a better bargain than a \$1 shirt. William Feather.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Detroit is again being flooded with "get-rich-quick" literature emanating from a dozen local addresses, and offering those who still believe in Santa Claus a soap-bubble fortune for very little work.

You sell to your friends; they sell to their friends; their friends sell to their friends, and so on, until all the friends are exhausted. You get no commission on the first three sales, but collect on the fourth, which starts your chain. Promoters in Flint, Muskegon, St. Louis and other points too numerous to mention are using Uncle Sam's mails to muscle in on the picture and see that nobody's friends are overlooked.

Cheap fountain pens, pencils, playing cards, pocket books, flashlights, jig-saw puzzles and what-nots have been seized upon for exploitation. Most of this merchandise is being peddled at from three to ten times its normal retail value. Why do the suckers pay long prices for articles they neither need nor want?

The answer is simple. The merchandise is merely incidental to the scheme, and hairnets, clothes pins, or burnt matches would serve equally well. The lure is the chance of getting "something for nothing," and the "get-rich-quick" sales chatter about pyramiding profits from an easy evening's work to \$20,000, \$50,000, \$100,000 and up.

The sales literature is remarkably uniform in general plan. It is described in one high pressure pamphlet as "Something Entirely New." It is actually the old "Endless Chain" scheme, in a new bib and tucker.

Fifty years ago, the farmers of Michigan were sold Bohemian oats by a clique of city slickers at \$10 a bushel. These oats were not filagreed, or particularly pedigreed, and would not do anything that a local oat couldn't do. But they sold for \$10, because those early endless chain promoters guaranteed to double the farmer's money the second year, and redouble it the third year, etc., until every Michigander had a thirty minute day and an automatic milker. The farmer paid the slicker half cash and a promissory note for the balance.

Many a farmer was sued on his note, and several cases went to the Supreme Court. There the scheme was branded a snare and a fraud—a gambling contract, void as against public policy. The farmers were protected.

Twenty years later, the farmers of Michigan were shown how they could get a \$60 buggy for \$3.75. All they had to do was pay the buggy dealer \$3.75, plus \$15, for which they received four coupons. When they had sold these four coupons to four friends at \$3.75 each, they had gotten back the \$15, and when these four friends each sold four friends, a brand new buggy rolled off the assembly line into the farmer's big red barn. Well, the Supreme Court wasted no time in declaring this racket also against public policy, pointing out that persons must inevitably be left with worthless coupons for which there were no possible purchas-

ers, and that the scheme was calculated to defraud the unwary. Again, the farmer was protected.

A generation ago, as the Supreme Court put it, the victims were "the unwary, unsuspecting and too credulous farmers," who provided fodder for the pea shell shufflers and chain operators of that day. Times have changed, for now it is the city sucker who seems to fall the hardest.

In the opinion of the Bureau's counsel, the endless chain schemes now sweeping the country, so far as he has been able to examine them, involve gambling contracts. They have been so designated by Federal Courts under Federal statutes, and have been condemned in the strongest language by the Supreme Court of Michigan. Literature claiming that the plan is "new," that it is a "legitimate way to make money," or that it is "not a gamble," is a barefaced misrepresentation of fact and law.

Having exposed the bait in these "endless chain" schemes, let us now examine the assorted hooks:

1. Without exception, these schemes show on their face that they cannot be worked out. A point is reached—the "saturation point"—at which no further prospective purchasers can be found. As most of the current chains require four sales in each stage, just how quickly this point is reached is clearly shown by the following figures: 4x4x4 equals 64x4x4 equals 4,224x4x4 equals 270,336x4x4 gets to be 4,405,376, or 3 pens, penwipers or what-nots for every man, woman and child in Detroit. Four more "turnovers" nets the thumping total of 1,338,776,256, and as dryly suggested in a recent issue of the New Yorker, might be dumped on the Asiatic market, with its potential billion buyers, while the overflow could be reserved for South America, where the pens would come in handy for writing off bonds.

2. Almost without exception, the "chain" price of the exploited article is three to ten times the normal retail price. Pens fairly valued at \$1 are being sold for \$3; playing cards, worth from 75c to \$1.50 are being sold for \$5! In other words, the "bag-holders" are not confined to the saturation stage where they can't find more suckers, but permeate the whole chain, from end to end.

3. Endless chain schemes have been barred from the U. S. mails, as they have been held to "embrace the elements of a lottery and also to be fraudulent." This is quoted from the July, 1932 U. S. Official Postal Guide.

4. The Supreme Court of Michigan has condemned such schemes, and declared such contracts void as against public policy. In other words, as the Bureau's counsel points out, the participants in the chain cannot hope to enforce payment of their illegal commissions, if any.

5. The State of Michigan requires a hucksters and peddlers license in the annual amount of \$5. It is not improbable that every link in these numerous endless chains must procure such a license, or be liable for penalties under the law.

Current chain schemes are being referred to the Prosecutor's office for

such action as is deemed necessary, while chain literature, received through the mails, is being promptly turned over to the Post Office Department.

Scores of enquiries have been received, but no Bureau effort is being wasted in digging up the facts on various and sundry promoters. With the endless chain plan itself so patently unsound, the Bureau sees no necessity for checking the life history of the individual operator, or the color of his hair.

To again quote the New Yorker, if new endless chains continue their present birth rate, "we may expect that next summer the earth will be covered several feet deep with fountain pens, as well as bill folds, pocket lighters and flash lights, which the chain people are selling. The whole will probably form a geological stratum, burying both the depression and this harried civilization many feet deep, together with any readers who may find errors in the foregoing computations."—Factfinder.

Kalamazoo, Jan. 30—On Jan. 17, a man, who our clerk said was about 45 years of age, weight about 180 pounds, about 5 feet 7 inches, full face and wore glasses, and had on a gray overcoat and cap, gave us a check drawn on a Sturgis bank. The check was printed Public Schools of Sturgis, Michigan, No. 16063, dated Jan. 12, 1933, payable to the order of H. R. Evans, Chelsea, amount \$24.90. This check came back to us marked "forged" and we turned the whole matter over to the Kalamazoo sheriff.

We feel we have done quite well, as during over fifty years of business, our losses have not exceeded \$30 on bad checks.

Frank H. Clay.

American Braiding and Embroidery Co., Inc., Chicago, vendor of service suits, aprons, tablecloths, etc., agrees to discontinue quoting earnings for inexperienced agents that are far in excess of the probable earnings of such agents under normal conditions.

Norman H. Tufty, trading as Morgan Miles Co., Minneapolis, vendor of an alleged treatment for stomach ulcers, agrees to discontinue advertising the treatment.

H. B. Tonnies, trading as Landis Medicine Co. and advertising as C. R. Landis, Cincinnati, vendor of an alleged treatment for high blood pressure, agrees to discontinue representing that the preparation is a prescrip-

tion of a famous specialist, unless such can be established by competent evidence; and to discontinue representing that the tablets are a competent remedy for high blood pressure due to arteriosclerosis, nephritis, toxic goitre, or similar severe conditions, when such is not the fact.

Pierre Valligny and Villigny Products, Inc., New York City, vendors of a hair dye designated "Youth-tint", agree to discontinue representing that the product is a color restorer or is anything other than a hair dye that will impart a selected color to the exposed portions of hair; and to discontinue representing that it will not fade, without a conspicuous statement of the conditions under which it will not fade, in direct connection therewith.

A vendor agrees to discontinue representing that an alleged treatment for the liquor habit is competent to permanently terminate the habit, when such is not the fact.

W. A. Rusler, trading as H. B. Rusler Manufacturing Co., Johnstown, vendor of a spraying outfit for farmers and outoists, designated "Comet Sprayers and Autowashers," agrees to discontinue representing that the device will be sent free for trial, unless and until it is sent other than on a money-back guarantee, with a payment required in advance; and to discontinue quoting earnings for agents that are far in excess of the probable earnings of such agents under normal conditions.

R. A. Harris, trading as Lingerie "V" Co., North Windham, Conn., vendor of a lingerie chain designed to prevent straps from slipping, agrees to discontinue quoting earnings for agents wearing and showing the new invention, that are far in excess of the probable earnings of such agents under normal conditions.

Corsetry, Inc., advertising as Grace Graham, Stamford, Conn., vendor of corsets, agrees to discontinue quoting earnings for agents that are far in excess of the probable earnings of such agents under normal conditions.

Breen & Halladay Fuel Co., corner Franklin & Century, Grand Rapids, renew their subscription and write the Tradesman: "This makes twenty-seven years without a single lapse. We appreciate your service."

CANDY

FOR
VALENTINE'S DAY FEB. 14

Little Cream Hearts
Large Cream Hearts
Penny Cream Hearts
Penny Choc. M. M. Hearts
Small Gypsy Lozenge Hearts, 1/2 in. Diam.
Medium Cupid Lozenge Hearts, 3/4 in. Diam.
Large Fluted Lozenge Hearts, 1 in. Diam.
Red Cinnamon Hearts, Large or Small

With
Wordings

MADE BY

PUTNAM FACTORY

National Candy Co., Inc.

Grand Rapids, Mich.

MOVEMENTS OF MERCHANTS.

East Tawas—Leaf's Drug Store opened for business recently.

Detroit—Stanley J. Temrouski has engaged in the drug business at 9000 Van Dyke street.

McBain—The McBain Hardware Co. has decreased its capital stock from \$35,000 to \$20,000.

Owosso — The Independent Stove Co. has increased its capital stock from \$350,000 to \$600,000.

Hamtramck—The Campau Pharmacy recently opened for business at 9800 Jos. Campau avenue.

Lansing—The Atlas Drop Forge Co. has decreased its capital stock from \$2,000,000 to \$1,000,000.

Traverse City—The Hamilton Clothing Co. has changed its capital stock from \$25,000 to 2,500 shares no par value.

Belding—Elmo Hahn has removed his drug stock from 113 West Main street, to the store formerly occupied by the Lincoln Quality Store.

Unionville—The Landside Shear Co., has been incorporated to license and sell the landside plow, with a capital stock of \$1,000, all subscribed and paid in.

Lansing—Industrial Processes, Inc., has been organized to make and sell machinery, with a capital stock of \$5,000, \$1,000 being subscribed and paid in.

Muskegon—The Metals Service Corporation has been incorporated with a capital stock of 500 shares at \$10 a share, \$1,000 being subscribed and paid in.

Kalamazoo—Shay Okun, retail shoe dealer at 1927 South Burdick street, has filed a petition in bankruptcy listing liabilities of \$3,678.35 and assets of \$2,270.88.

Sawyer—The Sawyer Farmers Exchange, Inc., has merged its business into a stock company under the same style with a capital stock of \$3,000, all subscribed and paid in.

Lansing—Rice & Rumsey, Saginaw street and Butler boulevard, have sold their drug stock and store fixtures to Melvin Brooks, recently of DeWitt, who has taken possession.

Detroit—The Kennedy Lumber & Fuel Co., 6600 Seven Mile Road, East, has been incorporated with a capital stock of \$5,000, \$1,500 of which has been subscribed and paid in.

Detroit—The Camill Neckwear Co., 138 East Jefferson avenue, dealer in neckwear at wholesale, succeeds The Camill Co., with a capital stock of \$6,500, all subscribed and paid in.

Detroit—Miller's Market, Inc., 5667 West Fort street, dealer in meats and poultry, has been incorporated with a capital stock of \$10,000, of which \$6,500 has been subscribed and paid in.

Flint—The Sundries Sales Co., 603 Industrial Bank building, has been incorporated to deal in various kinds of merchandise with a capital stock of \$2,000, all subscribed and \$1,000 paid in.

Lowell—O. J. Yeiter, undertaker, has merged his business into a stock company under the style of the Yeiter Co., with a capital stock of 1,700 shares at

\$1 a share, \$1,700 being subscribed and paid in.

North Lansing — Paul Seibert has purchased the stock and fixtures of the J. F. Beckton drug store and will continue the business at the same location, Washington and Grand River avenues.

Holland—George Steketee has sold his interest in the department store stock of A. Steketee & Sons, to his brothers, Andrew and Henry Steketee. The store was established about 65 years ago.

Detroit—The Nelson Auto Parts Co., 5055 15th street, has been incorporated to deal in motor vehicles and parts with a capital stock of 200 shares at \$10 a share, \$2,000 being subscribed and paid in.

Detroit—Produce Distributors, Inc., 112 Union Produce Terminal, has been incorporated to deal in fruits and vegetables with a capital stock of \$30,000, \$10,000 of which has been subscribed and \$9,000 paid in.

Detroit—Princeton Hat Stores, Inc., 1005 Woodward avenue, has merged its business into a stock company under the style of Princeton Hats, Inc., with a capital stock of \$1,000, all subscribed and paid in.

Goodhart—The Lamkin Hotel, which also housed the general store of Mrs. Lowell Lamkin, and the post office, was completely destroyed by fire Jan. 24, entailing a loss of about \$15,000, partially covered by insurance.

Houghton—Matt Haug, dealer in jewelry, silverware, etc., 78 years of age, died at his home, 67 Diamond street. He was born in Germany and came from there direct to the copper country when 17 years of age.

Battle Creek — Baker Cleaners & Dyers, Inc., 314 Emmett street, has merged the business into a stock company under the style of Baker Bros., Inc., with a capital stock of \$10,000, \$1,000 being subscribed and paid in.

St. Louis—Fire completely destroyed the bakery of John T. Stanfield. The loss was covered by insurance. The building, owned by Mrs. Margaret Corrie, of Lansing, was badly damaged. The loss was covered by insurance.

Detroit—General Citrus Products, Inc., 3106 David Stott building, has been incorporated to extract or make other products from citrus fruits, with a capital stock of 100,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Free Soil—Conrad Saunders, an experienced cheesemaker, recently of Saginaw, has purchased the local cheese plant, taking immediate possession. The plant has a capacity of 4,000 pounds daily which will be greatly increased.

Ironwood—Paul's Women's Wear, Inc., 219 East Aurora street, has been incorporated with a capital stock of \$5,000, all subscribed and paid in. The company deals in ready-to-wear garments for men and women, boots, shoes and household goods.

Wyandotte—Affholter Bros., manufacturer of dairy products and ice cream, have merged the business into

a stock company under the style of Affholter Brothers Creamery, Inc., with a capital stock of 1,000 shares at \$50 a share, \$45,000 being subscribed and \$1,000 paid in.

Nashville—The board of directors of the Farmer's Co-operative Creamery has appointed Oliver Carroll, of Bellevue, temporary manager of the plant to fill the vacancy caused by the death of C. W. Pennock. A permanent manager will be named at the annual meeting of the board.

Detroit — The Standard Industrial Laboratories, Inc., 6134 Epworth boulevard, has been organized to redistill and otherwise treat crude oil, with a capital stock of 100,000 shares of A stock at \$1 a share and 1,000 shares of B at \$1 a share, \$31,000 being subscribed and paid in.

Ishpeming—Sam M. Cohodas, president of Cohodas Bros., was named president of the Western Fruit Jobbers Association at its annual convention held last week in Chicago. The association is starting its thirtieth year of activity and this is the first time a Michigan or Wisconsin man has been made president.

Plainwell — Conrad Haveman and Arnold DeMann have formed a partnership under the style of Haveman & DeMann and engaged in the meat business here. Mr. Haveman conducted a meat market at Martin four and a half years and the general store there the same length of time. Mr. DeMann has been engaged in the string butchering business at this place for several years.

Manufacturing Matters.

Benton Harbor—New Products Corporation, Willow Drive, manufacturer and wholesaler of goods, has been incorporated with a capital stock of \$24,000, all subscribed and paid in.

Detroit—The Swartz Tool Products Co., Inc., 5259 Western avenue, has been organized to manufacture and deal in tools with a capital stock of \$15,000, all subscribed and paid in.

Detroit—The Reinhold Manufacturing Co., 521 St. Jean street, has been organized to manufacture ice cubing and ice cutting machines with a capital stock of \$1,000, all subscribed and paid in.

Detroit—The Thorne Optical Co., 1 John R. street, has been incorporated to manufacture and deal in optical goods with a capital stock of \$25,000, \$2,500 of which has been subscribed and paid in.

Coopersville—The Coppersville Sanitary Dairy Co. has been incorporated to manufacture and sell butter and cheese with a capital stock of \$5,000, \$1,000 of which has been subscribed and paid in.

Detroit—The Metropolitan Wholesale Drug Co., Inc., 1644 Lafayette boulevard, has been organized to manufacture and deal in drugs with a capital stock of \$10,000, all subscribed and paid in.

Detroit — The Child-Craft Guild, Inc., 3212 Eaton Tower, has been organized to manufacture and sell furniture for infants, toys, etc., with a cap-

ital stock of \$50,000, \$7,500 being subscribed and paid.

St. Clair—Electric Units, Inc., Foot of 6th street, has been organized to manufacture and deal in electrical heaters, generators and humidifiers, with a capital stock of \$50,000, all subscribed and paid in.

Detroit—The Chesco Chemical Co., 620 Charlevoix building, has been organized to manufacture and sell chemicals with a capital stock of 25,000 shares at \$1 a share, \$10,000 being subscribed and paid in.

Detroit—The Newton Products Co., Inc., 2435 Beecher avenue, manufacturer of animal by-products, has been incorporated with a capital stock of 100 shares at \$10 a share, \$1,000 being subscribed and paid in.

Detroit—The San-Crest Hat Manufacturing Co., Inc., 1405 Broadway, has been organized to manufacture and deal in millinery with a capital stock of \$25,000, \$5,000 of which has been subscribed and paid in.

Battle Creek—The Food City Beverage Co., 200 Elm street, has been organized to manufacture and sell legal beverages with a capital stock of 150,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Muskegon—The Profit Sharing Candy Corporation, 78 Apple avenue, has been organized to manufacture and deal in candy on a profit sharing basis with a capital stock of \$5,000, \$1,000 being subscribed and paid in.

Detroit—The Rubber Materials Corporation, 4445 Woodward avenue, has been incorporated to manufacture and deal in rubber and materials, with a capital stock of \$25,000, \$6,000 of which has been subscribed and paid in.

Detroit—Sam Geltner, manufacturer and dealer in furs, has merged the business into a stock company under the style of Sam Geltner & Co., 19 Clifford street, with a capital stock of \$20,000, all subscribed and paid in.

Detroit—The Sterling French Machinery Co., 443 New Center building, has been incorporated to manufacture and deal in tools and machinery with a capital stock of \$25,000, \$15,000 of which has been subscribed and paid in.

Detroit—The Motor City Clothing Manufacturing Co., 158 East Jefferson avenue, has merged its business into a stock company under the same style with a capital stock of \$50,000, \$20,000 of which has been subscribed and paid in.

Saginaw—John H. Swift, manufacturer of truck bodies and trailers, has merged the business into a stock company under the style of Swift Bros., Inc., 318 Van Buren street, with a capital stock of \$5,000, all subscribed and paid in.

Detroit—According to Joseph H. Lederer, president of the Lederer Manufacturing Co., 3420 Fort street, West, 100 new employees will be added to the pay rolls of the company before the end of the week, bringing the salary list to the highest point in the company's history. The company manufactures house dresses and small items for notion counters.

Essential Features of the Grocery Staples.

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

Tea—As to the first hands tea market prices on certain grades advanced slightly in primary markets during the week, but in this country the tendency has been downward and certain declines have occurred, some of them being precipitated by large chain store systems. The first hands demand for tea in this country is not very active. Consumptive demand is about as usual and it is not believed that it will be any larger on account of the declines.

Coffee—The week started with Rio and Santos coffee, green and in a large way, still weak and sluggish. Later it appeared that there might be a shortage of wanted grades of Santos coffee in this country and this strengthened the market to some extent. At the present writing the situation is about steady. Spot Rio and Santos, green and in a large way, remains about unchanged for the week. Mild coffees are showing a little firmer feeling with perhaps a very small fractional advance. The jobbing market on roasted coffee shows no special change for the week, but a feature of the market has been a substantial decline in well-known advertised brands of roasted coffee. The consumptive demand for coffee is about as usual.

Canned Fruits—There are some weak spots in the current market which will have to be ironed out. Certain distress lots, goods helped by bankers or other creditors, are still to be liquidated. This applies particularly to California peaches, which, also, are adversely affected by certain lots of off-grade goods which will give the item an easy undertone until they are out of the way.

Canned Vegetables—With interest in canned vegetables generally focused on Chicago last week, there is a growing belief that the discussions at the conventions will set a firmer basis for packing operations in the coming season. It is hoped that costs of production can be reduced in the season ahead, especially as regards that item of first importance—peas. The length and sweep of the depression has hit the Wisconsin pea packers, as indeed those in New York and other important producing sections, unusually hard. It is now reported on pretty good authority that probably not more than 50 per cent. of the pea canners will operate in the coming season. Incidentally the simplification of sifting will also tend toward economy and establish fewer confusing differentials, which under the law of supply and demand, tend to go awry. The major standard grade vegetables are holding well, with Maryland and California tomatoes showing increasing firmness all the time, and improvement is expected to continue on sustained buying.

Canned Fish—Fancy salmon rules quite firm here, with little in the Northwest to sell. Some off-grade fancy salmon has been used here at prices depending largely upon quality, but the market for strictly fancy chinook, selling under reliable private or packer's labels, is being well sus-

tained. Alaska salmon is holding its own.

Dried Fruits—Dried fruits are showing encouraging improvement both here and on the Coast, particularly prunes. Both California and Oregon prunes are showing a better tone, particularly the former, which have advanced in price and are being well maintained. The fact that stocks in jobbers' hands or consigned here are light, makes strength on the Coast at this time particularly helpful, as it means something, for buying for shipment will be at higher levels. Brokers and jobbers here report some good activity for the past week or more. It is plain that retail outlets found themselves bare of stocks, and as a result there has been some anxious buying for immediate needs. This, in turn, has been stimulated, too, by the firmer tone which has recently been manifest in California. The improvement here embraces a fairly general line of fruits, with raisins firmer as a result of some sales on the spot, which have placed stocks in stronger hands. Raisins are in much firmer position as a result. Imported fruits like dates, figs, etc., are moving in a routine way, and demand has been somewhat stimulated by the lower prices, but a bad start was given in the fall by attempting an opening too high to permit of prices low enough to secure the volume necessary to move them in anything like seasonal volume.

Beans and Peas—Considerable strength has developed in the dried bean market during the week, although the demand has not improved much. Marrows and pea beans appear to be the leaders in firmness. Red kidneys are a little easier. Dried peas show no change for the week.

Cheese—Demand for cheese has been quiet during the week. Prices have been steady to weak, though without any particular decline.

Nuts—The shelled nut market has been rather thin here since the first of the year. Trading is on a very narrow basis. The firmer tone in foreign markets has not had any material effect on buying. The filbert market in both Turkey and Spain is stronger, with holders asking for better prices. There are relatively few Bordeaux walnuts offered, while shippers of Chaberts report that fully three-quarters of the crop has been marketed, and practically no offerings are being received, holders apparently awaiting better prices. Spanish almonds are inactive for shipment to this country, but prices are holding very firm.

Rice—The market is more active here and in the South this week. There is some good replacement buying and the movement of milled rice has shown an encouraging pick-up. Buying is still cautious, however, and there is not enough confidence yet in evidence to promote any sizable trading. The rough rice market is quite firm, with growers not anxious to sell at prevailing prices.

Sauerkraut—Dealers in sauerkraut continue to remark that bulk kraut is being offered at low prices.

Salt Fish—Nothing has occurred in mackerel and other salt fish since the last report. Demand is better than it

was, possibly on account of declines in price noted last week.

Vinegar—Quotably the market is steady. The demand appears seasonally slow, it being the in-between season. Cider sales have also fallen off.

Syrup and Molasses—Sugar syrup has remained unchanged for the week, following a reduction on the better grades, which is the first fluctuation in sugar syrup for a long time. The demand is comparatively light and the production is still sharply controlled. Compound syrup is in rather better demand, but still for only small quantities. The market is steady. Fancy grocery grades of molasses are unchanged for the week with a quiet demand.

Review of the Produce Market.

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

Bagas—Canadian, 60c per 50 lb. sack.

Bananas—4½@5c per lb.

Beets—75c per bu.

Butter—The market has had rather a sluggish week and the market has declined around ½c per pound since the last report. Demand is dull and offerings are a little too large at the moment. Jobbers hold plain wrapped prints at 17½c and 65 lb. tubs at 16½c for extras.

Cabbage—40c per bu.; 50c for red. New from Texas, \$2 per 75 lb. crate.

California Fruits—Empress Grapes, \$1.75@2.

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

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

Celery—20@30c per bunch.

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

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

Cucumbers—No. 1 home grown hot house, \$2 per doz.

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

C. H. Pea from elevator\$1.15

Pea from farmer95

Light Red Kidney from farmer .. 1.50

Dark Red Kidney from farmer .. 1.25

Cranberry beans to farmer 2.75

Eggs—The supply of fine fresh eggs is not very large, but is still too large for the demand. Eggs are cheap. Jobbers pay 7c per lb. for receipts, holding candled fresh eggs at 14c per dozen for hen's eggs and 11c for pullets. Cold storage are offered on the following basis:

XX candled 13c

X candled 11c

Checks 10c

Grape Fruit—Present prices are as follows:

Florida Mor Juice\$2.75

Florida Sealed Sweet 3.00

Texas, Choice 3.25

Texas, Fancy 3.75

Texas, bushels 2.25

Green Onions—Chalots, 60c per doz.

Green Peppers—50c per doz.

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

Lettuce—In good demand on the following basis:

Imperial Valley, 6s, per crate\$3.75

Imperial Valley, 4s and 5s, crate... 3.75

Hot house, 10 lb. basket50

Lemons—The price is as follows:

360 Sunkist\$5.25

300 Sunkist 5.25

360 Red Ball 4.25

300 Red Ball 4.25

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

200 3.50

216 3.50

272 3.25

288 3.25

324 3.25

Red Ball, 50c per box less.

Indian River oranges are sold on the following basis:

126\$3.75

150 3.75

176 3.75

216 3.50

252 3.50

288 3.50

324 3.50

Bulk, \$3.25 per 100 lbs.

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

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

Parsley—50c per doz. bunches.

Potatoes—Home grown, 35c per bu. on the local market; Idaho bakers, 25c for 15 lb. sack.

Poultry—Wilson & Company pay as follows:

Heavy fowls 10c

Light fowls 8½c

Ducks 8c

Turkeys 11c

Geese 7c

Radishes—35c per doz. bunches hot house.

Spinach—\$1.10 per bu. for Southern grown.

Squash—Hubbard, \$2.50 per 100 lbs.

Sweet Potatoes—\$1.60 per bu. for kiln dried Indiana.

Tangerines—\$1.75 per box or bu.

Tomatoes—Hot house, \$1.10 per 7 lb. basket.

Veal Calves—Wilson & Company pay as follows:

Fancy 8c

Good 7c

Medium 6c

Seven New Readers of the Tradesman.

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

Lloyd M. Bliss, Grand Rapids.

R. J. Rogers, Alma.

Ackerman Electric Supply Co., Grand Rapids.

Grand Ledge Produce Co., Grand Ledge.

Rev. Frank L. McLaughlin, St. James.

H. C. Cook, Kalamazoo.

Haveman & DeMann, Plainwell.

C. H. Barnes, dealer in dry goods, groceries, shoes and clothing at Ashley says he likes the Tradesman very much.

MUTUAL FIRE INSURANCE

Sound Adjustment of Insurance Policies.

Perhaps the outstanding impression gained from experience in the recent depression is the universal and unbounded confidence of the country in the stability and permanency of insurance. And this means all kinds of protection, fire, life and casualty.

In a period when banking institutions have been sucked into the vortex of speculative investment and intrigue, the insurance companies have not been wholly unaffected. But they have been the first to respond to sane and vigorous retrenchment measures, either by reinsurance, recapitulation, reorganization or merger.

The great vertical drop in the cost of replacement of property and in the economic value of life itself as a result of human inactivity in productive channels, has resulted in a tragedy in the world's most vital relations.

How long such a strained condition will prevail is problematical; but the stability of insurance protection in such cases depends upon the proper maintenance of the established ratios between insurance and values. Where these have not been adjusted in accordance with true relations the insurance carrier has suffered and is likely to suffer.

While the upward trend of values is subjected to the danger of overpayment of claims, the downward slide is more precipitate, less definite and usually attended with a greater deluge of casualties.

At the close of the year 1932 it is difficult to tell whether improvement is being made, or even if the country is holding its own, in an industrial way.

Wilbur D. Spencer.

Big Business Buys Mutual Protection.

It is a problem to many buyers of insurance to know what kind of insurance to buy. A convincing answer is the example of outstanding industrial corporations of the country who have been mutual insurance policyholders for many years.

It is significant that these seasoned buyers of insurance turn to mutual companies for protection and for the considerable saving in cost they offer to any policyholder—corporation or individual.

The savings which mutual fire insurance companies are able to make for their policyholders come from economy and conservatism in management—from intensive and intelligent fire prevention effort. These savings, under the mutual plan, are returned to the policyholders. There are no stockholders in a mutual corporation.

Mutual fire insurance offers property owners a sound stable, and unflinching protection for their investment—and because it is mutual, at a saving in cost. Your fire insurance is an important overhead item.

Youngsters of 1950 will guffaw, also, when you tell them about this awful winter when 12,000,000 couldn't find work.

Tax Ruling on Toilet Articles.

Five important rulings have recently been announced by the Tax Department with respect to the tax on toilet articles. The following is a digest of these rulings.

1. Where a producer of compacts makes the container and purchases the filler from other sources, the tax is on the price for which the producer sells the complete assembly. The same is true where the cosmetics or filler is purchased from other manufacturers and assembled by the manufacturer of the compact container, as the assembling process is considered manufacturing.

2. The sale of face powder and other such products in bulk is subject to tax. However, if the purchaser packages or bottles the powder in sizes suitable for sale to the retail trade, the purchaser becomes the manufacturer and can buy the bulk goods free from tax, but he becomes liable for the tax on the sale of the bottle or package powder.

3. Articles produced by druggists pursuant to bona fide prescriptions of physicians and dentists, even though such articles are similar in nature and susceptible of the same uses as toilet preparations and cosmetics, are not taxable. They are regarded as medicinal unless the prescription specifies that the articles are for toilet purposes.

4. Styptic pencils represented as a remedy for canker, sore mouth, fever blisters and insect bites, and also as efficacious in healing cuts quickly, stopping the flow of blood at once, and in strengthening a tender skin, are not toilet articles and therefore not subject to tax.

5. Cocoa butter is not taxable unless it is labeled or advertised for toilet purposes, or is prepared in sticks or cakes similar to cakes of soap or is sold in such other forms as to indicate that it is intended to be used for toilet purposes.

Muslin Prices Are Reduced.

Reduction of $\frac{1}{8}$ of a cent on unbranded muslins was made in several quarters last week to conform to the decline in gray goods prices. The market continued quiet, most buyers having covered their requirements in the early part of the month. Underwear manufacturers, however, are staying out of the market despite the approach of the time when they must make deliveries on Spring goods. Their stocks of pajama checks are reported to be inadequate and the trade looks for a fair volume of business to develop shortly.

Cheap Swim Suits Reduced.

With the report that one of the leading bathing suit mills was offering a core yarn suit at \$6.25 per dozen, competition in the industry took on a keener aspect. The result is that the trade is in a muddled state, particularly as far as the low-end goods are concerned, and the situation is not expected to be cleared up this season. The cheap suits are purely a weight proposition, it is pointed out, and, consequently, a variety of prices is in evidence.

Intelligent patience paye.

The GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE CO.

A LEGAL RESERVE MUTUAL COMPANY

23 YEARS

OF DIVIDENDS TO POLICYHOLDERS

Affiliated with

THE MICHIGAN RETAIL DRY GOODS ASSOCIATION

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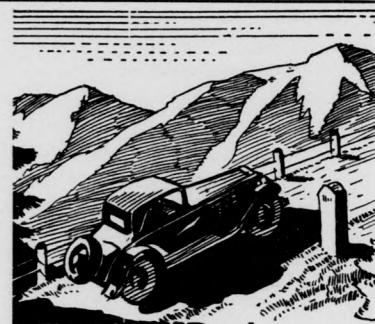
OUR FIRE INSURANCE POLICIES ARE CONCURRENT

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



A Milestone

on the Road to Profit!

An important item in the reduction of overhead expense to pave the way for a profit, has been the Federal's annual dividend saving paid to merchant policyholders throughout the country. Year after year, policyholders have been able to depend upon this yearly saving. The present saving being returned on expiring insurance contracts ranges from 30 to 40%. These companies can take care of your whole insurance program. They write all forms of Fire and Windstorm insurance. There is no element of safety or protection sacrificed. The Federal Mutuals have an outstanding reputation for financial stability, efficiency in management, and prompt payment of losses. There is a branch office near you to serve efficiently and promptly. Communicate with this office when any questions arise concerning your insurance problems. A Federal representative will call to serve you ably and willingly without any obligation.

BRANCH OFFICES

Appleton, Wis.
Atlanta, Ga.
Boston, Mass.
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Duluth, Minn.
Fond du Lac, Wis.
Indianapolis, Ind.
Los Angeles, Cal.
Madison, Wis.
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San Francisco, Cal.
Saint Paul, Minn.
Stevens Point, Wis.
Winnipeg, Can.

FEDERAL HARDWARE & IMPLEMENT MUTUALS

Retail Hardware Mutual Fire Ins. Co.
Minneapolis, Minnesota

Hardware Dealers Mutual Fire Ins. Co.
Stevens Point, Wisconsin

Minnesota Implement Mutual Fire Ins. Co.
Owatonna, Minnesota



The Freshness of HEKMAN Crackers and Cookies Means Better Business For You



EVERYONE prefers **fresh** crackers and cookies. You do in your own home.

But did you ever stop to think that your customers also prefer to do their trading with the grocer who sells only fresh crackers and cookies? Stale crackers, even half-fresh crackers, are not only **not good**, but they are **also not good for your business**.

Freshness in crackers and cookies is a combination of many factors. It is a matter of the ingredients with which these crackers and cookies are made. It is a matter of proper mixing and the right baking. It is a matter of how carefully they are wrapped and packaged. It is a matter of how **quickly** they are delivered to your store and how **quickly** they move off your shelves.

HEKMAN crackers and cookies are the **freshest** it is possible for you to buy. They are baked in the only cracker-ovens in Western Michigan. Only the finest, choicest materials are permitted to be used in the HEKMAN Bakery. The mixing and baking scrupulously follow recipes that have required years of testing to perfect.

HEKMAN crackers are carefully packed in wax-wrapped packages. The HEKMAN fleet of white, red, and gold trucks delivers these crackers and cookies directly to your door. HEKMAN'S are never "shipped in," never warehoused, with subsequent long intervals between oven and store.

And the name HEKMAN is your greatest salesman. A generation of good cracker and cookie baking combined with HEKMAN'S continuous advertising, have made HEKMAN'S the most popular and fastest selling in this territory.

When you sell HEKMAN'S you are selling **the best**, you are selling **the best for your business**. It no longer pays to carry "second" lines or to give room to slow-moving, half-fresh crackers and cookies. The HEKMAN line is so varied and so complete, concentrate on it entirely. Provide your customers with only the **freshest** of crackers and cookies. This is the way — with HEKMAN'S **exclusively** — to build your business and make the most money out of it.

HEKMAN BISCUIT CO.

GRAND RAPIDS, MICHIGAN



MAY DIE ABORNING.

Many ignorant and unthinking persons are urging the issue of scrip to relieve the business depression. It has been issued by several communities, which are said to be pleased with the experiment. One of them is Hawarden, Iowa. That community voted to issue \$300 in dollar denominations and used it to provide pay for workers on paving and grading the streets. Each "dollar" is printed on a sheet larger than an official dollar. On the back are thirty-six squares. The town sells stamps at three cents each, one of which is to be pasted on the back of the dollar every time it is paid out until all the squares are filled. Then the bill is taken to the City Hall and a good dollar is given in exchange.

The users of the bill have paid \$1.08 to the city for the stamps. Thus the city collects in good money from the people \$324 for the \$300 in scrip which it has issued and pays back to the people \$300. As the plan works, the city raises \$324 by a forced tax of 3 per cent. on every transaction in which the scrip is used and it then pays back to the people \$300, making a profit of \$24, which is used to pay for printing the scrip and the stamps.

The legality for this form of currency has not yet been submitted to the courts, but if the practice extends it is likely to be stamped out promptly. The tenth section of the first article of the Federal Constitution provides: "No State shall coin money, emit bills of credit; make anything but gold and silver coin a tender in payment of debts."

The State of Missouri some years ago issued what it called "certificates of indebtedness." Its right to do so was disputed and the case was taken to the Supreme Court. That court held that the State had no such right. It said: "Bills of credit signify a paper medium intended to circulate between individuals and between Government and individuals for the ordinary purposes of society. If the prohibition (against emitting bills of credit) means anything, if words are not empty sounds, it must comprehend the emission of any paper medium by a State Government for the purpose of common circulation."

A court might say that the prohibition against the issue of any kind of paper medium of exchange by a State extends to municipalities, which are creatures of the state. Or it might not. It certainly would say that the offer of such currency in payment of a debt was not a legal tender, for the states are expressly forbidden to make anything but gold or silver coin a legal tender.

But when it is fully understood what the issue of scrip means, the

new plan for relieving the depression may die aborning.

DEVELOPMENTS LACKING.

Business developments of a major sort were lacking last week. The trend appears to be one of marking time until National affairs take more definite shape. So many uncertainties are bound up in budget balancing, farm relief and agitation for inflation that large-scale business plans can scarcely be made with any assurance.

Reflecting this hesitation, the weekly business index has recently been moving up and down and in the last week reported a slight rise. This was brought about through increases in the steel, automobile and cotton cloth series. Car loadings and the power index declined.

Commodity prices continue to fall, the *Annalist* weekly index registering a drop of a full point to 81.7. The principal losses were in the farm and food products and fuel groups. In Dun's list there were thirty advances as against nineteen declines, or very nearly the same as in the previous week. The increases and losses balanced in the foodstuffs classification.

Due to the sharp rise in bank failures, the adjusted figures on money circulation, which are accepted as a measure of public confidence, have continued to grow and the line is drawing up to the Summer level. This represents more hoarding and a recession in confidence.

So far as currency inflation goes, it is readily apparent that this would only aggravate the present trouble. There is a billion dollars more in circulation now than at the height of the 1929 boom. The trouble is neither with currency nor bank credit. The basic difficulty is confidence. There is plenty of money, but it is not being used. The situation is like that of a store with big stocks but no turnover.

THE SIX-YEAR TERM IDEA.

On the theory, we suppose, that one good amendment deserves another it is proposed to follow the "lame duck" amendment with one limiting the President to a single term of six years. The old argument is dusted off and waved aloft that a president uses his first term partly to learn his job but chiefly to make sure of another four years in the White House. Remove the possibility of re-election, runs the reasoning, and you remove the temptation to misuse the office. Pretty, isn't it? The citizens of Philadelphia thought in a similar way about their mayor. So they made it unlawful for a holder of that office to be his own immediate successor. The result was that a good mayor had to retire at the end of four years while a corrupt mayor, having only four years instead of eight in which to get rich, staged a particularly scandalous administration.

We do not believe that a change in the presidential term from the possibility of eight years to the certainty of six years and no more would work any perceptible difference in the attitude of the men reaching that position. But the change would bring one serious

peril. If an emergency in which the president was generally regarded as the man to be at the helm was confronting the Nation as the time for election drew near, the restriction upon re-election would compel the voters to choose between the two horns of a dilemma. They would have to act in contravention either of their best judgment or of the Constitution. They would be forced to vote for a man whom they did not fully trust or else to override the Constitution in order to vote for the man whom they considered the only one able to cope with the situation.

That is an alternative which it would be criminal to impose upon any people. The voters of this country should be free to retain a President if they desire to do so. It may be said that an emergency of this kind is extremely improbable. That fact would not alter the gravity of things if one came. It can be objected also that such an emergency might arise at the end of the president's second term and that the argument against limiting him to a single term would then become an argument for a third term. So it would. And we say without hesitation that if there was a man in the White House who was generally recognized as the one man to lead the country through a troubled time, it ought to be possible to give him a third term in legal fashion. The tradition against the third term can be trusted to prevent its abuse.

Our conviction is that the voters ought not to be restricted in their choice of a president by the artificial limitation of a single term. That limitation creates worse danger than it removes.

DRY GOODS CONDITIONS.

Not much change in the trend of retail trade has been noted during the past week. Sales were somewhat lower in the earlier part, but cooler weather brought increased volume toward the close. Excellent values in furniture brought response to such promotions. Women's apparel and accessories did fairly well, particularly the newer offerings. Men's wear sales lagged.

From present estimates the month's sales will not improve very much on the December showing. Clearances in many instances failed to bring the usual pick-up after the holidays. Novelties of one kind or another have obtained about the best action.

A later Easter this year furnishes a longer trading period in between, and apparently the stores intend to capitalize upon this circumstance by launching an intermediate season. Early Spring styles in women's wear have "caught on," as indicated by the reorders received in the wholesale market. Suits and accessories receive prominent mention in such reports.

While there is some complaint that wholesale orders are running below a year ago, sellers have recognized a more definite attitude upon the part of their customers. The latter seem to know just what they want, the prices they wish to pay and the quantities

required. Continued price weakness is found here and there in the markets, but a certain stability has appeared also.

PROGRAM SHAPING UP.

In spite of confusion and delay in the present session of Congress, business interests believe they can see some shaping up of the program which will eventually be adopted at Washington. With respect to inflation, it is felt that unsound proposals will be rejected in favor of so-called "reflation," which means that about the same objective will be sought through what are accepted as legitimate methods.

In the matter of farm relief, the domestic allotment plan continues to have important backing, but its absurdities are growing clearer. Business observers feel that it may be dropped or considerably limited and in its place a scheme worked out for Government financing of farm mortgages conditional upon reduced agricultural production. This is the logical procedure.

As far as war debts are concerned, the latest twist given to the debtors' case by having concessions based upon a return to the gold standard is not impressive. After all, the debtors and not the creditor have most to gain by such action. They are all interested in exports and cannot expect to get very far with fluctuating currencies.

It may be added that a stricter enforcement of the anti-trust laws is also in prospect, which in the long run should prove helpful to business. Price-fixing agreements of one kind or another have undoubtedly delayed adjustments necessary for recovery.

RETAIL ECONOMY STEPS.

Even in prosperous times there was considerable agitation among retailers for stricter control of the return privilege. It was pointed out that the amount of merchandise involved in unjustified returns made at the whim of customers was very large and the source of great waste in distribution.

Now that economies are the order of the day, action is replacing talk in many centers. Some stores have acted upon their own initiative in the matter, while others are participating in joint efforts. In New York City twelve stores have just joined in the movement to have the Retail Credit Bureau report on returns so that definite policies for dealing with the evil may be shaped up.

In addition to this step toward economy, there is also a growing trend toward the plan of charging interest on past-due accounts, another source of loss to the stores. A current investigation has shown that normally about one-quarter of the charge-account sum stands on the books for from two to six months.

Since about one-half of the sales of the stores reporting in this survey were charged, this means that about 12 per cent. of all the money taken in by the stores was tied up without return. Should interest be charged, a sizable revenue should be forthcoming.

Poverty isn't ennobling.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Thursday morning found us headed for Saginaw, which we reached about noon. The city showed little change since our last visit, three years ago. Of course, we sought accommodations in the Bancroft Hotel, where the glad hand of Landlord Henry M. Hollister has been in evidence for the past eleven years. If a better hotel than the Bancroft were to be built at Saginaw it would have no attraction for me, because of the beautiful traditions which cling to the Bancroft during the sixty years I have known it. The long and successful career of the genial old boniface, Farnham Lyon, who had made an established reputation as landlord of the old Sweet's Hotel, Grand Rapids, before he undertook the management of the Bancroft Hotel, is recalled with pleasure and satisfaction every time the name of the hotel is mentioned—and always will be.

When the old Bancroft was dismantled and the new hotel erected on the same location, I had occasion to be a guest of the house and could not fail to note that it was little short of a monstrosity. The man who designed it evidently knew very little about hotels and the features which must be included if a hotel is to render acceptable service. I said as much in the Tradesman and was soon in receipt of many angry letters of remonstrance and threatened with a libel suit if I did not retract my statements. Of course, no retraction was ever made, because I was dead right and the partisans of the Bancroft were dead wrong. When Mr. Hollister, who had already worked under Fred Harvey in his hotels and eating houses for fifteen years, came to the Bancroft, he saw what must be done to make the hotel what it purported to be and immediately revamped it from an out-of-date hostelry to an up-to-date institution and he has kept it thoroughly modern ever since. He showed me through every department of the hotel and did not have to make excuses for anything—except the lack of guests, which, by the way, is a very common occurrence these days. Because the Bancroft has no competition in Saginaw, it is doing about as well as any hotel with which I am acquainted.

My first calls were on Lee & Cady, Symons Bros. & Co. and the Oakland Vinegar and Pickle Co. In all cases the heads of the houses were out. John W. Symons, Sr., who has been ill during the late fall, had gone to Eustice, Florida, for the winter. His daughter from Long Island has joined him there. When I started the Tradesman in 1883, Mr. Symons was connected with the wholesale grocery house of Symons, Smart & Co. About 1887, if I remember rightly, Mr. Smart retired and the corporate style was changed to Symons Bros. & Co.

I planned to devote Friday forenoon to calls on the retail trade, but the streets were so slippery, due to rain during the night, followed by freezing temperature early in the morning, that

I dared not carry out my programme. This was a great disappointment to me, because I have many warm friends in the retail trade who have been steadfast patrons of the Tradesman for many years—men whom I would find much pleasure and satisfaction in calling on. I hope to repeat my Saginaw visit soon and include a visit to my Bay City mercantile friends at the same time.

En route home we called on merchants at Hemlock, Merrill, Wheeler, Breckenridge and Alma. At Merrill I was told that the merchants club of that place had devoted some time the evening before to a discussion of the Tradesman and its editor, including a review of personal services I had been able to render several merchants of that town. I seldom venture on a trip of this kind that I do not meet several merchants who have been greatly benefitted—sometimes to the extent of several hundred dollars—because of their having invoked the aid of the Tradesman in extricating them from difficulties they had gotten into.

At the store of the Schaefer-McKinnon Co., I was told that it had been decided to discontinue the Tradesman, as the speaker placed \$3 in my outstretched hand. I told the speaker everyone who stopped the Tradesman invariably landed in the bankruptcy court within six months, whereupon he ventured the statement that he guessed his remark was out of order. I could see by the glint in his eyes that he was trying to get a rise out of me.

Ralph Ringle, who conducted a general store on R. F. D. 1, Merrill, for several years, has sold the stock to L. A. Zinn, who will continue the business at the same location. Mr. Ringle has removed to a new location on R. F. D. 7, Mt. Pleasant. There are two other suburban stores near Merrill—William McGowan on R. F. D. 2 and Edward Kiesane on R. F. D. 1.

On reaching Alma I called at Hildy's Inn, so the landlord's wife would have plenty of time to locate her husband, who sent me a set of marbles on my birthday, nearly a year ago. Because I have acquired quite accurate marksmanship I suggested that we play a matched game with his hotel and the Tradesman as the stakes. He abruptly declined, showing very plainly that he has not consumed as much time in acquainting himself with the intricacies of the game as I have.

I was glad to find C. A. Hicks & Son in possession of such a bright grocery store. I knew Bert for many years when he was on the road for the Cadillac branch of the National Grocer Co. I always liked him. I also like the looks of his bright son, who is associated with him.

I noted that C. L. Short, the Pine street grocer, is anything but short, either in appearance or finances.

On one of my calls while away a merchant told me a story which I think is well worth repeating. Soon

after starting in business, about twenty years ago, he was approached by a man he had never seen before, to buy a dozen articles for \$2 apiece or \$24 for the lot. He signed an order and the goods were shipped. Along came the invoice for the shipment at \$12 apiece or \$144 for the lot. The salesman had evidently changed \$2 to \$12. The merchant refused the shipment, whereupon the house threatened to sue him and actually placed the claim in the hands of an attorney. He consulted another attorney, who thought he could defeat any action in court, but said it would cost about \$75 to take the case through justice and circuit courts. He finally decided to pay the claim, but registered a solemn vow that he would never again sign an order for a stranger, which he has strictly adhered to ever since. He ultimately sold the articles for \$36 and pocketed his loss of \$108. About ten years later the same salesman called on him, saying he had never forgiven himself for forging the written order covering goods he sold the merchant and that he wanted to make due restitution for his crime. On being informed that the loss was \$108, he whipped out his check book and handed the merchant a check for the amount. Then he offered the merchant another deal, which was probably no better than the original swindle. The merchant declined to give the man a second order. A week later the check was returned with the notation, "No funds," showing very conclusively that the pretended repentance did not go so far as to make a complete atonement. In other words, he had developed into a bigger rascal than he was ten years before when he perpetrated his first swindle on the merchant who told me the story.

I was sorry to find a young merchant in one of the towns I visited in the Saginaw district who could apparently see no good in anything. The world was wrong, the jobbers were wrong, the Tradesman was no good and he had no use for mutual insurance. When I find a man in that mental condition I quietly retire without comment, because experience has taught me that a man of that temperament is not likely to be in business the next time I undertake to call at his place of business.

In the death of Harry A. Shields, President of the Grand Rapids Textile Machinery Co., the world loses its greatest inventor in the textile machinery line. He originated over fifty valuable ideas in his line, all of which he had covered by generic patents. In addition to fabric machinery, he developed and placed on the market remarkable fabrics made of wool, silk and a combination of the two which met an increasing demand in the markets of the United States.

I certainly congratulate the independent merchants of Flint on the decisive defeat of the movement to divert the furnishing of food to the poor into the hands of a community store, the same as we do in Grand Rapids at an extra cost to the city of at least \$100,000 a year because of the bad man-

agement, high salaries and graft involved in such a method of distribution. A Flint correspondent writes me as follows:

"I am glad to report that it looks as if no changes would be made in the Welfare Plan in Flint for the time being. Our Welfare Department is taking care of 4127 families this week (lowest figure in months). But this looks like a minimum for the immediate future, as more will be added next week. Cost of welfare work last week was \$18,658. I was interested in reading your paragraph from Seattle. Perhaps you read the article in Collier's on this city and its welfare plan. I am sending it to you. I am also sending you by parcel post the books on municipal welfare work you so kindly loaned me. Let me again express my hearty thanks for this help, and let me know whenever I can reciprocate."

Holland, Jan. 26—I have a daughter, 14 years of age, who has diabetes. She has had it for three years. I am informed that you have a prescription that has cured a great many diabetics. Would be very much pleased if you would send us the same. XX

I have no right to hand anyone a prescription, because I have no license as a practicing physician. I do, however, recommend that anyone afflicted with diabetes consult his physician concerning the use of certain brands of grape fruit juice which are canned without the use of sugar or any other preservative. Under no circumstances should this juice be administered except under the advice and supervision of a regular physician, who will also prescribe the proper diet to accompany the use of the juice. I regard the remedy as a very remarkable one and have many friends who have been helped and apparently cured by the use of it, but no one should undertake to use it except under the guidance of a regular physician.

W. L. Stuhrberg, 72 years old, lifelong resident of Brighton and for more than twenty-five years proprietor of the historic Eastern House and "ten-cent barn," died last Tuesday at his home there. In 1892, with his brother, the late Frederick Stuhrberg, he took over the management of the hostelry, which was established before the civil war. Prior to that time he had been a hardware merchant in Brighton. The old hotel and its barn, where farmers stalled their horses for 10 cents per day while in town, was torn down in 1926.

Whether distribution costs go up or down, it is the business of retailers as well as of other distributors to carry on their businesses as effectively as possible. It is not suggested that the problem of costs does not deserve intensive attention, but it is clearly possible for business men to devote so much of their time to the consideration of costs and of methods of reducing costs as to forget the functions of distribution. Despite all of our discussions about expenses of operation, the chief job of the retailer is still the buying and selling of goods.

(Continued on page 23)

FINANCIAL

Watch Carefully Deferred Assets.

In line with our recent articles on industrial securities, the item "Deferred Assets" will come to the investor's attention, in studying the balance sheet. These should be considered as prepaid expense charges. An item commonly understood by the investor as "Deferred Assets" is insurance prepaid. Good accounting practices allow these to be set up as "Deferred Assets" and then charge the payment to expense on a monthly basis. Other similar items on the balance sheet, known as "Deferred Assets" are taxes prepaid and rent.

The benefits of organization expense extend over a number of years. This is logical as the cost of a plant getting under way and the expense of building can logically be considered a proper charge. However, the investor should note whether or not this is being decreased yearly by a write off of a part of the profit and loss and that the account is practically written off at the end of the ten year period.

Many firms set up on their balance sheets "Deferred Assets" such as moving expense. This item should be carefully scrutinized by the investor before investing in the company's securities as it may be an indication of too large an account being charged to "Deferred Assets." Investors should also scrutinize carefully accounts sometimes called "Deferred Charges to Future Operations." An operating expense cannot be considered as an asset. There should be a logical explanation for such an item appearing on the balance sheet as this may indicate an outlay of cash but may or may not have been to good advantage.

Advertising as mentioned before, is sometimes included in the good will account. Other companies create a separate account and under the heading of "Deferred Assets" charge off to profit and loss a proportion of the amount each year.

Advances to subsidiary companies as loans for expansion or interest before earnings is a proper item as "Deferred Assets" but should not be considered as a "Current Asset." Discounts on bonds arising from the sale of its bonds can be properly considered as "Deferred Assets." The investor, however, should take particular notice of this item and see that it is not too large in proportion to its total assets.

Jay H. Petter.

Silver Interests Want Loot.

Of all the lobbies with which this country is cursed that of the silver interests is the most obnoxious. Other lobbies work for their own self interests but that for silver is willing to tear our financial system to shreds for its private gain. As a group they deserve the treatment ordinarily accorded to public enemies.

Latest of the work of this group was trying to get an amendment to the Glass bill which would provide for the free coinage of silver at the ratio of 16 to 1. Free coinage of silver means that the Government guarantees a definite price for this metal. In a 16 to 1 ratio this price obviously would be 1-16 that of gold. Since one ounce

of gold is worth \$20.67 one ounce of silver would be worth \$1.29.

At present silver is selling for approximately 26 cents an ounce. The proposed amendment, therefore, would increase the price for each ounce of silver \$1.03 or approximately 400 per cent. It is this great increase that the silver interests have their eyes glued upon for it is through this that they will make a fortune.

In order to appreciate to just what extent it would line the pockets of the silver interests and why they are willing to spend so much money in propaganda it merely is necessary to look at the production figures. Since the start of the century the average production per year in this country has been approximately 60,000,000 ounces. With a continuation of this average rate of production the proposed 16 to 1 ratio would mean some \$60,000,000 a year to the silver producers of the United States, and for the world as a whole over a quarter of a billion dollars. This would be loot on a grand scale. It would make even the Farm Board look childish.

Of course the silver interests cannot ask the Government outright for any such loot and expect to get any place. Accordingly, they cover their plea by talking about silver being a monetary commodity, by emphasizing that one-half of the world population has its purchasing power determined directly by the price of silver, etc. They maintain, therefore, that if we would do something for silver we should be more than repaid by better conditions abroad and increased foreign trade.

This line of reasoning in favor of silver will not bear examination. From the point of view of the United States silver is a commodity just as are copper and potatoes. We should be no more justified in doing something for silver than we would be in fixing an artificial price for any other commodity. When one is told, therefore, that a remonetization of silver will be of great benefit he should remember that this is so to the extent of \$60,000,000 a year handed over as loot to our silver interests. Ralph West Robey.

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Hoover-Roosevelt Conference Removes Danger of Another Crisis.

Regardless of the sluggishness with which the results were received, the meeting between President Hoover and President-elect Roosevelt on the British debts last week was a favorable development of first-rank importance. One may be even stronger and say that it is difficult to see what more could be accomplished at this particular point. It is a definite assurance that there is to be no needless delay in reaching a settlement on the June 15 payments.

Superficially, it does not appear that the statement says much. To be told that England has asked for a discussion of the debts and that the new Administration will be glad to receive its representative and that other problems will be discussed does not in itself sound as if much had been accomplished. It must be recognized, however, that these apparently innocuous statements are merely the reflection of an underlying current of action and policy.

The grave danger in connection with interallied debts has been that no settlement can be reached in time to prevent a crisis when the next payment falls due on June 15. There is certain to be many complications in any discussion of the question and even under the best circumstances considerable time is necessary in order to reach an agreement. The interallied debts or the debt of England alone cannot be separated from the rest of the economic system and appraised as a single factor. It has to be set in a background of world depression and probable recovery.

In the first Hoover-Roosevelt conference a difference of opinion developed which made it impossible for negotiations to be carried on. Hoover's insistence that a commission be appointed and Roosevelt's insistence that the work be done through diplomatic channels meant that unless one or the other gave in on his point of view nothing could be accomplished until after March 4. In the later attempt of President Hoover to get President-elect Roosevelt to co-operate in the appointment of a commission the same points of view were maintained and progress still was impossible.

From the announcement following the meeting last week it is apparent

that a profound change has taken place. President Hoover has recognized the impossibility of getting a commission and has agreed to using diplomatic channels between now and March 4 for the preliminary negotiations. At the same time President-elect Roosevelt recognized the desirability of making arrangements to receive a British representative as promptly as possible after he takes office.

Just who is responsible for bringing about this compromise and which of the two parties has had to make the greater concessions are of political rather than economic importance. From the point of view of the business structure the significant thing is that between now and March 4 progress on the British debt may be about as rapid

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as it would be if the new Administration already were in office. This means that there is very real reason for hoping and believing that by the time the next payments fall due an agreement will be reached and the business structure will be saved from another period of uncertainty as to what is going to happen.

Ralph West Robey.
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Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Jan. 23.—We have to-day received the schedules, reference and adjudication in the matter of Shay Okun, Bankrupt No. 5118. The bankrupt is a resident of Kalamazoo, and his occupation is that of a retailer of shoes. The schedule shows assets of \$2,270.88 of which \$2,193 is claimed as exempt, with liabilities of \$3,678.85. The court has written for funds and upon receipt of same the first meeting of creditors will be called and note of same made herein.

Jan. 24. We have to-day received the schedules, reference and adjudication in the matter of Dick Arens, Jr., Bankrupt No. 5119. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedule shows assets of \$300 of which the full amount is claimed as exempt, with liabilities of \$1,156.60. The court has written for funds and upon receipt of same, the first meeting of creditors will be called, and note of same made herein.

Jan. 24. We have to-day received the schedules, reference and adjudication in the matter of Martin Moll, Bankrupt No. 5120. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedule shows assets of \$710 of which the full amount is claimed as exempt, with liabilities of \$893.95. The court has written for funds and upon receipt of same the first meeting of creditors will be called and note of same made herein.

In the matter of Samuel M. Gerber, doing business as Economy Markets, Bankrupt No. 5094. The first meeting of creditors has been called for Feb. 7.

In the matter of John Lamb, Bankrupt No. 5110. The first meeting of creditors has been called for Feb. 7.

In the matter of Stephen Rakovits, Bankrupt No. 5109. The first meeting of creditors has been called for Feb. 7.

In the matter of Charles Mapes, Bankrupt No. 5104. The first meeting of creditors has been called for Feb. 7.

In the matter of Oscar M. Simpson, Bankrupt No. 5105. The first meeting of creditors has been called for Feb. 7.

In the matter of Don E. Gray, Bankrupt No. 5102. The first meeting of creditors has been called for Feb. 7.

In the matter of George B. Ferris, Bankrupt No. 4893, final meeting of creditors was held Dec. 12. Bankrupt present and represented by Wirk E. Wicks, attorney. (Trustee present by Arthur N. Branson. Creditors represented by Hilding & Baker and Grand Rapids Credit Men's Association. Trustee's final report and account approved and allowed. Bills of attorneys for petitioning creditors, trustee and bankrupt approved and allowed. Report of Fred G. Timmer as receiver and operating receiver approved and allowed. Order made for payment of administration expenses and first and final dividend of 1.8 per cent. No objection to bankrupt's discharge. Meeting adjourned without date and files will be returned to clerk of court.

Jan. 24. We have to-day received the schedules, reference and adjudication in the matter of Walter P. Holder, Bankrupt No. 5121. The bankrupt is a resident of Kalamazoo, and his occupation is that of a police officer. The schedule shows assets of \$50 of which the full amount is claimed as exempt, with liabilities of \$593.72. The court has written for funds and upon receipt of same, the first meeting of creditors will be called and note of same made herein.

Jan. 24. We have to-day received the schedules, reference and adjudication in the matter of Chauncey McMichael, Bankrupt No. 5122. The bankrupt is a resident of Kalamazoo, and his occupation is that of a mechanic. The schedule shows assets of \$100 of which the full amount is claimed as exempt, with liabilities of \$877.49. The court has written for funds and upon receipt of same the first meeting of creditors will be called and note of same made herein.

In the matter of Frederick F. Boersma, Bankrupt No. 5089, first meeting of creditors was held Jan. 24. Certain creditors present in person and represented by Lou Landman, attorney. Bankrupt or his attorney did not appear. Fred G. Timmer, Grand Rapids, trustee; bond \$500. Meeting adjourned to Feb. 1, order to be entered for bankrupt's appearance at that time.

In the matter of Fred W. Wurzburg, Bankrupt No. 5095, first meeting of creditors was held Jan. 24. Bankrupt present and represented by Allan B. Wallower, attorney. Certain creditors present in person and represented by G. R. Association of Credit Men. Claims proved and allowed. Bankrupt sworn and examined before reporter. Fred G. Timmer, Grand Rapids, trustee; bond \$1,000. Meeting adjourned without date.

In the matter of William H. Edwards, Bankrupt No. 5098, first meeting of creditors was held Jan. 25. Bankrupt present and represented by Seth R. Bidwell, attorney. One creditor present in person. Claims proved and allowed. Bankrupt sworn and examined without reporter. Fred G. Timmer, Grand Rapids, trustee; bond \$100. Meeting adjourned without date.

Jan. 25. We have to-day received the schedules, reference and adjudication in the matter of Newaygo Engineer Co., Bankrupt No. 5123. The bankrupt concern is located at Newaygo. The schedule shows assets of \$28,551.48, with liabilities of \$50,753.56. The first meeting of creditors will be called and note of same made herein. The list of creditors of said bankrupt is as follows:

Taxes due and owing	\$2,099.79
George Husted, unknown	45.00
William Kritzer, unknown	22.50
Samuel Wildfong, unknown	13.50
Union Bank of Michigan, G. R.	5,000.00
First State Bank, Newaygo	4,100.00
Michigan Trust Co., Grand Rap.	15,000.00
Alta E. Atwood, Grand Rapids	500.00
Willard J. Bell, Newaygo	2,500.00
John Bailey, Newaygo	300.00
Garnet Bristol, Fremont	1,000.00
A. E. Catzere, Newaygo	300.00
Dr. James D. Campbell, Grand R.	4,000.00
Gretta Cabanis, Chicago	300.00
Sadie Collins, Chicago	200.00
Henri Dieterman, Coldwater	200.00
First State Bank, Newaygo	500.00
Mrs. Maude Fox, Newaygo	100.00
Libbie Gifford, Newaygo	3,000.00
Fred L. Gregory, Ionia	5,000.00
Edwin N. Hanlon, Newaygo	2,500.00
Hemily Lumber Co., Newaygo	500.00
Mrs. Jennie Hurst, Chatham, Ont.	100.00
Claude N. Jaqua, Grand Rapids	200.00
A. H. Kolk, Newaygo	200.00
Dr. H. R. Moore, Newaygo	800.00
Marjorie Mackie, Six Lakes	500.00
S. S. Nesbit, Fremont	200.00
Anna Nowolizka, Grand Rapids	600.00
Mrs. Pearl Penick, Detroit	100.00
James Quakenbush, Newaygo	500.00
Gertrude Robb, Williamsburg	200.00
R. B. Smith, Grand Rapids	300.00
Rose Smith, Detroit	200.00
W. C. Thompson, Newaygo	100.00
C. R. Walcott, Newaygo	1,000.00
First State Bank, Newaygo	3,250.00
Rempis & Duus Foundry Co., Grand Rapids	2,151.60
Jeffrey Mfg. Co., Columbus, Ohio	916.60
Jaqua Co., Grand Rapids	300.00
Missouri State Life Ins. Co., St. Louis	242.24
Joseph T. Ryerson & Son, Chicago	500.00
Tradesman Co., Grand Rapids	50.00
West Michigan Steel Foundry Co., Muskegon	233.47
Albaugh Dover Mfg. Co., Chicago	252.60
American City Magazine, N. Y.	580.00
Byer-Duyper Co., Grand Rapids	264.23
Charles Bruning Co., Chicago	4.75
Bixby Office Supply Co., G. R.	3.75
W. J. Bell, Newaygo	1,666.28
H. Channon Co., Chicago	248.52
Consumers Power Co., Newaygo	29.69
Chicago Gear Works, Chicago	13.43
Campbell, Wyant & Cannon Foundry Co., Muskegon	2.50
Doubleday Bros. & Co., Kalama.	2.15
Daniels Co., Muskegon	8.10
Evansville Malleable Castings Co., Evansville, Ind.	176.63
B. J. Frenzer, Grand Rapids	40.70
The Foundry, Cleveland	691.73
Falk Corp., Milwaukee	912.68
Grinnel-Row Co., Grand Rapids	130.47
Wm. D. Gibson Co., Chicago	27.25
Goodyear Tire & Rubber Co., Akron, Ohio	35.95
Grant Gear Works, Boston, Mass.	34.00
General Electric Co., Chicago	82.00
G. R. Pattern & Model Works, Grand Rapids	28.90
G. R. Steel & Supply Co., G. R.	31.54
Hemily Lumber Co., Newaygo	470.21
William S. Harmon, Columbus	55.32
Hanna Engineering Works, Chi.	70.76
E. N. Hanlon, Newaygo	1,390.00
W. A. Jones Foundry & Machine Co., Chicago	35.00
Kent Printing Co., Grand Rapids	5.68
Leckie Coal Co., Columbus	128.40
Linde Air Products Co., Chicago	70.55
Michigan Trust Co., Grand Rapids	1.01
Joe Matel, Muskegon	78.75
Michigan Trust Co., Grand Rap.	47.80
Mich. Bell Tele. Co., Newaygo	42.88
Newaygo Republican, Newaygo	43.55
Norris, McPherson, Harrington & Waer, Grand Rapids	254.50
Old Reliable Ins. Agency, Newaygo	45.20
Olivet Ins. Agency, Olivet	48.31
Philbrick Hdwe. Co., Grand Rap.	53.36
John Pritzlaff Hdwe. Co., Milwau.	2.67
Postal Tele. Cable Co., Detroit	.60
Frank E. Paige & Co., Boston	13.23
C. A. Roberts Co., Chicago	5.88
Steel Sales Corp., Chicago	5.03

F. Ranville Co., Grand Rapids	301.83
Rempis & Duus Foundry Co., Grand Rapids	131.95
Rice & Rice, Grand Rapids	90.00
Southern City Magazine, Atlanta, Ga.	100.00
Standard Malleable Iron Castings Co., Muskegon	81.44
Stears Conveyor Co., Cleveland	137.76
Saginaw Stamping & Tool Co., Saginaw	298.69
W. H. Slaughter, Newaygo	407.60
St. Joseph Electric Steel Castings Co., St. Joseph	13.24
Juna V. Turner & Co., Newaygo	11.30
Thomas Blue Print Service Shop, Grand Rapids	3.65
Underwood Elliott Fisher Co., N.Y.	.75
Village of Newaygo, Newaygo	11.30
C. R. Walcott, Newaygo	1,431.43
West Michigan Steel Foundry Co., Muskegon	83.68

Jan. 26. We have to-day received the schedules, reference and adjudication in the matter of Francis J. Mayette, Bankrupt No. 5124. The bankrupt is a resident of Muskegon, and his occupation is that of an oil station attendant. The schedule shows assets of \$1,376.75 of which \$500 is claimed as exempt, with liabilities of \$3,487.56. The court has written for funds and upon receipt of same the first meeting of creditors will be called and note of same made herein.

In the matter of Warner Stores, Inc., Bankrupt No. 4923, final meeting of creditors was held Dec. 12. Trustee present by Arthur N. Branson. Several creditors present in person. Claims proved and allowed. Trustee's final report and ac-



UNDER THE TOWER CLOCK
ON CAMPAU SQUARE

count approved and allowed. Bills of attorneys approved and allowed. Final report of Fred G. Timmer, receiver, approved and allowed. Order made for payment of administration expenses, preferred claims and first and final dividend to creditors of 2 per cent. No objection to bankrupt's discharge. Meeting adjourned without date and files will be returned to clerk of court.

In the matter of Edward L. Locher, Bankrupt No. 5099, first meeting of creditors was held Jan. 25. Bankrupt present in person and by Fred A. Mills, attorney. Creditors represented by Fred G. Stanley, attorney. Claims proved and allowed. Bankrupt sworn and examined before reporter. Report proved and allowed. Bankrupt sworn and examined before reporter. Report of M. N. Kennedy, custodian, approved and allowed. M. N. Kennedy, of Kalamazoo, elected trustee and his bond fixed at \$1,000. Meeting adjourned without date.

Millions of shoeless men; millions of shoes; and we call it overproduction because Mr. Moneybags can wear only one pair at a time.

Analysis of any security furnished upon request.

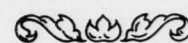
J. H. Petter & Co.
Investment Bankers
343 Michigan Trust Building
Phone 4417

Why You Should Choose This Bank

This bank is big enough to accommodate you regardless of the size of your banking requirements.

And, what is equally important, it is big enough to appreciate you regardless of the size of your account.

When and how can we serve you?



GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel at Home"

17 Convenient Offices

RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

President—Paul Schmidt, Lansing.
First Vice-President — Theodore J. Bathke, Petoskey.
Second Vice-President — Randolph Eckert, Flint.
Secretary — Herman Hanson, Grand Rapids.
Treasurer—O. H. Bailey, Sr., Lansing.
Directors—Holger Jorgenson, Muskegon; L. V. Eberhard, Grand Rapids; John Lurie, Detroit; E. B. Hawley, Battle Creek; Ward Newman, Pontiac.

Looks Like Plain Business Common Sense.

An evidence of how hard-headed and dispassionate chain grocers are is found in the discontinuance of supply to its own small-town units by a large Eastern chain because cost of operating its own truck delivery is too great. Except for certain of its own controlled items, its units will hereafter be supplied by local grocery jobbers.

That looks like plain business common sense. It also looks like another trade readjustment or "realignment" which is apt to result in bringing chain and individual grocers closer together; for surely, no special purchasing advantage can accrue to such local units when being supplied by the same jobbers as sell to all local grocers to the extent that they are able to sell.

California has not borne down heavily on special taxes against competition of chain with individual grocers so far, but there appears a disposition of late to press the question. It were well if grocers everywhere could take to heart this general statement from a recent issue of the San Francisco Grocers Advocate:

"One of the important problems facing the grocer to-day is the continued campaign to weigh him down with special taxes."

The direct application made by the Advocate is to the oleomargarine special tax handicaps; but to my mind—looking back over consistent contact with the question during forty years—the dairymen are the real sufferers from their attempt to tax oleomargarine out of business.

This because the artificial, therefore false and delusive, advantage gained by butter over oleo has been followed by what always follows on enhancement of profits in any industry: increased production. And increased production, without corresponding increase in outlet, inevitably results in oversupply and consequent lack of profitable returns. We have the age-old results of over-reaching ourselves.

Oleomargarine has flourished under all its handicaps and one segment of the population which has steadily increased the outlet for butter substitutes has been individual dairymen who have eaten the less costly "spread for bread" while selling their own product.

The commercial world would rid itself of much evil and perplexity and gain increased strength and ability to remedy its difficulties and solve its problems if it could learn once and for all that laws do not remedy economic maladjustments; and at this present moment there is hardly a single thing that would be so beneficial for all grocers as to attain full realization of the basic truth contained in what the Advocate has broadly stated.

Realization thereof would result in grocers everywhere turning their backs on every suggestion that any segment of their trade be subjected to special taxes; for logic must inevitably indicate that a tax on one segment never stops with that segment. Tax eaters scent fresh blood. One tax suggests others. Soon all segments of business are subjected to new imposts and business, so far as itself is concerned, stands where it was before; but the tax eaters—O boy, what a nice extra bunch of money they thereafter have to pass around.

Department of Commerce recently studied a Philadelphia grocer's business. Finding was that his total assortment was 704 items. Of these, 306 items accounted for 82 per cent. of his sales and the other 398 items made up the other 18 per cent. Question advanced is: Is it fair to assume that at least 200 of the 398 items could be eliminated without seriously affecting this grocer's volume?

My view would be that any grocer whose assortment is down to 700 items has gone far beyond the limit where he can pretend that he is serving his clientele; and to curtail still further would remove him utterly from the class to which he thinks he belongs: that of purchasing agent for his customers.

Purchase and the carrying of quantities of groceries passed out of the picture some years ago, after a strenuous and persistent campaign carried on for many years. Of late, this improvement in merchandising has been confused with similar curtailment of assortment; while the truth is that capital freed by the elimination of surplus quantities should to considerable degree be utilized to increase the assortment offered to customers.

I am certain that careful investigation will reveal that the sales of the 306 items in the store indicated to the extent of 82 per cent. of the volume is largely brought about by the fact that the grocer has the remaining 398 items in stock. To cut out 200 more items would probably reduce his business so drastically as to rob it of profit.

The new business Gospel is: Cut every item to the smallest quantity consistent with having the supply in practicable sufficiency; but beware how important items are totally eliminated, and watch to enlarge the assortment that may appeal to a wider clientele.

Canadian Grocer runs this: "We continue to read reports of grocers who overcharge on relief orders. It seems too bad that when the subject of placing the business through retailers is before many municipal authorities there should be any overcharging. Merchants are entitled to this business but they should get it on a fair basis. It has invariably been found that it is the odd retailer who does the gouging—the great majority supply goods on a proper, reasonable basis."

The cuckoo bird is in disrepute because he befouls his own nest. It were well for all grocers to take drastic action against those among themselves who thus break faith with municipal authorities. I know of my

(Continued on page 22)

Coffee.

What a line.

Large enough to furnish a brand to meet the price requirements of every Consumer.

Imperial

Morton House

Quaker

Majestic

Nedrow

Boston Breakfast Blend

Breakfast Cup

J. V.

A Complete line of Bulks --- all grades and correctly priced.

SOLD BY INDEPENDENT RETAILERS ONLY

LEE & CADY

MEAT DEALER

Michigan State Association of Retail Meat Merchants.

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

American Medical Association Endorses Board's New Food Charts.

The true story of meat is now available. No longer need anyone question the value of meat for protein, for iron, for phosphorus, for vitamins, or for energy values. Scientific studies have definitely shown the high place of meat in comparison with other foods.

The facts showing conclusively that meat has come into its own are presented in popular and easily understandable form by a set of six new food value charts just published by the National Live Stock and Meat Board. These charts, carrying timely and valuable information on a subject of universal concern, have been placed in 8,200 high schools as well as in leading colleges and universities for classroom use and are being given other widespread distribution. Bearing the unqualified endorsement of the American Medical Association the charts are absolute authority as to the great value of meat from the standpoint of health.

The new food value charts show that in the average helping meat heads the list of foods as regards the elements of protein, of phosphorus and iron and also leads other foods in energy values. They reveal that the common meat cuts are better sources of the vitamins than was formerly thought to be true. Carrying the most up-to-date information and representing the very last word on the subject, these charts have been highly praised by authorities at leading colleges and universities and are attracting the attention of leading scientific journals.

If meat is to hold its own, students, housewives and the general public must be furnished with accurate facts. Obtaining such facts and getting them out to the people of the entire Nation is one of the Board's big jobs.

New Campaign For Pork Wins Wide Acclaim.

Launched in Chicago, in September, with a series of ten demonstrations, then moving out into other states, a Nation-wide pork campaign, sponsored by the National Live Stock and Meat Board and designed to facilitate the movement of pork, thus far has reached approximately 17,000 retail meat dealers in seventy-five cities of eleven states and the District of Columbia.

These demonstrations feature the latest styles of pork cuts and according to retailers have made it possible for them to increase their volume of sales. Many retailers have stated that the use of these new styles in pork cuts has stimulated trade and enable them to move the less-demanded cuts to better advantage.

The seventy-five cities in which demonstrations were given were located in the heavy consuming centers of the East and in the Central West.

Proof of the widespread interest in these demonstrations is seen in the fact that in many cities, retail meat dealers drove from 100 to 200 miles to

attend. An example of the intense interest in these meetings was shown in the ten days of demonstration in Chicago where more than half of the retail meat dealers of the city attended.

At practically all demonstrations, the audiences remained for an hour or more at the close to inspect the cuts and ask questions. At Detroit, the pork demonstration was given before 200 hotel and restaurant men who were unanimous in voicing approval of the new methods as offering new suggestions for the use of pork in their dining rooms.

Revised Meat Text Goes Into Schools.

The textbook, "Ten Lessons on Meat," published by the Board and which has been in use in 3,500 high schools and in sixty of the leading colleges and universities, has been entirely revised in order that it may present the most up-to-date facts on this important subject to hundreds of thousands of high school and college students.

The text is packed from cover to cover with real facts on meat. In its new form it will carry to a still greater number of high schools and other educational institutions, the new ideas on meat which within the past few years have been discovered in the intensive research program sponsored by the Board.

The text has received the endorsement of the American Medical Association.

Service of Meat Facts Popular in Schools.

"Food and Nutrition News," one of the Board's home economics publications in use by instructors in 8,200 high schools as well as by leading colleges and universities, entered its third year with the September, 1932, number. The aim of this publication is to present a specific subject on meat in each issue, the most recent issue dealing with the food value of meat.

A recent test showed in conclusive fashion the extreme popularity of "Food and Nutrition News." With the September issue was sent a letter asking high school and college teachers to respond if they wished to be kept on the list. Within three weeks, more than 2,000 favorable responses came in from teachers in every state in the Union.

Nation Wants Meat Cookery Demonstrations.

Requests for lectures and for demonstrations coming from San Diego, Calif., to Hackensack, N. J., and from the states of the South and Middle West attest the interest of the public in the subject of meat cookery. Housewives, home economics conferences, public utilities companies and other groups are anxious for this type of information.

An audience of 3,500 women heard the home economics director of the Board at a recent Chicago cooking school. These lectures and demonstrations have featured the latest facts on meat cookery as revealed by recent research. Meat cookery, once almost a closed book, is coming into its own.

To reach the heart of others, speak and act from your own.

A Business Man's Philosophy.

The penitentiaries are not filled with men who stole because they were hungry. Twisted thinking is the cause of most crime. Straight thinkers inevitably are self-supporting, peaceful citizens.

The schools can teach children to spell and write and figure. But the community must look to parents to give their children training in right thinking. This cannot be done by an occasional lecture. It is the consequence of a million hints and encouragements. The parents themselves must set a good example, because children are more often moved by what they see than by what they are told.

Civilization may be said to be the consequence of the attitude of mind of the people who inhabit this planet. When our thoughts change everything changes. William Feather.

Oysters and Fish

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



not take full advantage of the CARNATION

"CONTENTED HOUR"?

Every Monday evening this tremendously popular radio program is entertaining many of your customers—selling them on the goodness of Carnation Milk. . . . Show them that of course you carry this nationally advertised milk—and other well-known quality foods. That's the way to cash in on Carnation radio advertising.

Carnation Milk

"From Contented Cows"



WORLD'S LARGEST-SELLING BRAND OF EVAPORATED MILK

FRIGIDAIRE
ELECTRIC REFRIGERATING SYSTEMS
PRODUCT OF GENERAL MOTORS

WITH FAMOUS COLD CONTROL AND HYDRATOR

All Models on Display at Showroom

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

Rademaker-Dooge Grocer Co.

Distributors of

Anchor Red Salmon

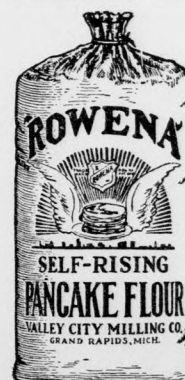
Red Heart Med. Red Salmon

Surf Pink Salmon

Bull Dog Sardines

Red Crown Sliced Beef

The House of Quality and Service



STOCK THESE TWO
POPULAR SELLERS!

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



HARDWARE

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

Encouraging the Store Spirit Among Your Salespeople.

The success of any store depends very largely upon its selling staff. The perfunctory clerk whose constant plaint is, "I'm doing all I'm paid for," is a familiar figure. One of the most important tasks of the hardware dealer is to interest the clerk in his job, and to show him that his daily service behind the counter means more to him than a mere wage. Getting the new clerk interested in the business is the first great step toward making him a real salesman.

Lecturing the clerk, or scolding him, or theorizing to him won't however, get him interested in the business. It is not what you tell a clerk, or even what you do to him, that counts, so much as what you can get him to do for himself. To persuade a clerk that his interests are identical with yours, you must first show an interest in him.

Assuming that the store is clean and bright, and the clerk's surroundings of a type to encourage good work, and that he is getting as good a wage as the business justified, what else can the merchant do to create esprit de corps in his staff? There are many up-to-date ideas which even the small store can utilize to stimulate interest.

A merchant operating a general store in a town of 12,000 population has been quite fertile in expedients to stimulate his salespeople. Even in the early days when the store employed only two or three clerks, the merchant worked hand-in-hand with his salespeople, and, by consulting them and inviting suggestions, intimated his firm belief that they had, as keen an interest as he had in the success and development of the business.

Staff conferences were an important feature; and they grew more important as the business and the staff itself increased. Instead of the head of the business issuing peremptory orders, he made a practice of calling his salesmen into consultation on important matters of policy. In the early days, he talked things over with the entire staff. Later a store association was organized. Membership was voluntary; but the association included practically the entire staff. The association had its social, its business and its financial side. The membership provided a fund to enable each member of the staff to take an annual trip to some important wholesaling or manufacturing center, there to study business or manufacturing methods. Such delegates brought home concise written reports on their observations, to be read at the association meetings; the points raised being discussed by the members present. Social gatherings were held to commemorate important happenings, the birthday of the "chief" or of some department head, the promotion or departure of some member of the staff, would be marked by an informal lunch or oyster supper. The opening of a new wing to the store would be celebrated in more elaborate fashion; but as a rule these functions

were as inexpensive as possible, and the management kept in the background. The details were usually left very largely to the salespeople themselves; and a lot of happy and sociable gatherings made them feel that they were all one family.

The weakness of a lot of well-meant attempts to encourage a store spirit lies in the fact that the hand of the management is all too evident. In this case the initiative was left pretty well to the salespeople. Indeed, the original suggestion of a store association came from a rather junior member of the staff; and from that beginning the salespeople themselves took the lead.

The annual store picnic was another feature. This took the form of an afternoon motor trip to some nearby resort where games and stunts were pulled off, and lunch provided by the girls of the staff. Another association feature was the annual benefit sale, put on in the quiet winter months for the benefit of the staff. During the two or three weeks of the sale, each clerk received in addition to regular pay a small commission on his or her individual sales. The clerks were provided with printed cards or circular letters outlining the object of the sale; these they mailed or distributed among customers and prospects personally known to them. On top of this the salespeople did a great deal by personal solicitation to drum up business for the store. One year the original plan was varied by a competition between departments, in which a prize was given to the department showing the largest percentage of increase in its sales.

The question has sometimes been argued as to whether the store should feature the individuality of its salespeople or whether that individuality should be quite obliterated. As a rule, the chain stores have followed the practice of obliterating the clerk's individuality and playing up the store itself. This merchant, however, throughout a very successful career adopted a definite policy of "playing up" the individual salesman.

The argument is urged, "If we give Smith a lot of prominence, feature him in our advertising, get people into the habit of asking for Smith and buying for Smith, Smith will be getting a better job somewhere else and pulling business away from us." This merchant frankly took the chance; and in the outcome he was remarkably successful in holding his salespeople.

Young people especially appreciate notice; and the featuring of a clerk's name in the store's advertising shows him that, even if he is a mere cog in the machine, he is not to go unrecognized by the management and the public.

These methods of stimulating store spirit were not put into force all at once. They developed gradually. The average hardware store may not offer scope for methods so elaborate; but the principle can be adapted to the conditions in almost any store. The main thing is for the merchant to take an interest in his clerks; and to show them, without preaching, that he feels that they are as much interested in the success of the business as he is. Invite their ideas and suggestions, and give

them every possible opportunity to develop their usefulness to the store.

Victor Lauriston.

Pertinent Points of the Hardware Convention Programme.

Lansing, Jan. 31—The annual convention of the Michigan Retail Hardware Association, to be held at Grand Rapids, Feb. 14, 15 and 16, will be the most interesting meeting of the kind ever held in the state.

The lure of possible volume in other channels too frequently leads to discriminating prices which become a tremendous burden to the retail trade. No fault is found in manufacturers who sell to the syndicates but strong criticism is voiced against those who sell to the regular trade at certain prices and to the syndicates at lower levels. It is the discrimination that is objectionable and unfair, not the mere act of selling.

If the producer is at fault; if there is inconsistency or favoritism in his price policy, there should be no hesitancy by either retailers or wholesalers in definitely pointing to his responsibilities. It is apparent that wholesalers and retailers must assume a new position and take a commanding attitude in support of their own necessities. See the Price Discrimination Squad, commanded by Veach C. Redd, in action at the convention.

The hardware retailer will have plenty to think about during this convention. On the first day, E. B. Gallaher lays out a plan of campaign; George V. Sheridan and C. L. Glasgow will tell you plenty about taxes. They will also show you how the politician, who made so many promises back in November, has forgotten his promises and is now looking for new ways of raising revenue, which means more taxes for you.

The Utility Committee has been working a year on its report, has held many conferences and will submit the results of its work to you for your consideration. You will be interested in the report of a shopping expedition in retail hardware stores. These are only a few of the convention features.

The Association scores again. For a year the Association has been working with the railroads to get a preferential rate to the convention without being under the necessity of securing any minimum number of certificates. Yours is the first association in Michigan which has ever been permitted to offer members a round-trip rate paid at the point of departure. Simply turn over the certificate sent with the last issue of the Merchandiser to the agent at the point of departure and get the reduced rate, then and there. No bother, no validation needed at the convention. Support this great industry. Travel by rail.

A special band concert precedes "Mess Call" at the President's luncheon. From then on, action will be fast and furious. Tuesday evening reception and dance. Thursday evening is the big victory celebration—no expensive banquet—but clean fun and frolic. For the ladies, there'll be parties Wednesday and Thursday afternoons. Wednesday evening is ladies' night at the exhibit—special prize drawing at 9 p. m.

Both Nationally and in the state, great promises were made that, at the next session of the legislative bodies, governmental expenses would be reduced. Nationally, reductions as high as 25 per cent. were promised. According to the best opinion now, it is probable that reduction will not exceed 2½ per cent.

In Michigan, comparatively little has been done, as both the Governor and the Legislature are still engaged in the task of organization. The general opinion is that the primary emphasis of strong political forces is being placed upon the raising of new taxes, rather than upon achieving economies

in government, and that the attention of the Legislature must again be diverted to the main issue, that of cutting governmental costs. Unless the general public gets more interested in this phase, it is very likely that little reduction will be had. The general opinion is that a sales tax measure will be introduced sometime in February. Other interesting measures are pending. When necessary, special communications concerning legislative action of interest to retailers will be sent you. Be ready for action—you will be called on. Harold W. Bervig, Sec'y.

Start "Buy American" Enquiries.

Consuls representing more than a half-dozen European nations this week began a systematic check-up of the effects of the "Buy American" campaign upon the sale here of products from their countries. The enquiries, addressed to importers and wholesale distributors, are being conducted separately by the consular representatives under instructions from their governments. Reports are to be submitted within the next two weeks in some cases, while in others the study will take more time. Although the representatives of the foreign governments refused to discuss the investigations, importers predicted that changes in tariffs and in quotas applied to American goods abroad would depend upon the reports submitted by the consuls here.

Higher Kitchenware Discounts.

Retail efforts to obtain higher discounts on kitchen utensils and other small house wares met with success in several quarters in New York City last week. In the kitchen utensil industry one of the largest producers of enamel ware is reported to have changed its traditional 2 per cent. discount policy and is now granting 5 per cent. on orders. The higher discount is compensated for by corresponding price increases. Other manufacturers in the pottery field are understood to be considering similar action, but only one or two of the smaller producers have made the concession to date.

Hollow Ware Buying Spotty.

Demand for hollow ware continues slow in the market at present with only one or two factories which are offering special values reporting fair demand. One plant producing silver-plated hollow ware to retail around \$4 reports its merchandise selling in volume. A slight gain in orders for better price pewter is noted this week, but sales agents say the purchases are limited to small quantities. The new season's goods are not ready yet and, because of the lack of buying interest evident at this time, manufacturers are considering delaying their offerings until late in February.

A Business Man's Philosophy.

Some fellows would bribe their way into hell if they were told that no more tickets could be had for love or money.

Shaking a moist hand is bad enough but an even worse experience is shaking a hand that lingers.

What you don't find in the newspapers is adequately reported to your wife by her hairdresser.

In biography one is always struck by the intense energy of great men.

William Feather.

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.

Awaiting the Governor's Sales Tax Measure.

Lansing, July 31—The disposition on the part of the state officers and members of the Legislature to raise money for state expenses and find some source of revenue other than a tax on real estate brings up the question of a sales tax. Groups of men who are interested for and against a sales tax have been meeting in Lansing during the last few days.

We are told to-day that Gov. Comstock's sales tax measure will probably be ready for introduction in the Legislature this week. What this measure will advocate is a matter of conjecture so far as we are concerned. After listening to discussions on this subject from all sources, I venture to make a few suggestions.

If we must have a sales tax, it should be as simple in form as possible. No store from the highest to the lowest should be exempt, and no type of merchandise should be exempt except those already subject to special taxes such as malt and gas, and the products of the farm raised and sold by the farmer.

The method of collecting the tax should be simple and in my opinion should be on gross sales. If all persons engaged in the sale of merchandise are treated alike, a system of mark-up could be devised so as to pass the cost of the tax to the consumer. Devising a system of coupons and requiring customers to be provided with a book would create an endless amount of detail and would result, in most cases, in the merchant absorbing the tax himself instead of passing it on to the customer who, by reason of a system of coupons, must be provided with a book of coupons of small denominations running into fractions of a cent.

If the tax is collected on the basis of gross sales, large department stores, small stores and chain organizations will all be treated equitably. A law requiring one class of stores to pay a larger amount of tax than another is fraught with so many difficulties, legal and otherwise, that is hardly worth the time and effort of a legislative body to consider it.

The question of a license tax to all stores is another topic that will be a source of controversy. Whether or not the license will be uniform on all stores or graded according to the volume of business is a problem for serious consideration.

In the above comments we are not assuming that a sales tax will pass the Legislature. We are making these comments to start the consideration of the subject on the part of our members. We were very agreeably surprised when seeking an interview with a prominent member of the Committee on Taxation when he replied: "Why have a sales tax at all? The taxes on my farm and stock and other property is 50 per cent. lower than it was last year and we of the present Legislature are going to see that a lot of expensive items are eliminated from our appropriations."

Nothing we have said above indicates that we may not have occasion to change our mind when the matter is thoroughly discussed from all angles. Whatever happens, we will keep our members thoroughly informed by means of special letters or bulletins and, whatever you do, we ask you to get acquainted with the member from your district and let him know your wishes. True, he will get all sorts of advice from different con-

stituents but, if he is the right type of a legislator, it is intelligent advice that he wants.

The annual meeting of the Grand Rapids Merchants Mutual Fire Insurance Co. was held on Friday, Jan. 20. Eight of the eleven directors were present and a complete report by the Secretary-Treasurer, John DeHoog, was submitted. Mr. DeHoog's report showed that the total amount of insurance in force at the end of 1932 was about 10 per cent. lower than at the end of 1931. This is due, in part, because some of our insured stores have retired from business, either from bankruptcy or otherwise, and many others have found it necessary by reason of diminished valuation to cancel a part of the insurance which they carry.

It was very gratifying, however, to learn from Mr. DeHoog's report that the operating expense on gross premium income is less than last year in the proportion of 12.5 per cent. to 14.09 per cent. for 1931. Net loss ratio on net premium income was 32.2 per cent. compared with 33.2 per cent. last year. Gross loss ratio based on gross premium income—30.2 per cent. compared with 46.9 per cent. of last year.

The board of directors, being fully cognizant of the fact that new business has been harder to secure, were gratified that our insurance company is moving along in a conservative and substantial way. We have never been more willing to recommend to our members the patronizing of our insurance company than at the present time.

There was one change in the board of directors. Henry McCormack, of Ithaca, was elected to take the place of D. M. Christian, who is limiting, as much as possible, his outside duties and responsibilities.

One of the stores of our membership that is a delightful place to visit is the store of Fred Rosacrans & Sons, of Tecumseh. Fourteen years ago, in 1919, we made our first acquaintance with Fred and his two sons, Leon and Eugene. Calls have been made at this store two or three times every year since. They are a loyal family, loyal to each other and to their friends.

The dates—March 21, 22 and 23—already announced, will be the time of our annual convention. It will be held at the Hotel Olds, Lansing, and plans are already perfected to make the meeting a success. This year has been a very trying year on the members of our organization, but that may be an additional reason why you should plan to come to Lansing and forget some of your cares and worries by talking them over with your brother merchant.

A meeting of the board of directors, sitting as a program committee, will be held in Lansing on Thursday, Feb. 2. We would be glad to receive suggestions from any of our members as to the topics to be placed on our convention program. Another bulletin will follow this one in the near future. We want to keep the convention idea thoroughly before our membership.

Jason Hammond,
Mgr. Mich. Retail Dry Goods Ass'n.

To Push Cloak Tax Legislation.

Much satisfaction was shown in the cloak trade last week regarding the new ruling on the fur tax by the Treasury Department permitting the labor costs of processing garments to be included in figuring the component of chief values. Renewed efforts will be made, however, to have the tax eliminated entirely, Samuel Klein, executive director of the Industrial Council of Cloak, Suit and Skirt Manufacturers, Inc., said. The council is supporting the bill introduced by Congressman J. J. O'Connor, of New York, which provides that the words

"of which such fur is the component material of chief value" be stricken from the revenue act of 1932. This would leave application of the tax to furs only.

Berkshire Cuts Hosiery Prices.

Price reductions of 25 cents to \$1.50 per dozen on some hosiery styles were made this week by the Berkshire Knitting Mills, it was revealed last week. The revisions were effected on the following numbers: Range, 1071, 3-thread, 51 gauge, from \$9 to \$7.50; range 1008, 7-thread, 45 gauge, from \$7.50 to \$7.25; range 1068, 4-thread, 48 gauge, from \$7.50 to \$7.25, and range 1001, 3-thread, 51 gauge, from \$9 to \$7.50. The cuts were believed to be the result of competition

from other mills, which had been selling goods at the new prices for several weeks and from the fact that the higher price Berkshire styles were somewhat out of line with its cheap goods, reduced recently.

Stein Makers Find Orders Off.

Manufacturers of earthenware steins are discouraged by a sudden drop in demand for their products at a time when they looked for a substantial increase. According to producers, the brewery interests, which had promised to take a large volume of the steins in January for distribution among retailers, have since decided that no commitments will be made until beer is legalized.

MICHIGAN BELL TELEPHONE CO.



ON GUARD . . .
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Each night, many thousands of Michigan families rest more safely and securely because of the telephone in the house.

For, day and night, summer and winter, the telephone stands ready to summon police at the first unexplained sound . . . firemen, at the first ominous whiff of smoke . . . a doctor, when accident or sudden illness intrudes.

Just one telephone call, in an emergency, may be worth more to you than the cost of telephone service for a lifetime.



GRAND RAPIDS PAPER BOX CO.

Manufacturers of SET UP and FOLDING PAPER BOXES
SPECIAL DIE CUTTING AND MOUNTING
GRAND RAPIDS, MICHIGAN

HOTEL DEPARTMENT

Formula For Creating a Superb Meat Pie.

Los Angeles, Jan. 28—I am pained to hear of the passing of Alexander B. Brown, front office attache of Hotel Columbia, Kalamazoo, at the age of 82, and probably known to more commercial travelers than any one hotel employe in Michigan. Mr. Brown, a native of Rhode Island, came to Kalamazoo thirty years ago. His first employment was as night clerk at the older Berghoff Hotel. Two years later he took a similar position at the Columbia, which he filled faithfully for fifteen years, and proved an outstanding figure in that institution. Five years ago he retired, but retained his residence with the Ehrmans until the time of his demise with heart disease.

The Detroit Hotel Association was entertained at their recent meeting by Lester C. Batdorf, secretary of the Detroit Real Estate Board, with an interesting address on the subject of tax regulation. The meeting was held at the Royal Palm Hotel, with manager Charles H. Clements as host.

Here is a story they relate about a young married couple who recently registered at a local hotel. In the morning they had breakfast sent to their room. The room-service waiter, after a proper length of time, went up to remove the table. The bride met him at the door with the statement that she was not quite ready as she did not have the dish washing quite done.

Five per cent. of the \$64,000 contributed by Chicago hotels toward defraying the expenses of the two National presidential conventions in that city last summer, has been returned to the donees, which must have been a pleasing surprise.

Paul Simon, well known to Michigan hotel operators, as the agreeable representative of Horwarth & Horwarth, was recently one of the passengers in an aeroplane which was held up and robbed near Chicago.

Hotel Oliver, South Bend, celebrated its thirty-third anniversary very recently. Andrew Weisburg, who fraternizes a good deal with the Michigan Hotel Association, being an honorary member of that body, has owned and operated it since 1920. Abe Frank, who recently passed away in California, while operating Hotel Ambassador was manager of the South Bend institution for several years.

I notice your U. C. T. correspondent speaks well of the Royal Hotel, at Cadillac, under the management of Charlie Ziegler, who also owns the property, and has for many years. I want to add my testimonial thereto, for I have known Mr. Ziegler for many years and he has always been strictly up-to-date.

With the new 100 inch reflector at the Mt. Wilson observatory, it is claimed that a candle flame can be detected at a distance of 5,000 miles, and an arc-light on the moon. It has more power than 200,000 eyes, and with auxiliary attachments can take space measurements heretofore undreamed of.

One restaurant I patronize frequently here makes a specialty of meat pie, and the chef recently confided to me his formula for creating same, which is proving a winning card for the establishment. Now there are meat pies, and other creations so-called, but what I am referring to is a dainty pastry, which can be utilized profitably by many of my catering friends. In the true meat pie, the raw in-

gredients should be cooked in the dish itself, under slow-cooking conditions—not pre-cooked or first made into a fricasse—and then inserted within the crust. This slow deferred cooking process draws out and blends all the flavors and juices, and while the less costly cuts may be utilized, appearance of the ingredients counts for nothing—everything contributes to flavor. Any type of crust may be used but this particular chef told me he uses a blend of half butter and half lard in making the pastry. The usual baking powder biscuit dough makes a fair covering for a meat pie, though for perfection it ought to be somewhat "shorter." Now, mother, when she prepared a chicken pie, always provided an under crust, which adds materially to the value of the product, and this is how you should prepare your baking-dish foundation: Roll out the pastry very thin, and with a wide strip line the sides of your baking dish and then the bottom, being careful that they lap and that there is no space for the gravy to leak through. Then take a coffee cup and invert it in the center. Surround it with your meats and liquids, covering the whole with another crust, somewhat thicker. The inverted cup acts on the vacuum principle, fills with gravy, and when slightly tilted by the carver, out rushes the extra gush of gravy required to make the perfect dish. I need not say that the upper and side crusts, before baking, must be perfectly united with another strip of pastry. Any sort of other strip of pastry. Any sort of filling—chicken, rabbit, kidneys, veal and ham can be utilized. The idea is to start with the perfect crust, and bake slowly. When I was "enjoying" my recent illness, a Chinese chef whom I have cultivated for some time, sent me a jar of chop suey, instead of chicken broth. I was not permitted to indulge, but kind friends were quite extravagant in their praise of the creation. In a near issue of the Tradesman, I hope to offer the recipe, which is priceless.

At a meeting of the Michigan Society of California, the other evening, a roll call developed the fact that more than one-half of those present were directly from, or originally came from Grand Rapids. I remember once at a meeting of the Indiana Society, at Chicago, George Ade, the humorist, soliloquized over the fact that "some of the smartest people in Chicago came from Indiana, and the smarter they were, the sooner they came." I am still loyal to Michigan, so I am not claiming the two incidents as analogous.

I have been invited frequently since coming to the Golden State to attend hotel men's functions, but a most enjoyable affair was a meeting of the Southern California U. C. T., the other evening, and talking a little about my own experience on both sides of the counter, it so happening that my road work covered a period of a quarter of a century and hotel operation half as many years, later. I have always had a warm spot in my heart for the traveling man and I think I demonstrated that fact in my treatment of them in my role as boniface. Their hearts are always young, but there is a constant change going on in the manner of handling goods. The old-time traveling man is now a specialty salesman, high-powered, in most instances, at that. He differs from his commercial forbear, much like the prime factor of evolution. The old-time drummer always rode on slow local trains, stopping in the "tank" towns, making two, or sometimes, only one a day. As I have said, times have changed for the modern knight of the grip. The automobile has supplanted the slow trains, long lay-overs in jerk-water towns, Sundays in out-of-the-way hotels. He carries his samples

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CITY OF GRAND RAPIDS

Division and Fulton

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\$1 up without bath
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CONNECTION**

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Rates Reasonable—Service Superb
—Location Admirable.
GEO. ANDERSON, Mgr.
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New Hotel Elliott STURGIS, MICH.

50 Baths 50 Running Water
European
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FIRE PROOF
CENTRALLY LOCATED
Rates \$2.00 and up
EDWARD R. SWETT, Mgr.
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Columbia Hotel KALAMAZOO

Good Place To Tie To

HOTEL ROWE

We have a sincere
interest in wanting to
please you.

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MANAGER

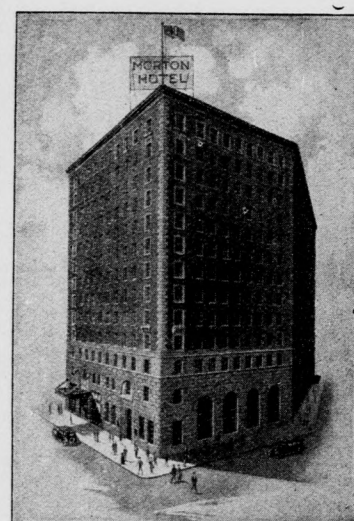


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The center of Social
and Business Activi-
ties in Grand Rapids.

Strictly modern and
fire - proof. Dining,
Cafeteria and Buffet
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750 rooms — Rates
\$2.50 and up with
bath.



YOU ARE CORDIALLY
invited to visit the Beauti-
ful 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

in the tonneau of his roadster, no longer uses a sample room, but, instead, goes direct to his customers' stores, and utilizes any spare time his customers may have, at intervals when there is no particular rush. He tells fewer stories, perhaps, than his predecessor, but gives his customer many tips on modern merchandising, not to be found in print. But even if the old time traveling man has disappeared under the swift wheels of progress, he will be remembered for many a day by the veteran country hotel man who waxed fat off his patronage. The stage will keep him alive and his stories will be repeated in the locker rooms and Pullman smoking compartments. A gay life he lived in his day. Many a sad female heart followed his disappearance. He was a picturesque figure, even if many of the stories he told were bewhiskered.

California legislators are strong for compulsory auto insurance, and they are making a strong fight to see that the proper laws are passed at the present session of the legislature, to protect, especially, the victim of the over-enthusiastic motorist. Some states have already passed such legislation. Some oppose this form of regulation on the ground that it is "taking" property without due process; but it has been repeatedly held by the Federal and state courts that the police power amply extends to the health and welfare of the people and since the states have the right to license the driver of an auto, certainly it would have the additional right under police power to make the granting of a license contingent upon the showing that the licensee has ample real or personal property to indemnify any possible victim of careless driving. Hence, in the absence of such assets, the licensee should be required to keep in force at all times, during the life of such license, an ample indemnity insurance policy. Many people with licenses are absolutely unfit, physically—and some mentally—to drive a car, especially in congested traffic. With insurance requirements such as these would be deprived of such protection, as the insurance companies would demand very careful examination. It ought to work out.

For years John Willey, of the Hotel Monthly, tried to get some legal ruling as to what really constituted a hotel, but so far as I know, he was unsuccessful. Now the chief legislative body of Austria has tackled the proposition. Under their definition the first requisite is that the establishment must contain at least fifteen rooms, and the only permanent "inmates" are limited to such as are connected with its management. The word "Grand" in connection with hotel titles may only be used where eighty or more rooms are in transient service, and "Palace" requires a battery of 120 guest chambers, forty of which must be supplied with baths and attendant facilities. Three public rooms, a lobby, reading and a drawing room are also required. Perhaps later on American lawmakers may analyze the cognomen.

Bruce Anderson, manager of Hotel Olds, Lansing, reports to his stockholders that during 1932 his caravansary entertained no less than 60,000 transient guests, and that he handled fifty-two conventions.

The Detroit Hotel Association, at its last meeting, elected E. J. Bradwell, managing director of Hotel Fort Shelby, as its president. Other officers named were Max V. MacKinnon, first vice-president; Otis M. Harrison, general manager of Detroit-Leland, second vice-president; Harry B. Friedman, manager of Hotel Belcrest, treasurer, and Ralph T. Lee, proprietor of the Lee Crest and Lee Plaza, as secretary. J. H. Pichler, re-

tiring president, manager of the Detroit Statler, heads the executive board, which is made up with Preston D. Norton, Ed. Frawley, Clifford R. Taylor and Chas. H. Stevenson as members. The meeting was held at Hotel Statler, and the election of officers was followed by several addresses, among them being one by Judge Ira W. Jayne, who spoke on legal phases of hotel operation, concluding his remarks with this statement: "The records of the courts are filled with suits against hotels throughout the country, but I can remember only two or three that have come up before me in my entire service on the bench in Detroit where hotels were involved. This certainly speaks well for the manner in which Detroit hotels are operated." A pleasing episode of the session was the presentation, by chairman Preston D. Norton, of the executive committee, of a silver humidor to Edward T. Lawless who recently resigned as general manager of the Book-Cadillac, to assume a similar position with Hotel Commodore, New York. John A. Anderson, president and general manager of Hotel Harrington, Port Huron, in charge of anti-prohibition activities for the Michigan Hotel Association, reported substantial progress in his work.

F. W. Bergman, who was at one time manager of Hotel Statler, Detroit, has been appointed general manager of Hotel Webster, New York.

Detroit caterers will absorb a little of their own medicine by attending a banquet of their own clan, at the Book-Cadillac, on Feb. 23, at which they will be assessed at the rate of \$4 per plate for provender.

The World's Fair, at Chicago, in 1893, precipitated the financial panic of that year, or, it was at least so claimed. This year, the Century of Progress Exposition is to be so well financed that even with a continuation of the present depression, they will be able to pay up all their "checks" and have money left in the bank. Which will be refreshing information for everybody concerned.

The announcement of the death of W. C. Keeley, general manager of the hotel activities of the Chicago Title and Trust Co., will come as a distinct shock to the members of the Michigan Hotel Association, of which he was an active member for several years, as well as former patrons of Hotel Morton, Grand Rapids, which he managed during his residence in Michigan. Personally, I knew Mr. Keeley long before he took over the Morton. Many years ago, when I was traveling in Iowa, it was my good fortune to have come in contact with him as manager of the Julian Dubuque, at Dubuque, after which period he was associated with Hotel Cataract, Sioux Falls, S. D., and the Myers House, at Janesville, Wisconsin. After leaving Grand Rapids, Mr. Keeley managed several establishments at Chicago, prior to connecting up with the S. W. Strauss Co. Three years ago he was given charge of the hotel activities of the Chicago Trust Co.

L. G. Behringer, manager of Hotel Huron, Ypsilanti, is making a study of hotel conditions in the East. He may find larger hotels down there, but none better than his own.

The revelation of Conrad Nagel that there are only twenty-three actors and actresses who can really afford, from their screen earnings to pay for hyphenated automobiles and other gilt-encrusted gags, will startle nobody who is familiar with Hollywood, but it may be news to the general public outside of the movie contingent. Motion picture salaries have been press agented throughout the wide

world, and usually accompanied by an extra cipher or two at each repetition, until some of them have begun to believe their own yarns. Exaggerated notions of the possible earnings of film stars may add to the public awe of the luminaries, but they do the industry no particular good, and it is just as well to have the illusion officially punctured. They do actual harm in two ways: one by drawing fire of self-appointed busy-bodies in the industry's direction, the other in inspiring a hopeless ambition in youth in the direction of the studios, involving the wrecking of a number of what might be useful, if humdrum, careers. Mr. Nagel refrains from naming the illustrious twenty-three, which leaves a sufficient loophole for the press agents to impose on public imagination. If he had given us, however, the highest salary he found in his examination of studio records, to gauge exaggerations by, it is believed they would still be a few laps behind the Santa Claus glamour.

A Massachusetts woman has written Governor Rolph, California's executive, requesting him to send her a hairless dog. In California hairless dogs are not propagated, for the reason that such a breed of purps would be valueless as flea baiters, and would not fit in with the stage setting which encourages the utilization of the canine species as a sanctuary for fleas, enticing them from the lawns and afterward becoming a vehicle for transporting them to the incinerators, which under the laws of California, are encouraged. As usual, everything out here goes according to a system.

Reminding me that hereafter, in Chicago, for dogs which hang around hotel rooms, or are harbored in restaurants, it is going to be nothing but the customary dog's life, for the city officials have decreed that no animals, except cats, shall be permitted entrance to any place where food or drink is prepared, cooked, mixed, baked, bottled, exposed, packed, handled or stored, or in any hotel or apartment, designed for human habitation or occupied as a place of residence. Such action will surely have the backing of most hotel operators who respect the feelings of the guest.

Frank S. Verbeck.

Does It Pay "Corner Grocer" To Buy Deals?

By the corner grocer we mean the average independent neighborhood grocer. Of these there are thousands, and their success is to them as important as the success of the largest downtown, or independent or chain dealer.

Deals of "two cases free with ten" or larger or smaller deals may be a fine thing for the larger buyer, but are they money makers for the neighborhood store? Does it pay him to tie his money up in them? We believe not.

Recently, a traveling man for one of the very best grocery houses in Western Michigan told me the story of a young man just entering into the grocery business. His was to be a very small store. He had absolutely no money to invest, but this house had confidence in him and furnished his initial stock on credit, which totaled only \$87. Not a big stock, certainly no room for deals in its limitations, but there were small quantities of many items. Hard work and attention to details and watching the needs and wants of his customers soon demanded more room. He bought new fixtures—slowly but surely. He discounted every bill. Another addition

—more new fixtures. At last a real nice little store.

Soon this salesman noticed his bills were getting smaller. A discount passed, another and at last bills sixty days past due.

One day when he called the young grocer was out, so Mr. Salesman took a look into the well stocked back room—twenty cases of this and ten cases of that—deals of this, that and the other thing laying idle. Money tied up in surplus stock, taking a vacation—not a two weeks' vacation, but thirty, sixty or ninety days.

His house, which had started this young man on the road to success, refused to add any more to his account if he persisted in buying beyond his needs from other houses or even themselves. He refused. Said he knew what he was doing and in less than a year was in the bankruptcy court.

Did it pay him? Does it pay any merchant to tie his money up for the sake of a "case free with ten"? Would it have been better to buy in smaller quantities, buy and sell more items? Keeping the money working or give the dollar a rest? Isn't thirty or sixty days too long a vacation for even a "free deal" dollar to take? Does not our profit lie in selling and quickly buying to sell again?

Surely the young grocer made his start by selling. He had no money with which to buy deals. Had he continued as he started to let the wholesaler supply him with only an adequate stock, replenished at frequent intervals, he would still be in business to-day, maybe still just a "corner grocer," but successful at his work and a very useful citizen of his community.

Sam Sugarsax.

See Drop in Blanket Prices.

While buyers who checked some of the new prices quoted on jacquard blankets during the week found that they were practically unchanged from last season, a 10 to 15 per cent. drop in the price of the part wool and all-wool staple numbers is expected when these lines open next month. By restyling their lines and changing the construction in various ways, the jacquard mills have been able to get practically the same price for their goods. On all-wool staples, a drop in price from 94½ to about 80 cents per pound and in part wool numbers, a decline from 38½ cents to about 35 cents are regarded as likely.

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

Warm Friend Tavern Holland, Mich.

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

ARTHUR W. WRIEDEN, Mgr.

DRUGS

Michigan Board of Pharmacy.

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

Michigan State Pharmaceutical Association.

President—F. H. Taft, Lansing.
First Vice-President—Duncan Weaver, Fennville.
Second Vice-President—G. H. Fletcher, Ann Arbor.
Secretary—R. A. Turrel, Crosswell.
Treasurer—William H. Johnson, Kalamazoo.

Location For a Professional Drug Store.

A druggist in a Chicago suburb recently wrote as follows to the Druggists' Research Bureau:

"We are seeking information relative to the establishment of a prescription pharmacy, with physicians in the same building, occupying the second and third floors.

"Any data you may have as to the percentage of cost, number of doctors, operations, sales, etc., we would appreciate very much indeed."

The reply he received from the Bureau read:

In buildings and localities in which large numbers of prescription writing physicians are concentrated, it has proved profitable to establish pharmacies which do all, or practically all of their business in prescription compounding and similar professional services. The success of such businesses depends naturally upon the druggist's ability to win the confidence and good will of the physicians in the building or locality in which he is established. This usually takes time and effort. Therefore, a person who proposes to establish a professional pharmacy must expect that its development to a profitable basis will be slow and, sometimes, an uncertain one.

Personal visits have proved usually to be the most satisfactory way of winning the interest and confidence of physicians. In these visits a pharmacist's conversation with a physician should not be confined to a general statement that his prescriptions will be compounded accurately and faithfully. That is taken for granted. Physicians resent having their time wasted in such an obvious manner. What physicians are interested in is developments in pharmacy which will be of assistance to them in their practices. By talking about such things the pharmacist not only helps the physician but also impresses him with his knowledge of pharmacy. It is possible frequently to make these visits of direct profit by interesting the physicians in purchases of supplies which physicians customarily buy from drug stores.

If the largest pharmaceutical manufacturers in the country can afford to travel hundreds of detail men constantly, it is obvious that a druggist seeking to build a professional business can afford to do likewise among the physicians who are likely to refer patients to him. The problem simply is to visit physicians with information which is interesting and helpful to them.

After physicians have been visited once or twice, the druggist still has a problem of keeping them reminded of his existence. Too frequently personal visits are apt to cause resentment and to be embarrassing. The druggist in these situations can keep physicians reminded of his existence by letters and other literature containing information about pharmaceutical developments of interest and help to physicians. Pharmaceutical manufacturers are usually willing to co-operate in supplying literature of this kind which druggists interested in enlarging their professional business can distribute.

It is important that the number of physicians in the building or locality in which drug store is established shall be sufficient to bring the store a sufficient amount of business to be profitable. Some druggists in similar situations have prevailed upon physicians to telephone prescriptions directly to them. The advantage of this service to the physician and to the patient is that the doctor is assured of prompt and accurate compounding and the patient frequently finds his prescription ready when he reaches home or the store.

Stocks in drug stores devoted principally to the professional services of pharmacy are not confined to prescription stocks alone. Obviously such stores can sell hospital and sick room needs. Their stocks frequently extend to such apparently unrelated lines as soaps and other cosmetics because physicians may direct that these be used as part of their treatment. Frequently denicotinized tobacco products are found in such drug stores because physicians specify their use. On the other hand, it is obvious that such drug stores cannot invite self-medication of a type which is considered undesirable by physicians and still hope to retain the physician's good will.

Another activity of such stores is clinical analysis of various types. Pharmacy graduates are trained for such work and frequently in professional stores are able to attract a volume of this type of work, as well as in prescriptions.

It is possible, by a little tactful questioning, to learn the number of prescriptions physicians in the proposed locality write daily. Naturally all physicians will not reveal this information but, if the facts can be obtained from two or three, it will give an idea of the total amount of business available. If prescriptions average in price 75 cents to \$1 each, it is apparent that 75 or 100 prescriptions will have to be received daily to make possible a business of \$75 to \$100 a day. The number of physicians in the building or locality and the number of prescriptions they write will give an idea of what amount of business is available.

Merchandise costs in a store in which most of the business is in professional lines will average about 50 per cent. of sales, partly because of the volume of prescriptions handled and partly because other lines of merchandise which are sold are lines on which gross mar-

gins are customarily high—sick room supplies, for instance.

On the other hand, operating costs total 5 to 6 per cent. additional. With salary costs averaging 20 to 25 per cent. of the receipts, it is apparent that a professional drug store can be profitable if a sufficient volume of business can be obtained.

If this letter does not answer your questions fully, please do not hesitate to write us again. We are always glad to be of every service that we can.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Jan. 31—This month seems to be a month of ice. Never before have we any record of so much ice on the roads and streets. Driving has become a serious problem. Many automobiles turned over in the ditches and into telephone poles and damaged other cars. It was not an uncommon sight to see as many as six at a time on some of the turns in the road. Very few accidents to the drivers have been reported. The speeders had to reduce speed. Some of the lucky ones made the drive in from DeTour in one and one-half hours and lived to tell the tale. We have had just enough rain, then a sudden cold spell to keep the roads in a dangerous condition.

The forty-fifth annual meeting of the Chamber of Commerce was held at the Ojibway Hotel last Thursday night, with one of the best banquets in its history. A new set of officers were elected. Clyde Saunders is the new president and H. E. Fletcher treasurer. W. Cummings, the secretary appointed by the board of directors, will continue in that office. Harvey Campbell, secretary and vice-president of the Detroit Board of Trade, was the principal speaker. Accept To-day as Normal was his subject, giving an inspiration talk. "Unhampered by facts and as an expert because he was from another city," Mr. Campbell declared that nobody knows what normal in business is, but that everybody is waiting for somebody else to start something, waiting for ships to come in that have never

been sent out. He took the view that normal is relative and that the depression is because thinking makes it. He indicated that the trouble with to-day is that the vision of 1928-29 prosperity is a "mote troubling the mind's eye." Mr. Campbell drew an analogy between the Sault and Detroit civic organizations and told how each is meeting and solving its problems. He declared that the Sault had it "all over" Detroit and other large cities because Detroit and other large cities could never generate the enthusiasm the Sault has created. W. A. Munroe, president of the Upper Peninsula Development Bureau, another speaker, said the turnout at the banquet, remarkable in itself, was typical of the Upper Peninsula. The rest of the Upper Peninsula will have to move along fast or it will be left behind. Dave Hackney, president of the Marquette Chamber of Commerce, brought greetings of his organization and declared the Sault Chamber is the liveliest and most progressive Chamber of Commerce in Michigan. Much praise was given to the past president, John R. Marrifield, his board of directors and his secretary for the good accomplished during the past year. At the speakers table were about forty prominent railroad men, Government representatives, professional men and congressmen, all visitors from various parts of the state and other places. Music was furnished by the Ojibwayan orchestra, while the Copper Country quartet sang a splendid collection of greatly enjoyed selections. The new officers are looking forward to another prosperous year.

Sidney Brownlee, the well-known merchant on the South side, is putting a large addition to his grocery, necessitated by the large increase in his business. This is in one of the best locations on the South side, opposite the Lincoln school in a thickly populated section.

If you can't say "No" occasionally, you must take the consequences.

The Wieneke-Soo Auto Co. has made a change in its office and show room which nearly doubles the available space for show room. The place has been redecorated and the office moved to where the parts department was. Parts are now to be found in the

SPRING AND SUMMER SPECIALTIES

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

Hazeltine & Perkins Drug Co.
Grand Rapids
Michigan

garage proper. With the change as at present the Wieneke Co. has one of the finest and most complete garages and show rooms in the Upper Peninsula.

The new Kresge store re-opened last week with a complete re-arrangement and having also been redecorated and will operate as a "nothing over 15 cent store." A staff of twenty-five clerks is employed and the opening was very gratifying. The store is in charge of C. W. Pickering, of Chicago, as manager, assisted by E. M. Seifert, of Marquette.

The Central Beauty Parlor in the Adams has been closed for the present and will be closed until further notice.

Most successful men are just common people who applied themselves in an uncommon way.

News of the death of Theil Seaman, 40, of Drummond, last Monday was received here. Mr. Seaman was well known, having clerked in the Seaman's store for many years. He leaves a mother, a daughter, four brothers and two sisters and a host of friends, who extend their sympathy to the bereaved.

The Square Deal repair shop for automobiles has opened at 726 Ashmun street, by Arthur Wentland, formerly with the Wieneke-Soo Co., and for two years at Saginaw.

No news is good news, except to the college student who is looking for a check from home.

George Piteau, 65, resident and business man in this city for more than forty-five years, died last Thursday at the War memorial hospital from injuries received while crossing the river on the ferry last Tuesday. He was the proprietor of the Lake View, and was well known here. He is survived by two children. He was a member of St. Mary's church.

The many friends of Frank T. McArthur were shocked last week when they learned of his death, which occurred at Waukesha, Wis. Mr. McArthur for many years was lock superintendent and active in social life. The remains reached the Sault where the burial will take place.

Gust Grammas, formerly of the St. Ignace candy kitchen, has leased the Thomas cafe. Mr. Grammas is in partnership with George Christian, wholesale butter and egg salesman in Detroit. The new cafe will be opened shortly and will be known as the Bay View cafe. William G. Tapert.

Interesting Meeting of the Lansing Grocers.

Regular meeting of the Lansing Grocers & Meat Dealers Association was held at the office of the Hekman Biscuit Co., on South Washington avenue, Jan. 26.

Meeting called to order by President Sabrosky. We had a real turn out. Report of Banquet Committee was received from Chairman Gus Kopietz. Bids per plate by Hotel Olds, \$1.25. Bids per plate by Hotel Kerns, \$1.

Motion by Mr. Goossen, supported by Mr. Ayers, that the banquet be held at Hotel Kerns. Adopted.

Motion by Mr. Boyer, supported by Mr. Ayers, that the banquet be held on Feb. 16. Adopted.

Motion by Mr. Goossen, supported by Mr. Paul, that the Association pay the other expenses and make the tickets \$1 per plate. Adopted.

Motion by Mr. Havens, supported by Otto Kopietz, that the Association sell as many tickets as possible. Adopted.

Two cards of appreciation were received for flowers sent by the Association during their illness, from O. H. Bailey, Jr. and Mr. Fleming.

Bills were ordered paid, as follows:
Credit Exchange ----- \$6.00
Printing Co. (letterheads) ----- 7.50
Labor and gas (Reo) ----- 2.50
Printing (car tickets) ----- 5.00

The report of Treasurer was pronounced o. k.

Report of car raffle showed a net profit of \$14.37. Everyone well pleased with result.

President Sabrosky reported he had been very busy in the last two weeks attending business meetings for the Association, including meeting with the State Sealer of weights and measures. Mr. Esslinger, and Director of Pure Food and Standards, Mr. Freighter.

Our President praised both men very highly, both for their knowledge of their work and their willingness to help the Association clear up the dark spots of the city problems the Association has been trying to remedy. They both state that our present market set up and huckster ordinance need a lot of correction. They are going over the situation carefully and will probably have good news for us by the next meeting.

We had the pleasure of hearing from Homer G. Heidt, Manager of the Lansing Credit Exchange, who explained the new welfare worker-group collection plan, through the Credit Exchange as broker at a fee of 10 per cent. to cover the necessary expenses. He explained the uses and value of the Credit Exchange to the city—services they render—which we do not appreciate until we either have to go without them or have them explained to us, as Mr. Heidt explained them.

Mr. Riordan asked that we back up the multiple store tax for our own good, as introduced in the State Legislature by Leo Fitzgerald, of Detroit, which is to come up for debate soon. Referred to Legislative Committee.

Mr. Franklin, of Swift & Co., outlined a plan whereby the Association could give away a Plymouth car with the co-operation of Swift & Co., with a very small cost to the Association by helping to sell Quick Arrow chips. Referred to Trade Interest Committee. Kenneth Olson, Sec'y.

Wool Blankets Ready Feb. 14.

Opening dates of Feb. 14 and 15 for the 1933 lines of all-wool blankets were recommended at a meeting of the Wool Blanket Manufacturers Association at the Hotel New Yorker, last week. The advisability of establishing a label for members of the group, to be placed on all goods made according to the association's specifications, was discussed and a committee appointed to consider the matter. Members reported that stocks had been steadily reduced during the year, in line with efforts to avoid over-production.

An Oklahoma city store spotlights some article each night in the space immediately inside its front door. The light centers attention of passersby on the featured article. It is an idea adaptable to other parts of a store, also to display windows.

WHOLESALE DRUG PRICE CURRENT

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

Acid	Gum	Hemlock, Pu., lb.
Acetic, No. 8, lb. 06 @ 10	Aloes, Barbadoes, so called, lb. gourds @ 60	1 155@2 20
Boric, Powd., or Xtal, lb. 08 1/2 @ 20	Powd., lb. 35 @ 45	Heml'k Com., lb. 1 00@1 25
Carbolic, Xtal, lb. 36 @ 43	Aloes, Socotrine, lb. 75 @ 80	Juniper Ber., lb. 3 00@3 20
Citric, lb. 35 @ 45	Powd., lb. 75 @ 80	Junip'r W'd, lb. 1 500@1 75
Muriatic, Com'l., lb. 03 1/2 @ 10	Arabic, first, lb. 40 @ 40	Lav. Flow., lb. 4 00@4 25
Nitric, lb. 09 @ 15	Arabic, sec., lb. 30 @ 30	Lav. Gard., lb. 1 25@1 50
Oxalic, lb. 15 @ 25	Arabic, sorts, lb. 15 @ 25	Lemon, lb. 2 25@2 80
Sulphuric, lb. 03 1/2 @ 10	Arabic, Gran., lb. 35 @ 35	Mustard, true, ozs. @ 1 50
Tartaric, lb. 35 @ 45	Arabic, P'd, lb. 25 @ 35	Mustard, art., ozs. @ 35
Alcohol	Asafoetida, lb. 50 @ 60	Orange, Sw., lb. 4 00@4 25
Denatured, No. 5, Gal. 48 @ 60	Asafoetida, Po., lb. 75 @ 75	Origanum, art. lb. 1 00@1 20
Grain, Gal. 4 00@5 00	Guaiac, lb. 60 @ 60	Pennyroyal, lb. 3 25@3 50
Wood, Gal. 50 @ 60	Guaiac, Powd., lb. 70 @ 70	Peppermint, lb. 3 50@3 75
Alum-Potash, USP	Kino, lb. 90 @ 90	Rose, dr. 25 @ 25
Lump, lb. 05 @ 13	Myrrh, lb. 60 @ 60	Rose, Geran., ozs. 50 @ 95
Powd., or Gra., lb. 05 1/4 @ 13	Myrrh, Pow., lb. 75 @ 75	Rosemary
Ammonia	Shellac, Orange, lb. 25 @ 35	Flowers, lb. 1 00@1 50
Concentrated, lb. 06 @ 18	Ground, lb. 25 @ 35	Sandalwood,
4-F, lb. 05 1/4 @ 13	Shellac, white, (bone dr'd) lb. 35 @ 45	E. L. lb. 8 00@8 60
3-F, lb. 05 1/4 @ 13	Tragacanth, No. 1, bbls. 1 75@2 00	W. L. lb. 4 50@4 75
Carbonate, lb. 20 @ 25	No. 2, lbs. 1 50@1 75	Sassafras, true, lb. 2 00@2 25
Muriate, Lp., lb. 18 @ 30	Pow., lb. 1 25@1 50	Syn., lb. 75 @ 1 00
Muriate, Gra., lb. 08 @ 18		Spearmint, lb. 2 00@2 40
Muriate, Po., lb. 20 @ 30		Tansy, lb. 5 00@5 25
Arsenic		Thyme, Red, lb. 11 15@1 70
Pound 07 @ 20		Thyme, Whi., lb. 1 25@1 80
Balsams		Wintergreen
Copaiba, lb. 50 @ 80		Leaf, true, lb. 5 40@6 00
Fir, Cana., lb. 2 00@2 40		Birch, lb. 2 75@3 20
Fir, Oreg., lb. 50 @ 1 00		Syn. 75 @ 1 20
Peru, lb. 1 70@2 20		Wormseed, lb. 3 50@4 00
Tolu, lb. 1 50@1 80		Wormwood, lb. 4 75@5 20
Barks		Oils Heavy
Cassia, Ordinary, lb. 25 @ 30		Castor, gal. 1 15@1 35
Ordin., Po., lb. 20 @ 25		Cocoonut, lb. 22 1/2 @ 35
Saigon, lb. 40 @ 40		Cod Liver, Norwegian, gal. 1 00@1 50
Saigon, Po., lb. 50 @ 60		Cot. Seed Gals. 90 @ 1 10
Elm, lb. 35 @ 40		Lard, ex., gal. 1 55@1 65
Elm, Powd., lb. 35 @ 40		Lard, No. 1, gal. 1 25@1 40
Elm, G'd, lb. 40 @ 45		Linseed, raw, gal. 63 @ 78
Sassafras (P'd lb. 45) @ 35		Linseed, boil., gal. 66 @ 81
Soap-tree, cut, lb. 15 @ 25		Neatsfoot, extra, gal. 80 @ 1 25
Soap-tree, Po., lb. 25 @ 30		Olive,
Berries		Malaga, gal. 2 50@3 00
Cubeb, lb. 75 @ 80		Pure, gal. 3 00@5 00
Cubeb, Po., lb. 80 @ 80		Sperm, gal. 1 25@1 50
Juniper, lb. 10 @ 20		Tanner, gal. 75 @ 90
Blue Vitriol		Tar, gal. 50 @ 65
Pound 05 @ 15		Whale, gal. 2 @ 20
Borax		Opium
P'd or Xtal, lb. 06 @ 13		Gum, ozs., \$1.40; lb. 17 50@20 00
Brimstone		Powder, ozs., \$1.40; lb. 17 50@20 00
Pound 04 @ 10		Gran., ozs., \$1.40; lb. 17 50@20 00
Camphor		Paraffine
Pound 50 @ 65		Pound 06 1/2 @ 15
Cantharides		Papper
Russian, Powd. @ 3 50		Black, grd., lb. 30 @ 40
Chinese, Powd. @ 1 25		Red, grd., lb. 42 @ 55
Chalk		White, grd., lb. 35 @ 45
Crayons, white, dozen @ 3 60		Pitch Burgundy
dustless, doz. @ 6 00		Pound 20 @ 25
French Powder, Coml., lb. 03 1/2 @ 10		Petrolatum
Precipitated, lb. 12 @ 15		Amber, Plain, lb. 12 @ 17
Prepared, lb. 14 @ 16		Amber, Carb., lb. 14 @ 19
White, lump, lb. 03 @ 10		Cream Whi., lb. 17 @ 22
Capsicum		Lily White, lb. 20 @ 25
Pods, lb. 60 @ 70		Snow White, lb. 22 @ 27
Powder, lb. 62 @ 75		Plaster Paris Dental
Cloves		Barrels 5 @ 25
Whole, lb. 25 @ 35		Less, lb. 03 1/2 @ 08
Powdered, lb. 30 @ 40		Potassa
Cocaine		Caustic, st'ks, lb. 55 @ 88
Ounce 11 43 @ 13 60		Liquor, lb. 40 @ 40
Copperas		Potassium
Xtal, lb. 03 1/4 @ 10		Acetate, lb. 60 @ 96
Powdered, lb. 04 @ 15		Bicarbonate, lb. 30 @ 35
Cream Tartar		Bichromate, lb. 15 @ 25
Pound 25 @ 40		Bromide, lb. 51 @ 72
Cuttlebone		Carbonate, lb. 30 @ 35
Pound 40 @ 50		Chlorate,
Dextrine		Xtal, lb. 17 @ 23
Yellow Corn, lb. 06 1/2 @ 15		powd., lb. 17 @ 23
White Corn, lb. 07 @ 15		Gran., lb. 21 @ 28
Extract		Iodide, lb. 3 64 @ 3 84
Witch Hazel, Yel-low Lab., gal. 99 @ 1 82		Pernanganate, lb. 22 1/2 @ 35
Licorice, P'd, lb. 50 @ 60		Prussiate,
Flower		Red, lb. 80 @ 90
Arnica, lb. 75 @ 80		Yellow, lb. 50 @ 60
Chamomile,		Quassia Chips
German, lb. 35 @ 45		Pound 15 @ 20
Roman, lb. 40 @ 90		Powd., lb. 25 @ 30
Saffron,		Quinine
American, lb. 35 @ 40		5 oz. cans, ozs. @ 57
Spanish, ozs. @ 1 25		Sal
Formaldehyde, Bulk		Epsom, lb. 03 1/4 @ 10
Pound 09 @ 20		Glaubers,
Fuller's Earth		Lump, lb. 03 @ 10
Powder, lb. 05 @ 10		Gran., lb. 03 1/2 @ 10
Gelatin		Nitre,
Pound 55 @ 65		Xtal or Powd. 10 @ 22
Glue		Gran., lb. 09 @ 20
Brok., Bro., lb. 20 @ 30		Rochelle, lb. 18 @ 30
Gro'd, Dark, lb. 16 @ 22		Soda, lb. 02 1/2 @ 08
Whi. Flake, lb. 27 1/2 @ 35		Soda
White G'd., lb. 25 @ 35		Ash 03 @ 10
White AXX light, lb. 40 @ 40		Bicarbonate, lb. 03 1/2 @ 10
Ribbon 42 1/2 @ 50		Caustic, Co'l., lb. 08 @ 15
Glycerine		Hyposulphite, lb. 05 @ 10
Pound 14 1/2 @ 35		Phosphate, lb. 23 @ 28
		Sulphite,
		Xtal, lb. 07 @ 12
		Dry, Powd., lb. 12 1/2 @ 20
		Silicate, Sol., gal. 40 @ 50
		Turpentine
		Gallons 55 @ 70

GROCERY PRICE CURRENT

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

ADVANCED

Veal

DECLINED

F. B. Soap

AMMONIA

Parsons, 64 oz.	2 95
Parsons, 32 oz.	3 35
Parsons, 18 oz.	4 20
Parsons, 10 oz.	2 70
Parsons, 6 oz.	1 80

APPLE BUTTER

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

BAKING POWDERS

Royal, 2 oz., doz.	93
Royal, 4 oz., doz.	1 80
Royal, 6 oz., doz.	2 45
Royal, 12 oz., doz.	4 85
Royal, 2 1/2 lbs., doz.	13 75
Royal, 5 lbs., doz.	24 50



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

BLEACHER CLEANSER

Clorox, 16 oz., 24s	3 25
Lizzie, 16 oz., 12s	2 15

BLUING

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

BEANS and PEAS

Chili Beans, 100 lb. bag	5 00
Dry Lima Beans 100 lb.	7 25
White H'd P. Beans 2 50	
Split Peas, Yell., 60 lb.	4 10
Split Peas, Gr'n 60 lb.	4 45
Scotch Peas, 100 lb.	6 40

BURNERS

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

BOTTLE CAPS

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

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

Post Brands

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

Amsterdam Brands

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

BROOMS

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

BRUSHES

Solid Back, 8 in.	1 50
Solid Back, 1 in.	1 75
Pointed Ends	1 25

Stove

Shaker	1 80
No. 50	2 00
Peerless	2 60

Shoe

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

BUTTER COLOR

Dandelion	2 85
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CANDLES

Electric Light, 40 lbs.	12.1
Plumber, 40 lbs.	12.8
Paraffine, 6s	14 1/2
Paraffine, 12s	14 1/2
Wicking	40
Tudor, 6s, per box	30

CANNED FRUITS

Hart Brand	
Apples	4 75

Blackberries

Pride of Michigan	2 55
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Cherries

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

Gooseberries

No. 10	7 50
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Pears

Pride of Mich. No. 2 1/2	2 25
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Black Raspberries

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

Red Raspberries

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

Strawberries

No. 2	3 00
8 oz.	1 20
Marcellus, No. 2	1 80

CANNED FISH

Clam Ch'der, 10 1/2 oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed, No. 1	2 75
Clams, Minced, No. 1/2	2 40
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 55
Cove Oysters, 5 oz.	1 35
Lobster, No. 1/4, Star	2 00
Shrimp, 1, wet	1 45
Sard's, 1/4 Oil, Key	4 25
Sardines, 1/4 Oil, K'less	3 35
Salmon, Red Alaska	1 90
Salmon, Med. Alaska	1 45
Salmon, Pink, Alaska	1 20
Sardines, Im. 1/4, ea.	6@16
Sardines, Im. 1/2, ea.	25
Sardines, Cal.	1 10
Tuna, 1/2 Van Camps, doz.	1 75
Tuna, 1/4s, Van Camps, doz.	1 35
Tuna, 1s, Van Camps, doz.	3 60
Tuna, 1/4s, Chicken Sea, doz.	1 85

CANNED MEAT

Bacon, Med. Beechnut	3 00
Bacon, Lge. Beechnut	2 10
Beef, Lge. Beechnut	4 10
Beef, Med. Beechnut	2 50
Beef, No. 1, Corned	2 00
Beef, No. 1, Roast	2 70
Beef, 2 1/2 oz., Qua., sli.	1 35
Beef, 4 oz. Qua., sli.	2 25
Beefsteak & Onions, s.	2 70
Chili Con Car., 1s	1 20
Deviled Ham, 1/4s	1 50
Deviled Ham, 1/2s	2 85
Potted Beef, 4 oz.	1 10
Potted Meat, 1/4 Libby	52
Potted Meat, 1/2 Libby	80
Potted Meat, 3/4 Qua.	55
Potted Ham, Gen. 1/4	1 45
Vienna Saus. No. 1/2	1 00
Vienna Sausage, Qua.	90
Veal Loaf, Medium	2 25

Baked Beans

Campbells, 48s	2 30
Van Camp, Bean Hole, 36s	3 75

CANNED VEGETABLES

Hart Brand	
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Baked Beans

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

Lima Beans

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

Red Kidney Beans

No. 10	3 75
No. 2	85
8 oz.	60

String Beans

Little Dot, No. 2	2 25
Little Dot, No. 1	1 80
Little Quaker, No. 1	1 60
Little Quaker, No. 2	2 00
Choice, Whole, No. 2	1 70
Cut, No. 10	9 00
Cut, No. 2	1 60
Pride of Michigan	1 35
Marcellus Cut, No. 10	6 50

Wax Beans

Little Dot, No. 2	2 25
Little Dot, No. 1	1 80
Little Quaker, No. 1	1 45
Choice, Whole, No. 2	1 70
Choice, Whole, No. 1	1 35
Cut, No. 10	9 00
Cut, No. 2	1 50
Pride of Mich., No. 2	1 25
Marcellus Cut, No. 10	6 50

Beets

Extra Small, No. 2	2 50
Fancy Small, No. 2	2 00
Pride of Mich., No. 2 1/2	2 00
Hart Cut, No. 10	5 00
Marcel. Whole, No. 2 1/2	1 35
Hart Diced, No. 2	90

Carrots

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

Corn

Golden Ban., No. 2	1 20
Golden Ban., No. 10	10 00
Little Quaker, No. 1	90
Country Gen., No. 2	1 20
Pride of Mich., No. 1	80
Marcellus, No. 2	95
Fancy Crosby, No. 2	1 15
Whole Grain, 6 Ban-tam, No. 2	1 45

Peas

Little Dot, No. 2	2 25
Little Quaker, No. 10	11 25
Little Quaker, No. 2	2 15
Sifted E. June, No. 10	9 50
Sifted E. June, No. 2	1 75
Belle of Hart, No. 2	1 75
Pride of Mich., No. 2	1 45
Marcel., Sw. W. No. 2	1 55
Marcel., E. June, No. 2	1 35
Marcel., E. Ju., No. 10	7 50

Pumpkin

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

Sauerkraut

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

Spinach

No. 2 1/2	2 25
No. 2	1 80

Squash

Boston, No. 3	1 35
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Succotash

Golden Bantam, No. 2	2 10
Hart, No. 2	1 80
Pride of Michigan	1 65
Marcellus, No. 2	1 15

Tomatoes

No. 10	5 25
No. 2 1/2	1 30
No. 2	1 40
Pride of Mich., No. 2 1/2	1 35
Pride of Mich., No. 2	1 10

CATSUP

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

CHILI SAUCE

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

OYSTER COCKTAIL

Sniders, 11 oz.	2 00
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CHEESE

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

CHEWING GUM

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

CHOCOLATE

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

CLOTHES LINE

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

COFFEE ROASTED

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

McLaughlin's Kept-Fresh



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

CONDENSED MILK

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

EVAPORATED MILK



Currants
Packages, 11 oz. ----- 11½

Dates
Imperial, 12s, pitted 1 70
Imperial, 12s, Regular 1 30

Peaches
Evap., Choce ----- 09
Fancy ----- 10½

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

Raisins
Seeded, bulk ----- 6¼
Thompson's seedless blk. 6¼
Thompson's seedless,
15 oz. ----- 7¼
Seeded, 15 oz. ----- 7¼

California Prunes
90@100, 25 lb. boxes @05
80@90, 25 lb. boxes @05½
70@80, 25 lb. boxes @06
60@50, 25 lb. boxes @06½
50@40, 25 lb. boxes @07
40@30, 25 lb. boxes @07½
30@20, 25 lb. boxes @08½
20@10, 25 lb. boxes @12
18@24, 25 lb. boxes @14½

Hominy
Pearl, 100 lb. sacks -- 3 50

Bulk Goods
Elbow Macaroni, 20 lb. 4½
Egg Noodle, 10 lbs. -- 12

Pearl Barley
0000 ----- 7 00
Barley Grits ----- 5 00
Chester ----- 3 50

Sage
East India ----- 10

Tapioca
Pearl, 100 lb. sacks -- 7½
Minute, 8 oz., 3 doz. 4 05
Dromedary Instant -- 3 50

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

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

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

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

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

GELATINE
Jell-o, 3 doz. ----- 2 55
Minute, 3 doz. ----- 4 05
Plymouth, White ----- 1 55
Quaker, 3 doz. ----- 1 75

JELLY AND PRESERVES
Pure, 30 lb. pails ----- 2 60
Imitation, 30 lb. pails 1 60
Pure, 6 oz., Asst., doz. 90
Pure Pres., 16 oz., dz 1 85

JELLY GLASSES
½ Pint Tall, per doz. 38
½ Pint Squat, per doz. 38

Margarine
I. VAN WESTENBRUGGE
Food Distributor



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

Wilson & Co.'s Brands
Oleo
Nut ----- 09
Special Roll ----- 12

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

Safety Matches
Red Top, 5 gross case 4 75
Signal Light, 5 gro. cs 4 40

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

NUTS—Whole
Almonds, Peerless ----- 15½
Brazil, large ----- 12½
Fancy Mixed ----- 11½
Filberts, Naples ----- 13
Peanuts, Vir. Roasted 6¾
Peanuts, Jumbo ----- 7½c
Pecans, 3, star ----- 25
Pecans, Jumbo ----- 40
Pecans, Mammoth ----- 50
Walnuts, Cal. ----- 13@21
Hickory ----- 07

Salted Peanuts
Fancy, No. 1 ----- 7
24 1 lb. Cellop'e case 1 80

Shelled
Almonds ----- 39
Peanuts, Spanish ----- 5¼
125 lb. bags ----- 5¼
Filberts ----- 32
Pecans Salted ----- 45
Walnut California ----- 42

MINCE MEAT
None Such, 4 doz. ----- 6 20
Quaker, 3 doz. case ----- 2 65
Yo Ho, Kegs, wet, lb. 16¾

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

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

PICKLES
Medium Sour
5 gallon, 400 count -- 4 75

Sweet Small
5 Gallon, 500 ----- 7 25

Dill Pickles
Gal., 40 to Tin, doz. -- 7 50
32 oz. Glass Pickled -- 2 00
32 oz. Glass Thrown -- 1 45

Dill Pickles Bulk
5 Gal., 200 ----- 3 65
16 Gal., 650 ----- 11 25
45 Gal., 1300 ----- 30 00

PIPES
Cob, 3 doz. in bx. 1 00@1 20

PLAYING CARDS
Battle Axe, per doz. 2 65
Bicycle, per doz. ----- 4 70
Torpedo, per doz. ----- 2 50

POTASH
Babbitt's, 2 doz. ----- 2 75

FRESH MEATS
Beef
Top Steers & Heif. ----- 11
Good Steers & Heif. ----- 09
Med. Steers & Heif. ----- 08
Com. Steers & Heif. ----- 07

Veal
Top ----- 10
Good ----- 09
Medium ----- 07

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

Mutton
Good ----- 04½
Medium ----- 03
Poor ----- 02

Pork
Loin, med. ----- 07
Butts ----- 07
Shoulders ----- 06
Spareribs ----- 05
Neck bones ----- 03
Trimnings ----- 04

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

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

Lard
Pure in tierces ----- 5
60 lb. tubs ----- advance ¼
50 lb. tubs ----- advance ¼
20 lb. pails ----- advance ¾
10 lb. pails ----- advance ¾
5 lb. pails ----- advance 1
3 lb. pails ----- advance 1
Compound tierces ----- 6½
Compound, tubs ----- 7

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

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

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

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

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

RUSKS
Postma Biscuit Co.
18 rolls, per case ----- 1 80
12 rolls, per case ----- 1 20
18 cartons, per case -- 2 15
12 cartons, per case -- 1 45

SALERATUS
Arm and Hammer 24s 1 50

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

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

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

Lake Herring
½ Bbl., 100 lbs. -----
Mackerel
Tubs, 60 Count, fy. fat 6 00
Pails, 10 lb. Fancy fat 1 50

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

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

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

SALT
F. O. B. Grand Rapids
Colonial, 24, 2 lb. ----- 95
Colonial, 36-1½ ----- 1 20
Colonial, Iodized, 24-2 1 35
Med. No. 1 Bbls. ----- 2 90
Med. No. 1, 100 lb. bk. 1 00
Farmer Spec., 70 lb. 1 00
Packers Meat, 50 lb. 65
Cream Rock for ice
cream, 100 lb., each 85
Butter Salt, 280 lb. bbl. 4 00
Block, 50 lb. ----- 40
Baker Salt, 280 lb. bbl. 3 80
6, 10 lb., per bale ----- 93
20, 3 lb., per bale ----- 1 00
28 lb. bags, Table ----- 40



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

BORAX
Twenty Mule Team
24, 1 lb. packages -- 3 35
48, 10 oz. packages -- 4 40
96, ½ lb. packages -- 4 00

WASHING POWDERS
Bon Ami Pd., 18s, box 1 90
Bon Ami Cake, 18s. 1 65
Brillo ----- 85
Climaline, 4 doz. ----- 3 60
Grandma, 100, 5c ----- 3 50
Grandma, 24 Large ----- 3 50
Snowboy, 12 Large ----- 2 55
Gold Dust, 12 Large 2 05
Golden Rod, 24 ----- 4 25
La. France Laun., 4 dz. 3 65
Old Dutch Clean., 4 dz. 3 40
Octagon, 96s ----- 3 90
Rinso, 40s ----- 3 20
Rinso, 24s ----- 5 25
Rub No More, 100, 16
oz. ----- 3 85
Rub No More, 20 Lg. 4 00
Spotless Cleanser, 48,
20 oz. ----- 3 85
Sani Flush, 1 doz. ----- 2 25
Sapolio, 3 doz. ----- 3 15
Soapine, 100, 12 oz. ----- 6 40
Snowboy, 100, 10 oz. ----- 7 20
Speedee, 3 doz. ----- 2 10
Sunbrite, 50s ----- 4 75
Wyandotte, 48s ----- 4 75
Wyandotte, Deterg's, 24s 2 75

SOAP
Am. Family, 100 box 5 60
Crystal White, 100 ----- 3 50
F.B., 60s ----- 2 00
Fels Naptha, 100 box 5 00
Flake White, 10 box 2 85
Grdma White Na. 10s 3 50
Jap Rose, 100 box ----- 7 40
Fairy, 100 box ----- 4 00
Palm Olive, 144 box 8 25
Lava, 50 box ----- 2 25
Pummo, 100 box ----- 4 85
Sweetheart, 100 box ----- 5 70
Grandpa Tar, 50 sm. 2 10
Grandpa Tar, 50 lge. 3 50
Trilby Soap, 50, 10c 3 15
Williams Barber Bar, 9s 50
Williams Mug, per doz. 48
Lux Toilet, 50 ----- 3 15

SPICES
Whole Spices
Allspice, Jamaica ----- @24
Cloves, Zanzibar ----- @36
Cassia, Canton ----- @24
Cassia, 5c pkg., doz. @40
Ginger, Africa ----- @19
Mixed, No. 1 ----- @30
Mixed, 10c pkgs., doz. @65
Nutmegs, 70@90 ----- @50
Nutmegs, 105-110 ----- @48
Pepper, Black ----- @23

Pure Ground in Bulk
Allspice, Jamaica ----- @15
Cloves, Zanzibar ----- @27
Cassia, Canton ----- @20
Ginger, Corkin ----- @18
Mustard ----- @18
Mace, Penang ----- @65
Pepper, Black ----- @19
Nutmegs ----- @21
Pepper, White ----- @25
Pepper, Cayenne ----- @28
Paprika, Spanish ----- @29

Seasoning
Chili Powder, 1½ oz. ----- 65
Celery Salt, 1½ oz. ----- 80
Sage, 2 oz. ----- 80
Onion Salt ----- 1 35
Garlic ----- 1 35
Ponely, 3½ oz. ----- 3 25
Kitchen Bouquet ----- 4 50
Laurel Leaves ----- 20
Marjoram, 1 oz. ----- 90
Savory, 1 oz. ----- 65
Thyme, 1 oz. ----- 90
Tumerci, 1½ oz. ----- 65

STARCH
Corn
Kingsford, 24 lbs. ----- 2 30
Powd., bags, per 100 2 65
Argo, 24, 1 lb. pkgs. 1 52
Cream, 24-1 ----- 2 20

Gloss
Argo, 24, 1 lb. pkgs. 1 52
Argo, 12, 3 lb. pkgs. 2 17
Argo, 8, 5 lb. pkgs. ----- 2 46
Silver Gloss, 48, 1s ----- 11¼
Elastic, 32 pkgs. ----- 2 55
Tiger, 48-1 -----
Tiger, 50 lbs. ----- 2 75

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

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

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

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

COOKING OIL
Mazola
Pints, 2 doz. ----- 4 60
Quarts, 1 doz. ----- 4 30
Half Gallons, 1 doz. 7 75
Gallons, each ----- 1 25
5 Gallon cans, each -- 3 70

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

TEA
Japan
Medium ----- 17
Choice ----- 21@29
Fancy ----- 35@38
No. 1 Nibbs ----- 32

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

Ceylon
Pekoe, medium ----- 41

English Breakfast
Congou, medium ----- 28
Congou, Choice ----- 35@38
Congou, Fancy ----- 42@43

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

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

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

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

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

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

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

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

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

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

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

WRAPPING PAPER
Fibre, Manila, white -- 05
No. 1 Fibre ----- 06½
Butchers D F ----- 05½
Kraft ----- 04
Kraft Stripe ----- 09½

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

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

SHOE MARKET

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

A Fighting Spirit Rekindled in Trade.

Thanks to the vigorous opposition of some of the shoe merchants of the city of New York, the cancellation store racket is being jolted out of business. Some of these stores live by misrepresentation, through trading on the names of well-known stores everywhere. As we have said before, the idea back of the shop is to beguile the public into believing that some rather famous shops were unable to pay their bills. As a result the "cancelled" shoes naturally went to those quick sources who had ready money to buy wholesale at ridiculously low prices. Then, that advantage of buying shoes that were made up for somebody else is transmitted to the consumer at prices from \$1.95 to \$3.95.

As a racket it has its plausible points but as a business it blows up the minute pressure is brought to bear. If every merchant in New York, who saw his shoes in a cancellation window, would ask for an injunction order to be issued by the courts, the racket would die a-borning.

Two organizations, having a pride in their name, have gone to the courts and obtained injunction orders enjoining and restraining the defendants, their agents, servants, employees, associates, representatives, stockholders and directors from:

1. Either directly or indirectly using, manufacturing, selling, disposing of and/or displaying or distributing shoes, slippers, rubbers and kindred products bearing the stamp, impress, brand, label or carton containing the name "—" and/or "—Shoe" in any shape, manner, form, character or designation whatsoever in connection with the aforesaid;

2. From representing either orally or in writing or through literature that the shoes, rubbers and/or slippers manufactured, sold, disposed of, distributed or displayed by the defendants bearing the name "—" and/or "—Shoe" are the same shoes, rubbers and/or slippers manufactured, purchased and sold by the plaintiff bearing the name aforesaid;

3. From exposing to public view and/or displaying any and all signs, advertisements, either orally, written or printed matter which in any way is calculated to and does deceive the public into believing that the shoes, rubbers and slippers branded, stamped, impressed or labelled "—" and/or "—Shoe" manufactured, sold, displayed and/or distributed by the defendants are the same as that purchased and sold by the plaintiff bearing the aforesaid stamp, impress, brand or label;

4. From exposing to public view cartons, signs, labels or any and all matter bearing the name "—" and/or "—Shoe" in connection with the manufacture, sale or distribution of shoes, rubbers, slippers and/or kindred products.

That order of the court throws the fear of the law into the offender. You can rest assured that the shoes come out of the window and out of the stock and they are under lock and key from that time on until the matter has been debated in court.

It may cost the merchant a bit of trouble, a bit of legal expense and the amount of money that it takes to rent

a \$5,000 surety bond; but it is worth more than all the trouble and expense because it not only establishes a pride in a name but a spirit of resistance to misrepresentation.

This thing is positive—that during the period of the restraining injunction, that if any one of these stores shows the merchandise bearing the name or by inference designates that the shoes without the label, have a parentage, then that store is going to be hauled in for contempt of court and the individual is liable to criminal sentence. Trifling with the court in the state of New York is no trivial matter and any explanations of ignorance, error and inaccuracy meet with the same full weight of the law.

Another case in New York—with the famous name taken in vain "Jim" instead of "John" or "Tom" instead of "Thomas"—and the same due process of restraint through injunction prevents continuance of that form of misrepresentation.

There is something to be said for the rekindling of obstinacy on the part of merchants who have tolerated for too long the little fraudulencies. New York has demonstrated its vigorous opposition to the racket of paying for protection.

A new and vigorous spirit of pride in one's name and business is again in the making.—Boot and Shoe Recorder.

When On Your Way, See Onaway.

Onaway, Jan. 31—And that is just what Mr. Harry Widdicomb, of Grand Rapids, did although his stay was altogether too brief. We signed his release, however, on promises to return in the very near future, a promise that is mandatory from the fact that we were both interested in the same subjects and lack of time compelled a postponement. At the completion of the future meeting perhaps Mr. Widdicomb will be called upon to describe it in his own interesting manner and do a much better job than I could do.

I can appreciate the article in the Out Around of the Tradesman Jan. 25, contributed by a Central Michigan merchant, entitled Rubber Footwear, and complaining about discriminative prices, quoting the phrase, "We cannot but wonder just why you make definite plans to kill your small merchants," etc. Mr. Stowe comments, "I have discussed—and cursed—this matter in these columns many times."

Now if the complainant thinks he has a grievance because his competitor has an advantage of a 10 per cent. discount on his purchases, just compare his case with the small merchant dealing in Eastman Kodak films who has to compete with the larger dealer who gets as high as an extra 15 and 5 per cent.

The writer entered a protest to the above named company, dated Dec. 9, 1931, and submitted a copy of same, together with the company's reply to Mr. Stowe, receiving his prompt reply, "The letter you received from Rochester is just what I would expect. It covers much ground, but says very little."

Having occasion to refer to this same subject in a subsequent letter, Sept. 10, 1932, I received a more encouraging reply as follows:

We are glad to receive the comments contained in your letter of Sept. 10 in regard to the distribution of films through firms handling our products.

Films were sold this year under the plan outlined in our letter of Dec. 1, 1931, and while this has not been entirely satisfactory to all concerned, we felt at that time it was the best proposition for merchants, large and small. As stated in that letter the plan is effective for the year 1932 only and it is very probable that we will revise our method of distribution for next season and at that time we will be very glad to take into consideration the contents of your letter.

Eastman Kodak Co.

Nevertheless, Dec. 31, 1932, comes the announcement, "Our plan for the year 1932 has been so universally satisfactory that it has seemed advisable not to make any decided change," etc. I wonder just how "universally" their plan was satisfactory, also just how the company obtained these results without consulting the thousands of smaller dealers who constitute such a large percentage of their customers. Perhaps, the company compiled its figures from the amount of dollars instead of from the numerous small dealers who distribute the Eastman films and come into direct contact with the consumer.

Just the same the ice up here is 16 inches thick and rapidly reaching 18. Ice houses are rapidly filling and if we are "hot" on account of unfair discounts, we will at least be able to give the best of service to our tourist visitors next summer, who come up here to cool off. God bless our country, "Tis of thee we sing."

Squire Signal.

Looks Like Plain Business Common Sense.

(Continued from page 12)

own knowledge that such acts of bad faith have prejudiced public officials against the generality of grocers; and the business often goes preferentially to chain grocers because the very "impersonality" which is regarded as their primary handicap facilitates their handling relief business fairly.

It is because individual grocers have been foolishly liberal in cashing relief checks that so much of this special business has been handled outside usual grocery circles. No official likes to hear that a recipient of aid has cashed his check in payment of a package of cigarets and used much of the proceeds to buy gas for joyriding. And because chain clerks do not make a practice to cash anybody's checks, this one great abuse is mostly avoided in chain grocer trading.

One angle to all this is how distressing and bewildering it is to find that little individual grocers often cash checks for utter strangers—handing out their money in exchange for a bit of paper without the least knowledge of the value thereof. One could wish—and many association officials do fervently wish—that such grocers might lose out every penny thus paid out illegitimately; for if relief orders mean anything, they mean that recip-

ients should receive nothing but the most solid necessities of life for them. Grocers who violate the spirit of such orders should be cast out of their associated connections regardless.

Paul Findlay.

Many Orders For Mannish Hats.

Many orders for mannish types of millinery continued to be received in the Eastern market. Popularization of these styles at lower prices has increased volume, particularly from out-of-town stores. The fedora type is sought and confidence is strong that the mannish vogue will be an outstanding feature of the Spring season, in line with the strong favor indicated for tailored suits. Much interest has been shown in the recent introduction of a new type taking its inspiration from the Turkish fez. As the season advances, strong favor is expected for straw types featuring novelty braids.

Plaid Vogue in Men's Wear.

Predictions are made by leading men's clothing manufacturers that plaids and checks will enjoy the greatest vogue in their history during the coming Spring and Summer season. Basing their estimates on the amount of piece goods sold and the initial Spring orders from retailers, these producers said it was not unlikely that at least 10 per cent. of the suits, sport jackets and trousers and slacks sold will be of plaids and checks. These range from the glen plaids to the Donnybrook checks, with most favor shown to the latter and more conservative types.

Sharp Drop in Mesh Hose Seen.

Overproduction and, in many cases, faulty manufacture, have broken the market for mesh hose, with the result that the coming Spring and Summer season will see a sharp curtailment in the volume of such styles sold. One manufacturer declared that a cut and sewed style, with full-fashioned foot and top, which sold for \$6.50 a dozen last January, was not bringing more than \$1.75 per dozen now. Price cuts on regular full-fashioned styles have also been sharp and most mills are now making efforts to clean out their accumulated stocks.

H. J. Pinney, dealer in groceries and dry goods at Belmont, sends in his renewal to the Tradesman and says: "We would not know how to get along without the Tradesman."

Positive protection
plus profitable investment
is the policy of the

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

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

Assurances have been received by Meyer Waterstone, president of the Women's Apparel Club of Michigan, that there will be a good representation of dress and coat manufacturers at the coming market and exposition to be held by that organization in this city on Feb. 12, 13 and 14 at the Hotel Statler. Displays will include women's, misses', boys', girls' and infants' wear and allied lines. According to Waterstone the number of exhibitors will equal that of each of the previous four expositions when approximately 200 manufacturers were represented.

The S. & F. Garment Co. has issued invitations to its friends and customers to attend the grand opening of their new quarters at 230 East Grand River avenue. A buffet luncheon will be served.

The friends of Mr. and Mrs. D. Frank Deneen were grieved to learn last week of the death of their young son, Billie, aged six, following an attack of pneumonia. Mr. Deneen is local manager for the Reyburn Manufacturing Co., Philadelphia. Mr. Deneen's office is at 1252 Michigan Theater building.

Mr. and Mrs. George Cornell were in the Detroit market a few days last week, making purchases for stock replenishments for the store purchased of Greene & Rice, in Milan. The dry goods stocks were purchased from the Krolik Corporation.

The American Carpet & Rug Co. has engaged in the floor covering business at 162 East Jefferson avenue and will sell at wholesale, covering the territory in Michigan and adjacent territory in Ohio and Indiana. David Rothenberg is at the head of the new organization. He was formerly associated with the Schuler Carpet Co., of this city.

E. A. Bowman, Inc., distributor of automobile equipment and accessories, 51 West Forest, has opened a branch store at 7716 Harper avenue. Mr. Bowman says his company plans a general expansion and will open six new stores in Detroit this year. The concern is one of the oldest in the accessory business in Detroit.

Funeral services for Anton Wilkowski were held in Detroit on Monday. Mr. Wilkowski died at his home, 6636 Center Line avenue, last Thursday after a lingering illness. In 1893 he opened a hardware store at 4801 Chene street and for many years had the largest store of its kind on the East side. He retired in 1917 and the business has since been carried on by his sons.

The American Cash Shoe Co. has taken over the business of the Brandau Shoe Co., wholesalers' and manufacturers' representatives, at 284 West Jefferson avenue. Oscar J. Freiwald, who was manager of the old company, is associated with his brother, Elmer Freiwald, and Roscoe C. Banker in ownership of the new company. The organization has been capitalized at \$25,000, under a Michigan charter.

A. Manchel has engaged in the wholesale distribution of women's dresses and will carry on a cash and

carry business, the first of its kind in the dress field in Detroit. He is located at 206 East Grand River avenue.

Edward A. Filene, Boston department store owner, addressed the local credit men at a banquet of the Michigan Credit Unions in the Hotel Fort Shelby on Monday. His subject was the Future Credit for the Masses.

For the third consecutive term, Emil Schwartz was elected president of the Detroit Retail Meat Merchants Association. Other officers elected were: John Socha, first vice-president; R. J. Stahl, second vice-president; Karl Sietz, third vice-president and Herman Fitchner fourth vice-president. E. J. LaRose is the new secretary and Pius Doedecke is treasurer. Claud Smith was elected financial secretary. The new offices of the association are in the Amaranth building, McDougall and Gratiot avenue.

C. H. Holden, dean of Detroit dealers, has opened a new stamp shop at 208 State street. Mr. Holden is the oldest stamp dealer in Michigan and first started in business in Muskegon in 1892. He came to Detroit twenty-seven years ago. He will continue to operate his other store at Woodward and Forest avenues. And speaking of philately the local radio station W X Y Z through the Michigan Broadcasting Co.'s network will feature a very interesting "Stamp Collectors' Hour" each Saturday night at 6:45.

Detroit Apparel Dealers, including dress, coat and suit, and millinery distributors and manufacturers are all set for the Women's Wear Market Week to be held in Detroit the week of Feb. 12. Thousands of dollars' worth of additional merchandise has been shipped to this city for the display of new spring models, during the market week.

D. Schuff will engage in the manufacture of millinery and new machinery is being installed at 230 East Grand River avenue.

Myer Waterstone, formerly representative for a Minneapolis dress manufacturer, has become associated with Tabin & Picker, of Chicago, manufacturer of women's dresses and will cover the Michigan territory for the firm. Mr. Waterstone is president of the Women's Apparel Club of Michigan and makes his headquarters in the Hotel Statler.

The Jefferson National Life Insurance Co. filed articles of incorporation last week. M. E. O'Brien, formerly president of the Detroit Life Insurance Co., will be president and general manager of the company, which has secured temporary offices in the Farwell building. The company will be licensed to do business after \$200,000 has been deposited with the State Treasurer.

February promises to be a month of important apparel conventions for Detroit. In addition to two women's wear events the Michigan Apparel Club, an organization of men's apparel salesmen, will hold their convention jointly with the Michigan Retail Clothiers Association on Feb. 26, 27 and 28. On Monday evening a buffet luncheon and entertainment will be featured by the Men's Apparel Club, at which the clothiers will be their guests. Dave Yaver, representing the Fitrite Cap Co., of Indianapolis, is

president of the Men's Apparel Club. Joseph Hickey, of the E. J. Hickey Co., 1533 Washington boulevard, is president of the Michigan Retail Clothiers Association.

Three men prominently identified with the grocery business in Detroit for many years have formed a new food brokerage company to be known as W. J. Tuck, Inc. The president of the new company will be W. J. Tuck, while W. E. Fitzgerald, who is resigning as vice-president, director and manager of the Detroit house of Lee & Cady, wholesale grocers, will be secretary and treasurer; Frank L. Pierce, vice-president of the Ryan Coffee Corporation, New York, and former sales director of Eastern Mid-West Division of the California Packing Corporation, will be vice-president. Mr. Tuck has been a merchandise broker in Detroit for sixteen years. At one time he was branch manager for the National Biscuit Co. in New England. Mr. Fitzgerald has been with Lee & Cady for twenty years. Mr. Pierce at one time represented the Cheek Neal Co., in Michigan. The accounts which Mr. Tuck formerly represented will be taken over by the new company. Offices of the Ryan Coffee Corporation, which W. J. Tuck, Inc., will represent, will be with W. J. Tuck, Inc. Mr. Fitzgerald's resignation at Lee & Cady is effective Feb. 1. All men will be active in the business.

The annual meeting of the Society of Automotive Engineers held here last week made it apparent why the public constantly gets better automobiles. It is because the vehicle's designer never is satisfied. While the 1933 car is remarkable so far as its inherent value is concerned, the engineers in their session here got busy with its various features and discussed a dozen and one ways of making them better by 1934.

Among the papers and discussions of greatest popular interest on the program was that dealing with streamlining of bodies. Obviously the engineers think that present streamlining efforts merely scratch the surface and that the future holds developments which will pale those of the moment. Chief interest in streamlining on the part of the design fraternity attaches to the matter of improved fuel mileage. The possibilities in this direction, as outlined by those who have investigated them, are such as make the average motorist reflect—thirty-five miles to the gallon in a car having a weight of 3,500 pounds is one of them.

Detroit's automobile show, sponsored by the local dealers' association rather than the manufacturers, measured up to its traditional reputation as the largest display of the year in point of models on exhibition. The industry, however, was not entirely detached from the display, for it is watching all local shows with greater keenness this year.

With several of the larger city automobile shows and the New York exhibition out of the way, the executives of the factories can see no reason for revising their estimate that 1933 sales will exceed those of 1932—reaching, the estimate goes, 1,500,000 cars.

Cannon-Ball Baker, racing driver, has joined the Graham-Paige Motors Corporation, it is announced by Robert C. Graham, vice-president. Baker will shortly embark upon a Nationwide program for the promotion of motoring safety among dealers and the public alike, it is said.

OUT AROUND.

(Continued from page 9)

It may well be possible to reduce expenses successfully and still lose the business. Expenses are the necessary evils of operation. They can never be eliminated. Beyond seeking assurance that they fall within normal bounds, the best energies should now as ever be devoted to the major functions of good buying and effective selling.

Whenever business again starts to improve, no matter how slightly, the trends of retail sales will again be upward. If we are at the bottom now, then there should be the possibility of a little gain before the end of 1933. If a 10 per cent. increase in volume can be secured in 1933 over 1932, in goods well bought and properly sold, the problem of distribution costs, so far as most retailers are concerned, will automatically solve itself.

E. A. Stowe.

Curtain Trade Sees Turn.

A curtain cloth yardage greater than was sold last Spring is forecast for this season by converters who are now receiving orders for Spring goods from curtain manufacturers. Although prices have declined substantially since the early part of 1932, overhead costs of the converting houses have also been reduced and executives said they expect to clear expenses and show a small profit this season. If their hopes are realized, they added it will mark the first season since the depression started that a profitable showing has been made. The substantial call for colored cushion dot materials for popular-price cottage set curtains is responsible for the gain in trade.

The deflection of the brains of America from making money out of the social order to solving the problems produced by the social order is pretty nearly the gist of our problem.

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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.

Wanted—General stock of merchandise in small town in good farming community. Address No. 561, c/o Michigan Tradesman. 561

FOR RENT—Store 25 x 75 feet, very best location, modern front. Desirable for shoes or groceries, etc. Will not rent for dry goods, clothing, or meats. Will rent very cheap. Apply Stein & Griswold Co., Allegan, Mich. 562

BALANCING THE BUDGET.

Very Startling Array of Facts and Figures.

Picture to yourself a book 11½ inches long, 9¼ inches wide, 1¾ inches thick, with 964 pages and containing roughly 1,360,000 words and figures and you have the National Budget for the fiscal year 1933-1934, nicknamed by Congress "The Bible." Between the covers of this book is a mixture of facts and figures of such immense proportions as to bewilder the average person. So far as is known, no other Government issues a book comparing with this one, and nowhere can a legislative body such as our Congress be found who will take this book, figuratively speaking, tear it to pieces in order to examine every minute particle of information or request contained therein before allowing an appropriation. Is it cause for surprise or indignation on the part of the taxpayers if Congress makes mistakes and allows unnecessary and expensive items to slip through occasionally?

Are high taxes entirely the fault of Congress or are those officials who request appropriations partly to blame? The answers to these questions are left for the individual to provide, and the information given is offered without comment. The reader can draw his own conclusions.

The United States Senate.

The U. S. Senate appropriates \$960,000 for salaries for itself, with \$51,000 more added for mileage. The Senate Chaplain receives \$1,680 per year for his services, while the office of the Secretary of the Senate costs \$118,520, including such items as two laborers at \$1,620 each, three at \$1,380 each, and one at \$1,680. The document room costs \$17,880, with one skilled laborer receiving \$1,740. The Senate committee employees, consisting mostly of clerks and messengers, cost \$481,000, while clerical assistance to the Senators cost an additional \$724,200. The office of Sargent at Arms and doorkeeper rolls up an expense of \$259,748 with such items as upholsterer and locksmith, \$2,400, cabinet maker, \$2,040, three carpenters at \$2,040 each, janitor \$2,040, seven skilled laborers at \$1,680 each, three female attendants in charge of ladies rest rooms \$1,500 each and three other female attendants in the ladies toilets at \$1,500 each, thirty-one page boys at \$4 per day and many others too numerous to mention. For contingent expenses the Senate appropriates \$498,186 for such items as stationery, automobile maintenance, folding of speeches, furniture and repairs and materials, also expenses of enquiries and investigations, reporting debates, and operation of the Senate kitchen and restaurant. The total Senatorial expenditures for 1934 are estimated at \$3,198,734, being \$101,144 higher than 1933.

The House of Representatives.

The House does things in a big way, appropriating for itself for salaries and mileage \$4,580,000. The Speaker of the House employs no less than eight assistants to conduct his office at a cost of \$20,140, while the House chaplain comes in for \$1,680. The clerk

of the House has an appropriation of \$164,630, being \$1,950 more than was used last year. Such items as property custodian, who is a skilled cabinet maker and experienced in the construction and purchase of furniture \$3,960. Locksmith and typewriter repairer, \$1,860, messenger and clock repairer \$1,740 and a host of bookkeepers and clerks. Committee employees cost \$296,000 with a wage scale varying from \$1,260 for janitor to \$7,000 for clerk. The office of Sargent at Arms cost \$33,860, while the police force for the House office building cost \$53,640, and this is \$8,800 more than the previous allowance. The office of doorkeeper estimates it will cost the taxpayers to operate during the fiscal year 1933-1934 only \$262,528 for forty-one pages at \$4 per day, two chief pages at \$1,980 each, janitor at \$1,440, messenger at \$1,560, seventeen messengers at \$1,740 each, seventeen laborers at \$1,260 each, three female attendants in ladies retiring room at \$1,680 each, one attendant in ladies reception room at \$1,440 two drivers at \$1,380 each. For special and minority employees we have two at \$5,000 each and four at \$2,820 each. The office of the majority floor leader has three clerks for \$11,240, while the minority has four employees, including the janitor, at a total cost of \$9,900. The House postmaster spends \$71,640 while \$3,400 is added for the maintenance and purchase of motor vehicles for mail handling, seven official reporters for the House receive \$7,500 each, the total expense for that department being \$67,740. For committee stenographers we have four at \$7,000 each and one janitor at \$1,440. The total salaries for officers and employees of the House is estimated for the fiscal year at \$1,058,448 and this is \$19,424 more than the last appropriation. For clerk hire for members and delegates of the House there is an appropriation of \$2,200,000, and for contingent expenses for the members of the House we have an added \$396,150 for such items as repairs and materials, extra clerks, stenographers, special and select committees, also telephone and telegraph services \$90,000 stationery \$60,000. The total House of Representatives appropriation for the fiscal year is \$8,267,598. This is \$7,576 less than 1932. Under the heading of miscellaneous we have Capitol police \$95,430, committee on printing, \$11,620, office of Legislative Counsel \$75,000 and statement of appropriations \$4,000. And in conclusion the old saying "If money is the root of all evil, give me more root," probably had its origin in the Halls of Congress.

A. C. Martin.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State:

Whittlesey, Wittaker, Inc., Detroit.
Max Fried Underwriting Agency, Detroit.
Albert Pick and Co., Detroit.
Eddy Filler Corp., Three Rivers.
A. L. Dennis Salt & Lumber Co., Grand Rapids.
Johnson Office Equipment Co., Jackson.
Arnold Check Writer Co., Inc., Flint.

Additional News Notes.

Kalamazoo—The Checker Cab Manufacturing Co. has resumed operations at its plant here and between 500 and 600 former employees have been notified to return to work, it has been announced by General Manager J. H. Tuttle. No new men will be employed. The body shop will be the first department to re-open and it is expected that the chassis division will get under motion about Feb. 1, according to officials. The plant will manufacture a much improved cab, orders for which are already on the books to assure a three months run. It is expected that spring business may keep the plant open indefinitely.

Lowell—John W. Hilderly succeeds Dexter G. Look in the drug business.

Detroit—Carbon-Electric, Inc., 5721 Michigan avenue, has been organized to manufacture and deal in electrical equipment with a capital stock of \$4,000, \$1,000 being subscribed and paid in.

Grand Rapids—The G. R. Case Co., 640 Front avenue, manufacturer of sample cases, has merged the business into a stock company under the style of the Grand Rapids Sample Case Co., with a capital stock of \$5,000, \$1,000 of which has been subscribed and paid in.

Grand Rapids—Sixty-One Grandville Avenue Corporation, 61 Grandville avenue, S. W., has been incorporated to manufacture and deal in stainless dyes, work in metal and wood, with a capital stock of \$42,000, \$1,000 being subscribed and paid in.

Pontiac—The DeLuxe Ice Cream Co., 443 Auburn avenue, manufacturer of ice cream and dealer in milk and dairy products, has merged the business into a stock company under the same style with a capital stock of \$1,000, all subscribed and paid in.

Lansing—Howland-Doyle, Inc., 122 North Grand avenue, has been incorporated to deal in clothing, dry goods, etc., and to manufacture and deal in candy and candy products with a capital stock of \$25,000, \$1,500 of which has been subscribed and paid in.

Detroit—The Industrial Specialty Manufacturing Co., 250 West Jefferson avenue, has been organized to manufacture and sell sewed novelties and to deal in cottons and woollens, with a capital stock of \$1,000, all subscribed and paid in.

Detroit—The Superior Solvents Corporation, 422 Stormfelts-Lovely building, has been organized to manufacture and sell cleaning solvents, soaps and cosmetics, with a capital stock of \$50,000, \$10,000 of which has been subscribed and paid in.

Royal Oak—The Kimball Manufacturing Co., Inc., 1712 Roseland street, has been organized to manufacture and distribute cutting tools for insulation board, card board fibre, with a capital stock of \$50,000, \$1,000 being subscribed and paid in.

Detroit—The Wonder Dust Products, Inc., 941 Holden avenue, manufacturer of cleaning and polishing products, has been incorporated with a capital stock of 3,000 shares at \$5 a share, \$9,350 being subscribed and \$1,000 paid in.

Detroit—Herman Kramer & Sons, 7665 Gratiot avenue, retail dealer in furniture, musical instruments, rugs and chinaware, have merged the business into a stock company under the style of the Kramer Furniture Co., Inc., with a capital stock of \$50,000, \$45,107.85 being subscribed and paid in.

Ithaca—Thieves entered the drug store of A. A. Sprague, Jan. 20, and carried away stock to the extent of about \$1,000. The robbery was discovered on Saturday morning when the store was opened for business.

Holland — Dick Van Tatenhove, proprietor of the Corner Hardware, River and Eighth streets, is closing out his entire stock of hardware at special sale, having to vacate his store in the near future.

Detroit — Sunlight Markets, Inc., 14914 Kercheval avenue, has been incorporated to deal in meats and groceries at retail with a capital stock of \$10,000, \$1,000 being subscribed and paid in.

Manistee — The William Miller Hardware Co. has transferred its stock to William J. Bolton (Manistee) as trustee, to be closed out and distributed among the creditors as their claims may appear.

Augusta—Thieves entered the grocery and dry goods store of Albert Snell, located South of here on the Climax road and carried away merchandise valued at approximately \$600.

East Tawas — Fire damaged the Carton Miller store to the extent of at least \$1,000.

A Business Man's Philosophy.

The true story of the early career of one of the wealthiest publishers of business papers, now dead, is as follows:

He was a young locomotive engineer, earning \$100 a month. In his spare time he wrote articles for the journal published for members of his craft. Eventually he was asked to join the staff of the paper at \$225 a month.

He went to his foreman and showed him the offer, but said he didn't think he would take it.

"You see," he explained, "if I took this job and didn't make good how could I support my family?"

"If you don't take it, I'm going to fire you," said the foreman. "If you do take it and get fired I'll give you back your old job."

He took the job, and when he died he left a fortune of several million dollars. He was the Hill of McGraw-Hill.

William Feather.

Three More Red and White Stores.

Last Saturday: Boston Square Market, Sidney Veenstra, owner, 1559 Kalamazoo avenue.

Next Saturday: Earl Kierstead, 1202 Jefferson avenue.

Community Grocery, R. Roelofs, owner, 4402 South Division avenue, Home Acres.

Dixie is the region where it won't help a panhandler to say he was thrown out of work on March 4.

Unfortunately the war to end war doesn't seem to have accomplished its purpose.

MODERN CUTS OF PORK

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

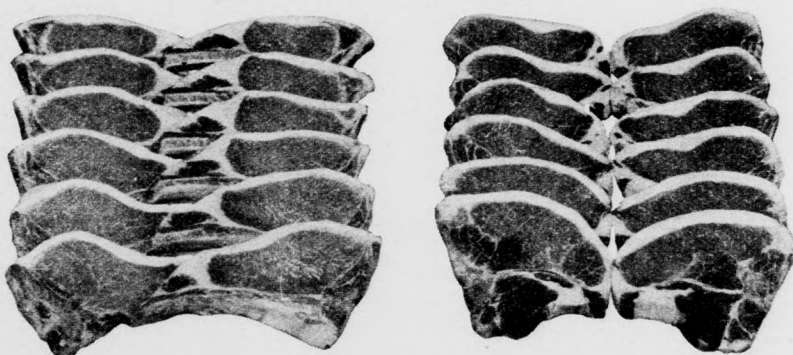


Art. XVI—Cut 1

CUTS FROM THE FRESH PORK LOIN (Continued)

Six ways to use the center cut of the pork loin are suggested by the National Live Stock and Meat Board's modern methods of cutting. In this article three of the ways are given. Others will be presented in the next article.

Center Cut Pork Chops



Rib Chops
A display of rib and loin chops.
Art. XVI—Cut 2

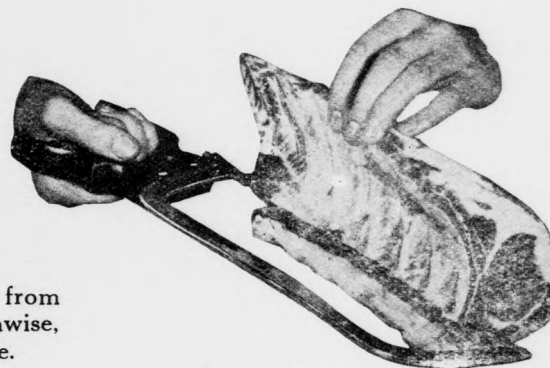
Six Ways To Use Center Cut Pork Loins

The attractive uniform sized chops from the center cut section of the pork loin are always in demand. The same section of the loin also is very popular for choice pork roasts.

Center Cut Pork Loin Roast

The Center Cut Pork Loin Roast made according to this method is very acceptable because after it is roasted the backbone can be removed easily and carving is facilitated.

Separate the backbone from the ribs by sawing lengthwise, parallel to the chine bone.



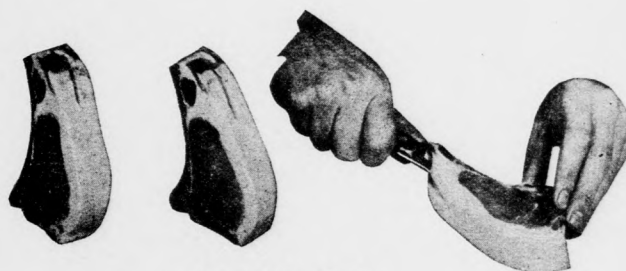
Art. XVI—Cut 3

Pork Chops With Pocket

Chops provided with a pocket for inserting a small amount of dressing should have a wide appeal. The cut is unusual as well as attractive.



Art. XVI—Cut 4



Art. XVI—Cut 5

1. Cut loin or rib chops one or two inches thick.

2. Make opening 1½ inches long at end of each chop. Make a pocket on inside of each chop with a small boning knife.

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

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

The brand you know



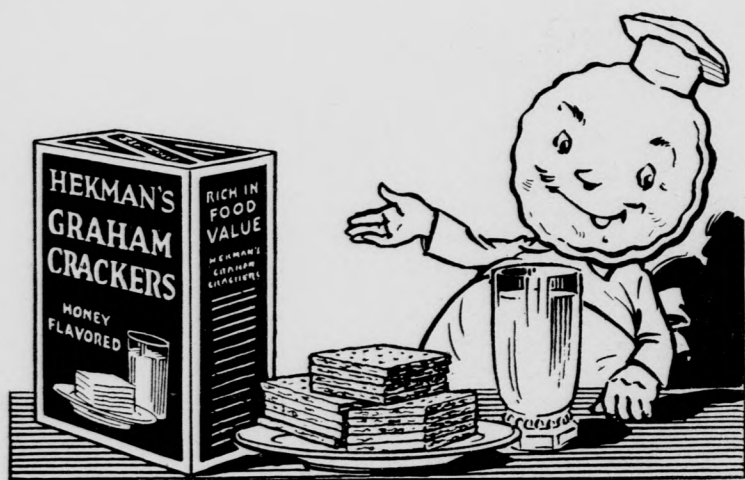
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Added Sales With Hekman Grahams

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.



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FIRE and BURGLAR PROOF

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WOMEN know quality when they see it. Fix up your store The Monarch Way—Modern Display Brackets, Display Tables, Pickle Stand, Flood Lights, Price Tag System—and show your customers, *in glass*, what they buy in tin . . . Display brackets are loaned to you. We charge no rent nor royalty for our patents. You get everything else needed on most favorable terms . . . The Monarch Way holds old customers—wins new ones.



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