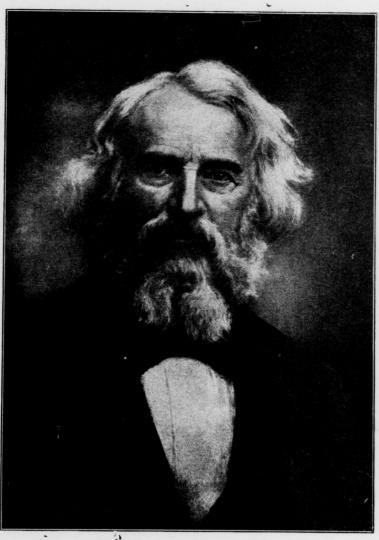
Fiftieth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 22, 1933

Number 2579



HENRY W. LONGFELLOW Born Feb. 27, 1807; died March 24, 1882.

LONGFELLOW'S CREED

My work is finished; I am strong In faith and hope and charity; For I have written the things I see, The things that have been and shall be. Conscious of right, nor fearing wrong; Because I am in love with Love, And the sole thing I hate is Hate; For Hate is death; and Love is life,

A peace, a splendor from above; And Hate a never ending strife, A smoke, a blackness from the abyss Where unclean serpents coil and hiss! Love is the Holy Ghost within; Hate is the unpardonable sin! Who preaches otherwise than this Betrays his Master with a kiss.

Speed Up Sales

by featuring properly advertised lines

The manufacturers are creating the demand and saving your time through their advertising.

You realize a maximum profit with a minimum of effort in selling

Baking Powder

Same Price Today

As 42 Years Ago

25 ounces for 25c

Your customers know it is a quality product . . . that the price is right. Why ask them to pay War Prices? It's up to you to show them that you have it.

Millions of Pounds Used by Our Government

era es

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.

Rademaker-Dooge Grocer Co.

Distributors of

Anchor Red Salmon

Red Heart Med. Red Salmon Surf Pink Salmon **Bull Dog Sardines**

Red Crown Sliced Beef

The House of Quality and Service







THEY COME BACK

for more! Once you sell Royal Desserts

to a customer, you can be sure she'll come back for more. For the famous Royal Quick Setting Gelatin Desserts and Royal Chocolate and Vanilla Puddings have delicious flavors - better than she's ever tasted before. And they're always absolutely fresh.

Get behind these fast-selling items. They bring satisfied customers and_ steady profits.

ROYAL DESSERTS

Products of

STANDARD BRANDS INCORPORATED

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.



A complete line of canned vegetables and fruits

Fiftieth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 22, 1933

Number 2579

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 urrent issues, 10 cents; issues a month or more old. 15 cents; issues a year or more old, 25 cents; issues five years or more old 50 cents.

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

> JAMES M. GOLDING Detroit Representative 507 Kerr Bldg.

SOME TRENDS IN TRADE.

Sidelights on the General Business

With technocracy on the way out as a favorite topic of conversation, inflation is again getting the top position. Bankers, orthodox economists, and creditor classes generally are opposing any change in the monetary system, but all groups would like to see a rise in prices. The purchasing power of the dollar continues to rise, and last week stood at \$1.81 as against \$1 in 1926. There can be no return to real prosperity until dollars are worth less and commodities more.

Most of the scrip and barter plans operated in local communities prevent hoarding and speed up turnover by placing a time limit on the scrip. That man will be a great public benefactor who shows the country how to speed the turnover of the money we now have.

Business during the fortnight about held its own, as it has for several months. Corporate earnings reports and dividend actions caused no dancing in the streets; electric power consumption sagged off, but steel production showed slight gains, freight car loadings improved, bank clearings ran higher than last year, and January automobile sales were astonishingly favorable. The actual condition of business seems better than current sentiment.

Led by Firestone, the tire companies slashed prices again, apparently in a race to see which one can roll up the largest deficit. It would be difficult to use the tire industry as an example in proving to the Visitor From Mars how our capitalistic system is supposed to operate. Firestone's cut was aimed at the mail order competitors, but Montgomery Ward and Sears, Roebuck & Co. promptly countered with corresponding reductions so that the previous competitive price status was not changed.

The cigarette price war has doubled in intensity, with the Big-4 reducing

prices to \$5.50 per thousand, less 10 and 2. The A. & P. immediately cut packs to 10 cents and cartons to a dollar. With the Government tax taking 6 cents on each package the makers of the newer non-advertised 10 cent brands would seem to lack the profit margin to permit a further slash. What price profitless selling!

The best sales news of the week comes from the automotive trade—perhaps best only because results in that field are the first to be released. Preliminary registration figures from various areas show a marked revival in January over December. In Illinois the increase was 329 per cent. as against a normal seasonal increase of 156 per cent. In the New York City territory 3,114 passenger cars were sold the first week n January as against 2,585 in the corresponding 1932 week.

Attendance at the Chicago automobile show ran 10 per cent. ahead of last year and floor sales were 150 per cent, higher.

Chevrolet's January output was 23 per cent. over last year, and Dodge dealers report that their retail sales for the month of Dodges and Plymouths increased 45 per cent. over last year.

Bank debits are up one week and down the next, with the decline from last year ranging from 20 to 27 per cent.

January retail store dollar sales in the New York metropolitan district (department, specialty, furniture) dropped 24 per cent. from last year.

January was National Cash Register's best month in a year and a half, and orders in sight for February indicate that it will be the best month in three years.

Western Electric last week ordered \$5,000 worth of checkwriting machines. The machines are not needed now, but indicate an intention to increase the payroll.

Remington Arms Union Metallic Cartridge Company has spurted, with January business being the best the company has had in several years. The plant has stepped up operations to five days a week from three days. Saunders Norvell, president, anticipates the wiseacres who might say "Japan" by pointing out the increased demand is chiefly for rim fire sporting arms ammunition, such as the 22.

General Motors' consumers car sales in January gained 5.7 per cent, over last January—the first gain over the corresponding month of the preceding year since July, 1931. The showing would have been even better had the company been able to supply the demand in its lower priced divisions. An actual shortage was reported in the Chevrolet division. World sales to dealers increased 9.9 per cent, over last January.

In December the failroads of the country showed the first monthly in-

crease in net operating income over the previous year since August, 1929.

General Motors earned only 7 cents a share on its preferred stock last year, and, of course, nothing on the common, but directors retained the regular dividends for at least another quarter. U. S. Steel directors looked at the 1932 deficit of \$91,987,961 and then slashed the quarterly payment on the preferred from \$1.75 to 50 cents. Standard Oil of New Jersey gave investors and stock market followers a sad surprise by eliminating the one dollar "extra" dividend which has been maintained for so long that it seemed 'regular' to most people.

Revival of sales of scrip mileage books by the Chicago & Northwestern Railway resulted the first day in the sale of books representing 251,000 miles of travel.

The automobile men have found that their largest market—the agricultural areas—has suffered a bigger drop in new car sales than the city districts, and they are planning to offer farmers during the spring and summer a new model on a smaller down payment than ever before, with no further payments demanded until after the crops are marketed in the fall.

Several industries are forestalling possible Congressional investigations by purging themselves of bad or questionable trade practices. The N. E. L. A., for example, has been succeeded by the Edison Electric Institute with a commendable program, and the advertising interests—advertisers, agencies and publishers—are cleaning house under a committee headed by the able Ralph Starr Butler of General Foods. The committee hopes to develop greater public acceptance of advertising by eliminating exaggerated claims, paid testimonials and pseudo scientific copy.

The importance of a prospering dealer organization is emphasized by the decision of the Buick-Olds-Pontiac division of General Motors to allow dealers to handle a competitive line when it is shown that economic necessity demands such a step. This is the first time in the history of the corporation that such permission has been granted.

Making Ice Cream in Old-time Freezer.

Reading an editorial recently in one of the leading newspapers, the editor sighs to think that the old ice cream freezer is gone. Someone is always sighing for the romantic and richly memoried past. But in this case we cannot join them; they must sigh alone.

Anyone who has had first-hand experience with the old hand freezer will join us in congratulating the more progressive present. Let us review the old cumbersome method of making home-made ice cream. It began with the pounding of ice, usually in the wood

shed. The ice was placed in a burlap sack and fractured with the flat of an ax.

This sounds simple enough, but have you ever tried it? The stubborn angular surfaces resent the blows of the ax, sending it bounding back with even greater force. Finally, if your patience and axes hold out, the block of ice would be reduced to the desired form and then there is only the freezing.

At the outset your pace was rapid, the can would fairly fly around through the ice. But as time wore on and the perspiration wore off, the handle would become more resistant to human force. The arm would tire, the whirling can would slow down, the whole thing would become a grind and the operator would begin to wonder if it was really worth while.

But at last the cream would stiffen and begin to take on body. Mouths would water and the anxious family would await the finishing touches.

But alas! In the last minute endeavor to whip the ice cream into a smooth creamy mixture, too much power was applied to the crank and the cream churned. To little care was used in removing the cover and working parts and salt found its way into the finished product.

And they mourn this old institution! Sigh for its return from the past! We may, with more justification wish for the return of the horse and buggy.

The original ice cream freezer is in the National museum, and as far as those who have had experience with this piece of crude equipment are concerned, it is in the proper place.

Modern methods of making ice cream have emancipated man from the ice cream freezer crank, just as the electric ice box has made ice tongs, once a household necessity, a thing of the past. Not only do we rejoice at avoiding all the muss and inconvenience of making ice cream at home, but to-day we are sure of what we are getting when we order ice cream. We can depend on its quality, freshness, and wholesomeness.

A. E. Reynolds.

Mutterings.

A lazy man is really no worse than a dead one—but he takes up more

The great trouble with people nowadays is that their earnings do not equal their yearnings.

Some men will do more for a cheap cigar than they will for a dollar.

Automobiles are like men—the cheaper they are the more noise they

The reason they make so many new laws is because the old ones are broken.

Winning an argument often necessitates the loss of something more valuable.

MEN OF MARK.

Henry A. Schantz, Vice-President Michigan Retail Hardware Assn.

Henry A. Schantz was born on First street, Grand Rapids, Aug. 27, 1892. Three of his grandparents were born in Germany and the other was of German descent, so there is no question as to his origin. In coming to this country the forbears of the subject of this biography located between Dutton and Caledonia. Mr. Schantz's father and mother subsequently removed to Grand Rapids, locating first on the West side and later in the South end of the city. Mr. Schantz attended the parochial school of the German Lutheran church at the corner of Second and Pettibone street. He subsequently spent four years at the German Lutheran school on Michigan avenue. He graduated from the eighth grade at the Jefferson avenue school and from the Central high school on the scientific course in 1912.

In the meantime the retail hardware house of Smith, Peck & Schantz had been segregated from Brown & Sehler Co. in 1910. Mr. Peck died the year the change took place. The business was continued several years under the style of Smith & Schantz, the latter member of the firm being Albert Schantz, father of the subject of this sketch. Then Mr. Smith went to Sparta to take the management of the Johnson implement store and the Grand Rapids house was taken over by Albert, Edward and Walter Schantz and A. Palmer and conducted under the style of Schantz Bros. & Palmer. In 1912 the firm dissolved, Edward Schantz retiring to take the management of the West Michigan Truck & Storage Co., while Walter Schantz became bond salesman for Paine, Webber & Co. A new line up followed with Albert Schantz, Henry Schantz and Thomas Sullivan, under the style of the Schantz Implement Co. The officers of the new corporation were as follows:

President—Albert Schantz.

Vice-President-Henry Schantz.

Secretary & Treasurer — Thomas

This management continued until Nov. 15, 1918, when Albert Schantz died as the result of a blood infection. Smith & Sullivan became the new owners of the business. In 1922 Henry Schantz bought the interest of his partner and the business has since been conducted under his sole ownership.

Mr. Schantz was married May 29, 1919, to Miss Helen Bremer, whose ancestors played an important part in the early history of Grand Rapids. They have had four children—all boys—as follows: Donald, 15; Walter, 10; Henry, 7; David, 3.

The three oldest lads attend the Ottawa Hills school. The oldest boy is a junior and expects to graduate in June, 1935. The family live in their own home at 953 Chippewa drive. During the summer time they live on the shore of Lake Michigan at the end of M 50, where they have a very handsome and convenient resort home.

The family attend the Hope Lutheron church at the corner of Packard and Kellogg streets. Mr. Schantz was superintendent of the Sunday school about ten years and is this year president of the church society.

Mr. Schantz was President of the Grand Rapids Hardware Club for a year four or five years ago. He has held every office in the Michigan Implement Dealers Association. He was President for the past two years, which closed December, 1932. He was then elected Treasurer, an office he now holds. He joined the Michigan Retail Hardware Association in 1915 and served on the executive board four years. At the annual convention, held

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

Some Detroit readers of the Michigan Tradesman ask to what extent an unrelenting editor will go to fearlessly castigate a "vindictive" man who tried to injure a former partner whom he assisted in helping make him a millionaire. The Detroit correspondents answer to the query is, to the extent of using a can of liquid vitriol instead of a bottle of old fashioned "Made in America" ink.

Detroit loop department stores, with possibly one exception, are going after business in the pre-bank holiday fashion

Henry A. Schantz

in this city last week, he was elected Vice-President, which means that at the Detroi convention next year he will be elected President.

Mr. Schantz is on the board of directors of the West Side Building and Loan Association.

Mr. Schantz is also a director of the National Implement Board—elected for two years.

Slow But Sure Starvation.

Reprints of this article in circular form may be obtained for \$9.75 per 1000 by addressing the Tradesman. This is universally conceded to be the best and most complete exposition of chain store tendencies ever presented to the American people.

and are using practically the normal advertising lineage in the daily newspapers featuring the usual offerings of merchandise. These stores have been extending credit to their regular charge account customers and accepting checks in payment for either accounts or merchandise. No checks are being cashed, nor are refunds being paid in cash.

H. L. Proper, well-known local department store proprietor, formerly of Manistee and Grand Rapids, has been removed to his home at 7551 Grand River avenue from the hospital, where he underwent an operation. He is rapidly convelescing and expects to soon be able to resume management of the

business now in charge of his son, H. L. "Pete" Proper, junior.

I. M. Smullin, for a number of years in the wholesale dry goods business, representing local houses, has sent out announcements of the opening of his new law offices at 417 Penobscot building, where he is associated with E. Samuel Taylor, another graduate from the ranks of former Detroit wholesale dry goods representatives.

Two holdup men walked into the drug store at 1404 E. Jefferson avenue, conducted by George L. Carman, and cheerfully announced "here we are again" and proceeded to ransack the cash register for the second time in three months.

Jack Cinnamon spiced up business to a large extent in the grocery and market at 14200 E. Jefferson avenue when he retrieved \$15,000 in cash he had stowed in a safety deposit vault and used it to cash checks for his customers following the proclamation closing the banks.

Funeral services were held Monday for Charles A. Young, president of Young Brothers Co., manufacturer of industrial ovens, 6500 Mack avenue, and a director of the Hotel Norton. Mr. Young, who was also president of the Young Land Co., died in Harper Hospital after an illness of three weeks.

Business last year was the best in the history of the Battle Creek Corset Co., said the directors, after authorizing a 6 per cent. dividend. Fitting and proper for a corset company to keep in good shape.

Two gunmen held up I. Nagelburg, manager of the Henry furnishing store at 11661 Dexter boulevard, last Saturday. After terrorizing Nagelburg and employes for an hour they left, but not before they robbed four chance customers who were taken in a rear room and bound with their neckties.

Jack Golden, Detroit merchant, has purchased the wholesale neckwear and hosiery stock of the bankrupt Pennant Neckwear Co. and is disposing of it on the premises at 122 E. Jefferson avenue.

The General Jobbing House, wholesale distributor and stock buyer, is closing the store building at 220 W. Jefferson and is moving the stock to the retail store owned by the president, Joseph Sanfield, on Mack avenue.

I. Goldberg, wholesale distributor of men's furnishings, has moved into new quarters at 34 E. Jefferson avenue.

John Grindley, a former president of the common council, died last Friday in his home at 48 W. Philadelphia avenue. Mr. Grindley, who lived in Detroit the entire seventy years of his life, was one of the first department managers of the wholesale dry goods firm of Edson, Moore & Co., later taking charge of the Bela Hubbard estate. He served in various capacities for the city.

According to E. E. Prine, secretary of the Wholesale Merchants Bureau of the Detroit Board of Commerce, Detroit wholesale firms are meeting the bank holiday situation almost under normal conditions and wherever possible are extending themselves in

retail stores. There has been a slight falling off of current business in the textile lines, but according to Prine, the distributors of food products report business practically up to the volume being done previous to the Governor's proclamation declaring the holiday.

Detroit druggists, as usual last week, paid monetary tribute to local bandits. Three walked into the store at 2125 Woodward managed by Paul Barton and when they left, Barton, a clerk and a customer had contributed \$225.

The Davidson Shoe Co. has opened for business in the Hotel Norton building, where it will conduct a general shoe business at wholesale.

Detroiters were surprised to read announcements in the daily papers that the banks will be closed Wednesday, Feb. 22, it being a legal holiday.

According to Mr. Rothenburg, president of the American Carpet Co., 162 E. Jefferson, recently organized to deal in floor coverings at wholesale, a sales force has been organized to cover the territory in Michigan and the tributary territory in Ohio and Indiana. The men will be ready to assume their new duties about March 1.

D. Sherman, Grand Rapids merchant, was a Detroit visitor this week. According to Mr. Sherman, business in the Western Michigan city showed a falling off during the first days of the bank holiday, but has been better "Business as usual," each day since. he says, is the slogan of the retail merchants in his city.



Lines of Interest To Grand Rapids Council.

We wish to remind the members that the annual meeting is very near-March 4—and we will elect or re-elect five officers for the next fiscal year. This is very important, for the success of any organization depends primarily on those who direct the affairs. Not only do we require good men, but they also need the co-operation of the membership from the side Team work is needed these times in any organization and especially in the fraternal order. As many as can be present should be in attendance. Meeting called to order at 9:30 a. m. in small lodge room of the Moose Temple.

Some comment has been made on the exceptionally small charge for admission to our annual ball and home coming party, held the evening of March 4, in the ball room of Moose Temple. The readers of this column who have attended the parties given by Grand Rapids Council, No. 131, know what to expect and those who have not attended, if any, will have a delightful surprise at the many new features and innovations which will be introduced. Duin's orchestra will furnish the music, as previously announced. An excellent buffet luncheon will

assisting to alleviate conditions for the be served at 10:30 p. m. Those who desire to play cards can enjoy themselves for the evening in bridge or five hundred, with a fair chance of earning a valuable prize. Also door prizes for those holding lucky tickets, and all this for forty cents per person: "No foolin". we mean it. If you value a good time with small expense, you should reserve this date on your social calendar and then celebrate with us. You may bring your friend, even if not a member. You may order your tickets through the office of Secretary. Phone 83-715 between 8 a. m. and 5 p. m.

L. E. Garrison, who put the El Producto cigar on the map of Michigan, is now engaged in getting about 100 per cent. distribution for Lever Brothers high grade soan.

Darcy Wilcox, representative of Libby, McNeil & Libby, has developed a capacity for work which has been a surprise to those who watch his speed from the office. Realizing that he was handicapped by a small territory, his company have added sixteen more counties in Michigan.

Mr. and Mrs. Floyd Doherty, who maintain the home-like Osceola Hotel, at Reed City, are spending a month in the sunshine of Palm Beach, Florida.

Mrs. H. H. Godfrey, 1809 Wilbert avenue, who has been ill several weeks. passed on to her final reward last Saturday. The funeral service was held Monday morning at 9 a. m. at Van Strien's funeral home, 421 Dean street. After the service the remains were taken to Jackson for interment. The Council extends sincere sympathy to Brother Godfrey.

We regret to report that Edward Souffrou, 151 Union avenue, is under the care of a physician. He was making good progress toward recovery, when visited by the Secretary and Senior Counselor last week.

William M. Robinson, whose illness was reported last week, is slowly recovering. Brother Robinson resides at 1937 Hawthorne and will appreciate any of our members calling on him.

William E. Van Ess, who joined No. 131, March 2, 1901, and who was well known throughout Michigan as a hosiery salesman representing Cooper. Wells & Co., of St. Joseph, died at his home in Sturgis, Monday, Feb. 20, after a long illness. He was also a member of the Grand Rapids Traveling Men's Benefit Association. He is survived by his widow.

Bert Bodwell, who traveled many years for the Putnam Candy Co., died in a hospital at Oskaloosa, Iowa, early in the week, from injuries received in an automobile accident. The body was taken to St. Paul, Minn., where Mr. Bodwell had resided for the last several years, for funeral services and burial. Bert left Grand Rapids in 1912 for Cleveland, where he went to manage a candy factory. He subsequently removed to St. Paul, where he resided at 2110 Fairmount avenue. He leaves three daughters, one of whom resided with her father. Bert joined the U.C.T. here May 2, 1901. He was transferred to Minneapolis Council, No. 63, April 4, 1921.

Alfred DeHaan, who represents the Del Monte Co. in Western Michigan. had the misfortune to have his car stolen while parked on Market street. The car was later recovered near Dutton, slightly damaged. The culprit who drove the car away also took Mr. DeHaan's portfolio, which contained valuable data.

The relief committee, which should be called the sunshine committee, called on Ervin I. Steeby, 1807 Horton street, last week, and found him convalescing. His injured leg is confined in a cast and the physician has hopes that within a few weeks, he will be using it as before his accident.

Ray L. Badgley, branch manager of International Harvester Co., who suffered painful injuries in a taxicab accident in Detroit a few weeks ago, has so far recovered that he has submitted his final claim papers and is back on the job, directing the affairs of the local branch of the L. H. C.

The readers of this column will regret to learn that William D. Bosman, salesman for Foster, Stevens Co., is in Butterworth hospital, having had a painful operation on his left eye. He is resting very easy, but has several days of enforced vacation ahead of him.

The Michigan Trade Recovery Commission, headed by our Junior Counselor, Gerald J. Wagner, a branch of the National Commission for Trade Recovery, reports that a new project at Ludington, which includes an addition to the water works and other improvements, will be begun immediately. This work will involve an expenditure of about \$330,000. The National Commission is functioning throughout the United States and much is being accomplished. This is certainly the proper way to take men off the welfare relief and avoid the dole, which is distasteful to all red blooded Americans. Official Reporter.

A Business Man's Philosophy.

Some people who know little about business assume that factories are automatic devices where goods are manufactured without any consideration for public taste.

Wallpaper, neckties, chairs, desks and automobiles are turned out by the ton, gross and carload and dumped on the market, where the people are compelled to buy them or do without them So, at times, it seems. The fact, however, is that neither a manufacturer nor a merchant could exist in business for a single year unless he was delicately sensitive to the wants and desires of his customers. Nobody can possibly stay in business if he does not provide some commodity or some service that somebody wants enough to buy at a price that will cover the cost and leave a profit.

It often happens, of course, that people want things that others, who think they have better taste, do not approve Why will anyone wear a gaudy necktie, cover the walls of his house with ugly paper, read a yellow newspaper, or eat in a dirty restaurant? Those who are sensitive to good design, honest journalism and cleanliness must not imagine that their taste is universal. As people become better educated their taste improves, and manufacturers promptly cater to their new wants; meanwhile the public gets what it demands.

A moment's reflection must convince us that there is no alternative to public taste, even though bad, except a censorship by a committee.

William Feather.

Diaper List Prices Reduced.

For the first time in several years diaper and diaper cloth mills in the primary market have reduced their list prices, with a corresponding downward revision in discounts. Lists were cut about 331/3 per cent. and discounts were brought down to a basis of 20 and 5. The volume number, 27 inch square, was lowered from \$1.16 per dozen to 77 cents. The action was taken because in the last several years with the steady reduction in prices, discounts have become unwieldy as lists remained unchanged.

Stores Re-order Lamps For Sales.

Low-price lamp promotions in stores throughout the East have been so successful in the last two weeks that reorders for substantial quantities have been placed in the wholesale market. The lamps are wanted complete with shades to retail from \$4 to \$12. According to manufacturers, table lamps are outselling the floor types, the demand being one-third greater for the table styles. Goods in the higher-price brackets are reported inactive except in instances where they are offered at levels well below prevailing prices.



MOVEMENTS OF MERCHANTS.

Grayling-The Kerry & Hanson Flooring Co., has decreased its capital stock from \$180,000 to \$80,000.

Fennville-Jas. R. VanHartesveldt, partner in VanHartesveldt Bros., groceries and meats, has succeeded the partnership.

Detroit-The R. L. Spitzley Heating Co., 1200 West Fort street, has decreased its capital stock from \$200,-000 to \$50,000.

Acme-Detroit Saw Detroit-The Corporation, 528 East Fort street, has decreased its capital stock from \$30,-000 to \$10,000.

Dearborn-The General Hardware Co., 21903 East Michigan avenue, has decreased its capital stock from \$3,000 to 30 shares no par value.

Hamtramck-Wisper & Schwartz, Inc., 9527 Jos. Campau avenue, department store, has decreased its capital stock from \$100,000 to \$50,000.

Cadillac-The Style Shop, located in the Elks Temple building, for several years, will be removed March 1 to the Kelly block, 118 South Mitchell street.

Menominee - The Superior Sugar Refining Co., Wells and Pine streets, has been incorporated with a capital stock of \$100,000, all subscribed and \$10,000 paid in.

Coldwater - The Coldwater Brass Co. has merged its business into a stock company under the same style with a capital stock of \$10,000, all subscribed and paid in.

Nashville-I. L. Boyes, for twenty years connected with the Fuller Lumber Co., of Hastings, has taken over the Delton Lumber Co., taking immediate possession.

Detroit-The Michigan Feed & Grain Co., 6578 Gratiot avenue, has been incorporated with a capital stock of \$25,000, \$5,000 of which has been subscribed and paid in.

Lansing-Joseph Milbourne has organized the Lansing Refrigeration Co., and has located it in the Heeb Bldg., North Washington avenue. It will handle refrigeration equipment.

Detroit-R. G. Olson, Inc., 543 New Center Bldg., auto upholstery and trimmings, accessories, etc., has been incorporated with a capital stock of \$1,000, all subscribed and paid in.

Gwinn-Fire of undetermined origin caused much damage to the store building and ruined the stock of dry goods and groceries of the Eben Farmers' Co-operative Store, Feb. 16.

Detroit-Block & Co., Inc., 11633 Linwood, has been incorporated to deal in candy, tobacco, novelties, at wholesale and retail with a capital stock of \$1,000, all subscribed and paid in.

Owosso - The Crowe Implement Co., dealer in farm implements, tools and hardware, has merged its business into a stock company under the same style, with a capital stock of \$11,000, all subscribed and paid in.

Jackson-Milt Kaufman's Inc., 129 South Mechanic street, has been incorporated to deal in men's clothing, furnishings and dry goods, with a capital stock of \$7,500, of which \$2,500 has been subscribed and paid in.

Flint - The Rad-En-Baugh Drug Co., Inc., 537 Detroit street, has been organized to deal in drugs and drug-

gist supplies at retail with a capital stock of \$10,000, \$8,000 of which has been subscribed and \$6,100 paid in.

Detroit-The Republic Refrigerator Sales & Service, Inc., 15410 Wyoming avenue, has been incorporated to sell electrical refrigerators at wholesale and retail with a capital stock of \$10,-000, \$2,500 being subscribed and paid

Detroit-Sol. Stein, proprietor of Men's Wear, 13223 East Jefferson avenue, has merged the business into a stock company under the style of Sol's Men Wear, Inc., with a capital stock of \$10,000, all subscribed and paid in.

Ann Arbor-The A. & L. Battery and Electric Service, Inc., 529 South Main street, has merged its business into a stock company under the same style with a capital stock of \$25,000, of which \$18,000 has been subscribed and paid in.

Detroit-The S. & M. Job Sugar & Dried Fruit, 2630 18th street, has merged the business into a stock company under the style of the S. & M. Co., with a capital stock of 12,500 shares at \$1 a share, \$1,200 being subscribed and paid in.

Kalamazoo-Neil Mordyk has removed his hardware stock from 317 North Burdick street, where it has been located for the past seven years, to 229 North Burdick street, where it has secured larger floor space and

better display windows.

Royal Oak—The Howie Glass Co., 116 South Main street, has been incorporated to conduct a wholesale and retail business in glass, paint and builders' supplies, with a capital stock of \$50,000, \$1,000 of which has been subscribed and paid in.

Galesburg-Harry Lynn Shirley, 52, died at his home, following a brief illness. Mr. Shirley has been connected with the business life of Galesburg for the past twenty-three years, the last two years devoting his time and attention to fuel yard he conducted.

Dimondale - The Rose-Shepard Lumber Co., dealer in lumber, building tile, cement blocks, fuel, etc., has merged the business into a stock company under the style of the G. H. Shepard Lumber Co., with a capital stock of \$10,000, \$8,000 of which has been subscribed and paid in.

Detroit-The Penny Cafeteria, Inc., 400 Michigan avenue, restaurant and dealer in foodstuffs at wholesale and retail, has merged the business into a stock company under the style of Pennyteria, Inc., with a capital stock of 500 shares at \$10 a share, \$4,000 being subscribed and paid in.

Detroit-The Lakeshore Fruit Market, dealer in groceries, fruits and vegetables at 14336 East Jefferson avenue, has merged the business into a stock company under the style of the Lakeshore Market, Inc., with a capital stock of \$3,000, all subscribed and paid in.

Hersey-Mrs. J. T. Delzell, a pioneer resident of this village and widely known throughout the county, passed away at her home recently after an illness of several weeks. She had served as operator for the Bell Telephone Co. for twenty-six years. She was one of the pioneer school teachers

of this vicinity and wife of the longtime druggist of Hersey.

Flint-George M. Rowe's Walk-Over Boot Shop is now doing business at its new location, 406 South Saginaw street, in part of the building formerly occupied by the O. M. Smith women's wear store. The Walk-Over store was formerly located for eighteen years at 428 South Saginaw street, nearly twelve years of which were under Mr. Rowe's management. New fixtures and decorations have been added to the new store which measures 22 feet by 100 feet, approximately the same size as the former location. Chairs are provided for thirty-four patrons. Mr. Rowe will retain his same staff of six employes. Peacock footwear will be carried as well as the Walk-Over line. Formal opening of the new store was held Feb. 10, when a pair of hose was given with each purchase of

Manufacturing Matters.

Detroit-The Michigan Neckwear Co., 122 East Jefferson avenue, has been organized to manufacture and sell neckwear, deal in men's furnishings and hosiery at wholesale and retail with a capital stock of \$3,000, all subscribed and paid in.

Annual Dinner-Dance of Lansing Grocers Association.

Lansing, Feb. 21—While reservation had been made for 185, the Kerns Honad been made for 185, the Kerns Ho-tel management was compelled to pro-vide service for 260 last Thursday night when the Lansing Grocers and Meat Dealers Association held its an-nual dinner-dance program. The nual dinner-dance program. The crowd was the largest in the history of the Association annual programs and the banquet hall of the hotel was so taxed that smaller rooms had to be

used to accommodate the guests.

Dinner was served at 7 o'clock. Following this Claude E. Cady, congressions. man-elect of this district and one time president of the Association, gave a short talk. Officers for 1933, elected several weeks ago, were installed. Mr. Cady promised that he would compel the Government, as far as his influ-ence might extend, to live within its means the same as corporations, mer-chants and individuals.

Sabrosky, newly elected president of the Association, gave a report on the work done by the organization during the past year. Other offi-cers of the Association are Eno Ayres and Cecil Taylor, vice-presidents; Kenneth Olson, secretary, and William

Harris, treasurer.
G. C. Kopietz, chairman of the dinner dance event, spoke briefly on the work to be accomplished by grocers and meat dealers through co-opera-tion. He named several instances in which co-operation between retailers brought about desirable legislation and ordinances.

The crowd, which is said to have been the largest to ever attend a meeting of the local Association, taxed the

capacity of the hotel ballroom. Many tables were set up outside.

Dancing started at 10 o'clock. Mr. and Mrs. M. C. Goossen presided as judges of the waltzing contests, Many tables at the card tables.

took places at the card tables.

Complete plans for an estimating contest which will be sponsored by the Association, were announced Fri-

Members of the Association have flakes and the object of the contest is to estimate the number of packages of these soap flakes that will be collectively sold by the Association dealers. For each package sold the mer-chant making the sale will drop a coupon in a sealed box.

These sealed boxes will be opened publicly, the time and place to be announced later, and the person who esti-mates the nearest to the correct number of packages sold, will be awarded a 1933 Plymouth coupe as first prize.

Seven other prizes will be awarded, the winners to be selected in a like manner. The seven other prizes are as follows: \$20 grocery order, \$10 grocery order, \$5 grocery order, \$5 wool auto robe, \$5 Ranger flashlight, In case of a tie the judges shall be governed by the method that these awards will be made according to rules printed on the reverse side of the estimating coupon.

It is the rules of the contest that one person only will be entitled to receive the automobile and that only one au-tomobile will be awarded. This ruling so apples to the seven other prizes The judges and closing date of contest will be announced later. and closing date of the

The prizes are on display at Abel Motor Sales, 730 East Michigan avenue.

Annual Meeting of Lee & Cady.

At the annual meeting of Lee & Cady, held at Detroit yesterday, the following directors were elected:

Herbert L. Lord. Sherwin A. Hill. Hoyt N. Smart, Abner A. Wolf, Geo. E. Kelly, Geo. R. Treble, Wm. L. Berner.

Officers were elected as follows: Chairman of the Board-Herbert I. Lord.

President-Geo. E. Kelly. Vice-President-H. N. Smart. Vice-President-W. L. Berner. Vice-President-A. A. Wolf.

Secretary and Treasurer-Geo. R.

Assistant Treasurer-R. F. Galwey. Controller-G. J. Althoff. During the year the company has

acquired the Wolf Wholesale Grocery Co., the George W. Rudell Co. and the Checker Stores, Inc. The Checker Stores are a voluntary group of independent merchants operating in Wayne county. These purchases have strengthened both the personnel and operations of the company.

The report made by the Treasurer showed the company to be in an excellent financial condition.

Gabby Gleanings From Grand Rapids.

Charles Shattler, who recently sold his grocery stock on Kalamazoo avenue to Charles Chapman, who has since removed the stock to Lowell, will shortly re-engage in the same line of business at the corner of Kalamazoo avenue and Evergreen street.

William J. Whalen has sold his grocery stock at 1045 Franklin street to Gustav A. Rinch, formerly manager for the Eberhard store No. 2.

The Grand Rapids Packing Co. have leased the store at 26 Ottawa avenue, formerly occupied by Morris & Co. many years as a meat box, and have filled it with a full line of meats produced by the corporation. Manager Brown and his associates have moved into the new location from the packing house.

The past nine days have been very exasperating ones for the bankers and business men of Michigan. It is to be hoped that order will soon be restored, so that business can be resumed along usual lines. In the meantime the use of checks has been practically sus-

Essential Features of the Grocery Staples.

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

Canned Fruits—California fruits are not particularly active this week. There are still some standard and choice clings in No. 2½ tins to be liquidated by creditors. Packers, however, have been content to let this liquidation run its course, making no attempt to meet it, as they feel that prices will do much better before the new pack is ready. Other sizes have been holding very well. Pears are in narrow supply, and the Coast appears to be well cleared of cheap lots.

Canned Vegetables-Bantam corn appears to be considerably firmer in the various primary markets, particularly the Middle West, and it is understood now that the Bantam pack has been very well cleaned up. There are some weak spots in standard corn. Some very low priced Iowa standard evergreen has moved here as low as 521/2c, delivered. There have been other offerings from Middle Western points at 50c, factory, but the quality of some of this merchandise has been a handicap. Southern standard crushed corn has also been sold at low prices delivered here. Standard peas seem to be holding up very well, but there has been much difficulty experienced in getting prices up even moderately. The larger sieves of standard sweet peas have shown a little firmer trend, but higher prices usually meet with such determined trade resistance that it is hard to say they are definitely and generally held for the higher levels. California spinach has done fairly well for prompt shipment, and asparagus is easy in certain spots. due to clean-up sales. Asparagus has moved remarkably well in the past year and there will be little carried over into the new season-a pleasing contrast to a year ago, when the carryover was very heavy and led to inevitable price slashing.

Canned Fish—Alaska salmon has not been particularly active on the lower prices recently announced. There has been some covering, but hardly enough to justify the revised prices. Reds have been very dull here, but fancy salmon has not done badly.

Dried Fruits-The dried fruit market is fairly active here. Prices seem to be considerably firmer now, as most of the cheap selling has passed. This market still fails to reflect the full strength which has been shown on the Coast, but the spot situation has improved with a pickup in trading. Business continues at a fast pace, jobbers reporting a good sustained volume of orders from the local and interior trades, which embrace a demand for a wide variety of fruits. Consumption has been stimulated of late by the cold weather, and doubtless the low prices of dried fruits have appealed to those of reduced means, enabling them to make the most out of their household budgets. On the Coast the situation continues to please first hands very much. Packers are doing a very good business, with some seasonal improvement in apricots. Packaged goods are going out very well, both on the spot and for shipment, and there has developed a marked shortage of packaged figs. Dried apples are reported as definitely higher in California, advances being up to ½c. The range on peaches is tending to narrow, or disappear altogether. Prunes are unchanged but steady.

Nuts—The market is rather slack for this period of the year, but there is an increasing interest in the prices, as a better demand is expected to develop in the next week or two. Stocks held by the trade are moderate and pecans in the shell very scarce. Shelled nuts show little change. Some sellers are quoting below others, but there is not enough buying interest to establish definite values.

Pickles—Sellers complain of a lack of demand. Supplies are none too large, especially of genuine dills. Quotably there have been no changes, although the tone is none too steady because of the competition resulting from the lack of demand.

Rice—The market is fairly active this week, with a good replacement demand in evidence from the grocery trade, and stocks are in moderate supply. The situation in the South has not changed much, as growers are firm holders of rough rice and apparently have received sufficient banking support to get their prices. Millers are covering their requirements closely, but there is somewhat more mill activity.

Vinegar—No increase marks the demand for vinegar. The weather is still too cold to bring out much of a demand. It is expected there may be some fair business in cider before the season is over.

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—4@4½c per lb.

Beets-75c per bu.

Butter—Jobbers hold plain wrapped prints at 19c and 65 lb, tubs at 18c for extras.

Cabbage—40c per bu.; 50c for red. New from Texas, \$2.40 per 75 lb. crate. California Fruits—Empress Grapes,

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

Cauliflower—\$1.50 per crate containing 6@9 from Calif. and Arizona.

Celery — 20@30c per bunch for home grown; Florida commands 45c per bunch and \$2.75 per crate.

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, \$1.50 per doz.

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

C. H. Pea from elevator _____\$1.10 Pea from farmer ______.90 Light Red Kidney from farmer ___ 1.50 Dark Red Kidney from farmer ___ 1.25

Eggs—Jobbers pay 7c per lb. for receipts, holding candled fresh eggs at 13c per dozen for hen's eggs and 11c for pullets.

Grape Fruit—Present prices are as follows:
Florida Mor Juice \$2.50
Florida Scaled Sweet 2.75
Texas, Choice 3.00
Texas, Fancy 3.50
Texas, bushels 2.25
Green Onions—Chalots, 60c per doz.
Green Peppers—50c per doz.
Honey—Comb, 5@6c per lb.; strained, 5 lb. tins, \$4.50 per doz.; 60 lb. cans, 8c per lb.

Lettuce -- In good demand on the following basis: Imperial Valley, 6s. per crate __\$3.00 Imperial Valley, 4s and 5s, crate_ 3.25

 Hot house, 10 lb. basket
 .65

 Lemons—The price is as follows:
 360 Sunkist
 \$5.50

 300 Sunkist
 5.50

 360 Red Ball
 4.50

 300 Red Ball
 4.50

Mushrooms—28c per one 1b. carton. Oranges—Fancy Sunkist California Navels are now sold as follows:

126		\$3.5
150		3.5
176		3.5
200		3.2
216		3.2
272		3.2
288		3.2
324		3.0
Red	Ball, 50c per box less.	
India	an River oranges are sold or	n th
follo	wing basis:	

126	 \$3.25
150	 3.25
176	 3.25
216	 3.00
252	 3.00
288	 3.00
324	2.75

Bulk, \$3 per 100 lbs.

Temple oranges (cross between Florida oranges and tangerine) large size (176), \$2.25 per strap.

Onions—Home grown, 40c per bu. for medium yellow. Domestic Spanish, \$1.40 per crate.

Parsley-50c per doz. bunches.

Potatoes—Home grown, 40c per bu. on the local market; Idaho bakers, 28c for 15 lb. sack.

Poultry—Wilson & Company pay as follows:

Tollows:	
Heavy fowls	11c
Light fowls	9c
Ducks	8c
Turkeys	11c
Geese	7c
Radishes-50c per doz. bunches	hot
house	

Spinach—\$1.40 per bu. for Southern grown.

Squash—Hubbard, \$2.50 per 100 lbs. Sweet Potatoes—\$1.50 per bu. for kiln dried Indiana.

Tangerines—\$1.75 per box or bu. Tomatoes—Hot house, \$1.25 per 7 lb. basket.

Questions and Answers of Interest To Grocers.

No. 1. Question: What is the difference between the Michigan and the California navy beans? Answer: There are two sizes of California navy beans, "small" and "large." In size the Michigan navy bean is between these two. The Michigan beans cook more quickly than the California beans and for this reason the two should never be mixed together; the Michigan beans would be cooked when the California beans would be only partly cooked.

No. 2. Question: What kind of bean is Pinto bean?

Answer: The Pinto bean is of about the size of the navy bean, being rather flat in shape and freely speckled with brown. Its food value and flavor are in every way equal to the standard navy bean. It takes its name from the calico spotted pinto pony of the West. The Pinto bean cooks more easily than the navy bean, and is more tender.

No. 3. Question: How does cinnamon grow?

Answer: Cinnamon is the inner bark of a small evergreen tree, growing in Ceylon, Java, West Indies, Egypt and Brazil. The bark is very thin and smooth and has a light brown color. The taste is sweet and pleasing and the flavor mild and very fragrant. The best cinnamon comes from Ceylon.

No. 4. Question: What are mango pickles?

Answer: Pickled mango melons or pickled green peppers stuffed with finely chopped pickles.

No. 5. Question: What are nubbins? Answer: Small, imperfectly formed cucumbers, also known as "Crooks and nubs." They are pickled and sold as pickles or other combinations of which cucumbers form a part, such as chowchow, relish, etc.

No. 6. Question: From what is chicory made and for what is it used?

Answer: Chicory is made from the roots of a plant, similar to the beet plant. The roots are kiln-dried, cut into small pieces, roasted in a coffee roaster and then ground. It resembles ground roasted coffee and is used as an addition to coffee, adding to it body, flavor and color. In other words, it is used for the purpose of making the coffee "go further."

No. 7. Question: What is a technical customer?

Answer: A technical customer is one who figures closely on his purchases and likes to check up on any statements that are made. With such a customer we must be very careful of what we say and be sure that if we do say something it is true and accurate.

No. 8. Question: What has been responsible for the increase in the value of oyster shells?

Answer: Because of their introduction into poultry feed, oyster shells jumped in value from \$100 in 1918 to \$2,000,000 in 1931. The shells contain lime and grit, both necessary in poultry feeding, the lime being necessary in the formation of egg shells.

No. 9. Question: What is the chief cause of business failures?

Answer: The chief cause of business failures is the lack of adequate records or accounting methods, according to a study of 612 cases of bankruptcy in New Jersey.—Kentucky Grocer.

Hard work is the best investment a man can make.

MUTUAL FIRE INSURANCE

The Gospel of Mutual Insurance.

The gospel of mutual fire insurance is simply selection, inspection and economy of operation—and this simple gospel has well served our Nation in this time of need. Mutual insurance has proven so beneficial that nothing can now impede its progress. It has been repeatedly proven that selection, inspection, education, cooperation and responsibility are the strands which make the mutual cable unbreakable.

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

Mutual insurance has been aptly defined as that form of insurance which works to reduce the insurance cost by reducing the losses. Economy of administration is one of its distinctive marks; but prevention of loss, through selection, inspection, education and cooperation, is the foundation on which the whole mutual structure is erected.

One who well knows the value and necessity of mutual insurance, said recently: "Men who devote their entire time to buying the multitudinous coverages required by big business are now indicating their unmistakable preference for mutual insurance. America's farmers, backbone of the Nation, have always looked to mutual insurance for their protection against the hour of trouble. And so in large measure in all the ramifications of business and industry. The consequence is that this business of ours is now so closely interwoven into the fabric of American life that its future is bound up with what is happening to our general social and economic struc-

Do you not realize that the practice of mutual fire prevention has materially aided in the stabilization of your fire insurance rates; of your property values; and has helped lessen the cost of government through lowered taxation, in maintenance of home industries and the attraction of new industries to the community?

The outstanding characteristic of mutual insurance has been its permanency and stability. Older than the Nation, is this thing called mutual insurance. In the year 1789 our National existence came into being-but mutual insurance was there to welcome it, for mutual insurance guded by such hands as Hamilton's, Marshall's and Franklin's, had already been functioning continuously for many years. Mutual insurance is now entering a decade of unprecedented growth. Never has

the stability, the permanence of mutual insurance been so well justified or so thoroughly demonstrated as in 1932. The truth stands to the front that mutuals are stronger to-day than ever before.

The days past were days of many problems. The times made it necessary that the officers and directors of mutual companies use their heads as they had never used them before. Senator Shipstead pointed out clearly the value of the mutual insurance company during the year 1932. Others have aided materially as to the best way to prevent arson fires or other fires, and mutual insurance has done just that. Through inspection, through an adjustment of insurance values, through education of policyholders, through careful underwriting practices, mutual companies set about to maintain the wonderful reputation accorded them by Senator Shipstead, and their success has been stupendous.

The continuous intelligent attention to fire prevention on the part of mutual insurance companies and their home owners, will soon make fire prevention an accomplished fact

This great and steady movement to preserve the life and assets of our Nation is being so inculcated into the mind of the public as to reflect a vast and immeasurable conservation. Mutual fire insurance, assuming this important part in the economic life of our Nation, carries on as the vanguard of prosperity.

Preliminary Plans For the Lansing Grocers' Banquet.

Lansing, Feb. 21—Regular meeting of the Lansing Grocers and Meat Dealers Association was held at Arctic Dairy Co. on Feb. 9, despite Mr. Seeleye's bad weather.

Report of committee on annual ban-

Report of committee on annual banquet by chairman, Gus Kopietz. Ticket sales were progressing fine. Everything was all set for the big night.

President Sabrosky stated he had been criticized on his bringing the matter of pirce of the banquet tickets up at the meeting, when the Association voted to sell the tickets at \$1 instead of \$1.25 or enough to cover the full cost of the banquet. Mr. Goossen said he took the full responsibility of that action. He was the one who put the ticket price of \$1 per plate as a motion, because he believed that as long as the Association has about \$1,500 we might as well get some good out of it as long as well get some good out of it as long as it was not wasted.

Gus Kopietz made a report for the board of directors meeting held on Feb. 1, at the Sabrosky grocery. The purpose of the meeting was to reach an agreement between the Association and Swift & Co. on the guessing con-

test. The result was:

The Association agreed that its members should purchase from Swift & Co. 1500 cases of Quick Arrow chips, 24 packages to the case, at \$2.88 per case, less 2 per cent. from date of invoice or 60 days net. The deal to be limited to independent merchants. Reparticipating to agree to maintain price of 15c or two packages for 29c, extra coupon days o be agreed 29c, extra coupon days o be agreed upon. Contest to run from Feb. 6 to April 22. For which Swift & Co. will furnish one Plymouth standard coupe, 1933 model, and all printing expense and distribution of 50,000 coupons, 24 coupons to the book and 20,000 hand bills distributed in Lansing and East Lansing, also to furnish newspaper publicity and window banners.

Mr. Franklin suggested that this be

Mr. Franklin suggested that this be an opportune time for the members to meet with the manager of the State Journal to iron out all difficulties and

to get a big heading over one or two pages as needed to group all inde-pendent merchants in a combined group advertisement, so as to show up better in the paper and would do those participating a lot of extra value. Carl Bundenthol, Sealer of Weights

and Measures, met with us and promised to discuss with us some interesting subjects in his line of work.

Clare Howland and Frank Doyle both old loyal supporters of the local association were present. President association were present. President Sabrosky called on each of them. Congratulations were extended to each and all wished them well in behalf of their new enterprise.

We were invited to meet at the Swift & Co. office on Feb. 23, by the manager. Invitation accepted.

Mr. Franklin outlined the coming contest, saing that every merchant called on so far had co-operated 100 per cent.

Two cards of appreciation for flowers: Mike Wickenheseir and Mrs. Elmer Decke.

Two bills credit exchange, \$2.75; State Journal (cut on Reo), \$1.73. Kenneth Olson, Sec'y.

Steady Call For Glassware.

The demand for better grades of hand and semi-automatic glassware has been holding the increases experiienced in late January. Some producers who introduced new lines in the beginning of the year report a satisfactory call in proportion to the general level of business. Flat glass producers are still contending with conditions that, at their best, are not very encouraging. An unstable demand features the market for window glass.

Financial Statement FINNISH MUTUAL FIRE INSURANCE COMPANY

CALUMET, MICH., Dec. 31, 1932

U. S. Municipal and Other Bonds and Securities	
Cash in Banks	92,961.43
Real Estate	
Premiums in course of collection	
Accrued interest	
Due from Reinsurance Companies	1.337.17
	\$373,036,43
LIABILITIES	

Reserve for Losses Unpaid \$
Reserve for Commissions \$
Reserve for Unpaid Bills \$
Due Reinsurance Companies \$
Reserve for Unearned Premiums \$
SURPLUS TO POLICYHOLDERS 2

Officers and Directors

Frank Eilola, President Edward Keisu Henry Sakari

O. H. Sorsen, Secretary John P. Frisk Jacob Uitti

William Johnson, Treasurer Matt Lohela John Waatti

\$373,036,43

The GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE CO.

A LEGAL RESERVE MUTUAL COMPANY

23 YEARS

OF DIVIDENDS TO POLICYHOLDERS

Affiliated with

THE MICHIGAN RETAIL DRY GOODS ASSOCIATION 320 Houseman Bldg., Grand Rapids, Mich.

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

The Net Cost is 30% Less

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

WILLIAM N. SENF, Secretary-Treasurer

Why Mrs. Holcomb Buys At Craig's.

The Ashfords have lately moved into the city of N——, taking a house next to the Holcombs, whom they have known for some time. This morning Mrs. Ashford said to Mrs. Holcomb:

"Please tell me where to buy our table supplies. We want goods of standard quality, we pay cash, and we need to make our money go just as far as possible. We don't require delivery—we'll get the stuff home ourselves. Where can we do the best?"

"Except that you have only three in family, and we, with a girl of fifteen as well as a boy the age of your son, have four, our situation is much like yours. With my husband's wages cut and his having work only four days a week, we too have to economize.

"We buy at Craig's. When Mr. Holcomb and I came to this city in 1912 we began dealing with Mr. Craig. Occasionally we make a purchase or two elsewhere, mainly to see what the rest are doing. With such exceptions we have bought of Craig ever since we started.

"We are convinced that better value is given there than at any other food store in town. Before I married I helped my father in his grocery business in the large town in Illinois where we lived. So I size up every store I go into, and form an opinion as to its methods, the quality of goods handled, and the prices asked.

"Craig's is an independent local concern. Mr. Craig started forty years ago with one small store. He is the only old groceryman here who has survived changed conditions and chain competition.

"He has forged ahead. I believe his success is due to his steadily maintained policy of supplying well-known goods at prices lower than those of his competitors. His slogan has been, 'We save you money.'

"While holding to his one main policy, he has shrewdly varied his methods with the growth of the city and changing conditions. As his capital increased he would put in another store, selecting each time the location that offered the best opportunity. There now are seven Craig Markets in as many different sections of the city.

"He always has been strictly cash, but he used to deliver. That is, with a purchase of two dollars worth you got free delivery. His trucks were to be seen on every residence street.

"Six years ago he put in self-service and cut out delivery, greatly reducing his overhead. This saving was passed on to his customers.

"I want to tell you some features of the Craig Markets that I particularly like

"As each carries not only a full stock of groceries, but also fresh fruits and vegetables, and meats, I can buy everything I want in 'eats' at the one place. This saves time. And all three departments being under one management, the system of quality goods and low-margin prices prevails throughout.

"Every Monday morning Craig's advertisement appears in the daily papers, giving his list of specials for Monday, Tuesday, and Wednesday. Thursday morning his list for Thursday, Friday, and Saturday comes out. I buy very little at regular prices. We live on bargains.

"I like having three days each on two lists of specials, far better than having say just Friday and Saturday as bargain days. And spreading the business over the week surely makes it easier for the help.

"I like getting the Nationally advertised brands of goods. So many of the absentee-owned chain stores feature their own brands.

"Then too Craig makes bargain prices on the foods we use most. For instance, he sells excellent bread at a low price. This means much more than a reduced price on some item seldom or never used.

"There are no strings to the Craig specials. If he advertises twelve bars of laundry soap for a quarter, you don't have to buy a bottle of vanilla at 35 cents, to get the soap bargain.

"When Craig brings out his lists of specials, he has the goods to meet the demand. I never knew him to run short. Several of my friends have been let down by striking offers made by a certain chain firm. Going on the day specified for securing a rare bargain, they have found the stock exhausted at ten or ten-thirty in the morning.

"Craig gives honest weight. We have an accurate scale and quite often I weigh the items when we bring in goods. Never have we been 'shorted.' In the twenty years we have dealt there, just a few times there has been an error in count, kind, price, computation, or footing, as often in our favor as in his. On my calling attention to these mistakes, they always were corrected cheerfully.

"If every last item one buys of Craig is from the list of specials, it is all taken as a matter of course. There is no attempt to urge onto you more goods and those that yield a higher profit. At some places they come out with startlingly low prices on a few items, and then make it plain that they are dissatisfied if you don't buy quite an order of other goods at regular figures.

"I have watched our expenditures for food closely, and I am sure the only way I could get supplies of the same amount and quality for any less money, would be to 'shop round,' getting the cream of all the specials offered. That takes lots of time and seems mean and grasping, although many nice women are doing it now.

"A cousin of mine has four in family, same as I have. Her boy and girl are just about the age of our son and daughter. They live in much the same style we do. The first six months of 1932 she and I compared accounts. She had 'shopped round' intensively—I had bought everything at the one place. Her total was just \$2.39 less than mine. Had she bought mainly at any one of the absentee-owned chain stores, instead of picking up bargains here, there, and all over, I am sure the difference would have been the other way. Instead of the less than two

hours I spent, it took her four to six hours every week to buy their table supplies.

"Now I have no axe to grind, Mrs. Ashford. I want you to buy where you can do the best. But I sincerely believe it will pay you to give Craig a try-out." Ella M. Rogers.

Greenville Merchants Oppose Sales

Greenville, Feb. 14—I am sending you a copy of a letter addressed to Wm. A. Comstock, Governor of Michigan, in regard to a retail sales tax and we would like very much to have you publish the same providing you wish to

I will add that the petition against the proposed sales tax was endorsed by practically every independent business man in the city.

C. L. Clark

The letter sent the Governor is as follows:

At a meeting of the directors of the Greenville Booster Club, held Feb. 9, 1933, it was voted to address an open letter to you in protest against a Michigan retail sales tax and to circulate a petition of protest among the independent business men of this city; this petition as signed to be mailed to you at once, together with this letter.

It was also moved to give this letter as wide publicity as possible through the columns of the Michigan Tradesman and also mail copies to our legislators from this district.

We believe that on large quantities of merchandise a sales tax could not be passed on to the consumer.

We believe that the invasion of the American retail field by chain stores has been largely to blame for the present deplorable situation.

We believe that under the present demoralized retail conditionsl the levying of a sales tax on the independent retailers of Michigan would be an unbearable burden which would drive many of the small stores of this state out of business, in addition to the estimated number of four or five hundred thousands already believed to have been driven out throughout the United States by big business in the form of chain stores.

Therefore, in the name of the Greenville Booster Club and as independent business men of Greenville, we respectfully but vigorously protest against the enactment of any legislation which will place a retail sales tax on our business.

He Found What He Was Worth.

"Who is the best salesman in Carisford?" repeated Brundage. "I would say Joe Malcolm. And I can remember when Joe was positively a flop, behind the counter in Murray's store. Then he woke up, and went right ahead."

I scented a story if I could get Joe Malcolm to tell it. His own big store keeps him pretty busy, but like most busy may he could spare a few minutes.

"Yes," he told me. "I remember when I started at Murray's. At the end of three weeks I nursed a perennial grouch. Hard-working, underpaid, no prospects of advancement. I pitied myself. I simply had to hit up the boss for an increase—so I decided.

"The only question was, how much to ask for. And right then the idea struck mes

"Why not find out exactly what I am worth to the store? Then I will have the facts to shoot at Murray, and there won't be any comeback.

"Right away I bought a little note book. Every sale I made, I noted the amount. At the end of a week I totalled my figures. Then I found out the store's gross sales for the week, divided by four—the boss and three salespeople—and compared the average with my own individual showing.

"The comparison simply knocked

"I decided I wouldn't hit Murray up for more pay—not, at least, until I was actually earning more than I got now. I was by an enormous margin the least efficient salesman of the four.

"The next week I set out to make a record. I fairly fought for sales. Instead of leaving the customer to make up his mind, I deliberately tried to argue or cajole him into buying. I bungled a lot of sales at that, but I was learning. More, instead of hanging back when a customer came in and letting George do it, I rushed forward and greeted that customer. Because now every sale I made counted for something, and every customer represented a possible sale, and I wanted first chance.

"It was five weeks before I put myself above the average. After that my margin over the average slowly but steadily increased.

"I had begun to analyze my sales from the profit angle. How much of the stuff I sold consisted of specials at feature prices, that really sold themselves, on which the profit was narrow? How much on the other hand consisted of profit-bearing lines where my own energy and skill and determination influenced the sale?

"Here I couldn't check up on the other salespeople, but I did keep tab on myself. Result: my quota of profit bearing sales grew steadily. I kept tab, too, for some time, on the customers I sold and the customers I missed. I meant to know right from the ground up just what I was worth to that store.

"Before I was satisfied that I could make a showing with Murray, he gave me an increase without the asking. I found now I had a lot of customers who actually wanted me to wait on them. Other stores wanetd me. From then on I went right ahead.

"How did I do it? My methods were as old as salesmanship. First, I found out I wasn't making the sales I should. Then, that I wasn't equipped to make them. So I deliberately equipped myself—by knowing all there was to know about the goods, by having prices at the tip of my tongue, by understanding the individual customer and adapting my approach to his individuality. Simple, isn't it? But, before I could do it, I had to know that I didn't know anything; and then I had to tackle the job in deadly earnest." Victor Lauriston.

RAILS AND BUSSES.

Out in a little town in Indiana the other day they had a sad celebration. It was to mark the discontinuance of the sole train whose daily visit marked the community's last remaining railroad connection with the outside world. Some of those who mourned the death of this branch line had been present fifty years ago when it first was opened. The incident brings to mind the changes that can and have come in various activities of life during this mechanical age. We have seen the horse driven from our streets by the motor car. We have seen the moving picture deal all but a death blow to the legitimate drama. And what are the radio and television to do to newspapers? The fight, nowadays, is not only man against machine, but machine against machine. This is the condition which we find existent in the American railroad situation to-day. Motor cars and now airplanes are reducing the passenger business, and motor trucks are cutting seriously into freight. What can be done? Is the railroad to go, before the onslaught of a more efficient engine of transportation, just as the stage coach had to go? Certainly the problem is so intricate and the interests dependent upon it so great that it ought to have investigation and adjudication. Therefore, we read with satisfaction that the railroads and the motor-truck industries, through a joint committee, have agreed in principle that trucks and busses, as well as the rail carrierr, should be under jurisdiction of the Interstate Commerce Commission. The committee will report this and other findings to the National Transportation Committee, of which the late Calvin Cooldge was chairman. So active is the discontent throughout the country over these new and unsettled problems of transportation that it is the part of statesmanship to lay down, as quickly as may be, a broad and sound National policy.

BUSINESS AND THE BUDGET.

Some of the difficulties attached to straightening out Government finances were brought out last week by Senators at the hearings of their committee which is obtaining the views of business and financial leaders on the depression and how to overcome it. These Senators showed that it is not enough to chorus "Balance the budget!" but that practical means must be found to carry out such a program. When the question was put up to two of the foremost figures in finance and industry, suggestions were conspicuous by their total absence.

Perhaps this little episode in the discussions at Washington may serve to make clear that many of our legislators are not only fully allve to the problems of the country but are a good deal better informed than generally accepted. Contrariwise, it indicated that leading business interests might very well have something more practical to offer in the way of sound and constructive proposals.

This depression is challenging other crises for the invidious distinction of

occupying first place for the amount of loose thinking indulged in. A dozen commonplace beliefs which do not square with the facts jump to mind. By constant repetition, such declarations move into popular acceptance.

Just now, for instance, there is continual talk of a National deficit running to three or four billions and yet a very appreciable part of this sum represents loans made by the R. F. C. which are supposed to be backed by substantial collateral. Moreover in making these loans the Government is borrowing at a very cheap rate and lending at a high rate.

RETAIL TABLES TURNED.

Out of the intense struggle waged to get business during the depression, various changes are comingg to attention. In the field of retail distribution, there have appeared new organizations which, by cutting operating costs to a minimum, are challenging the established forms of trade.

Thus, there is presented the rather grimly humorous spectacle of big chain companies. which only a short time ago were subjects of great complaint, crying out against the new "pine-board" competition. Not only do they complain but they adopt. with their former enemies, some questionable tactics against these rivals. The advertising bludgeon is wielded freely, town and city ordinances are sought and the fight is made merry in other ways.

All new forms of distribution have been subject to the same attacks. The department store was assailed for a long time, the mail order companies had their "ordeal by fire" and the chain stores are still undergoing the process. Each in turn, as it was attacked, argued that the public should be the final judge of its proper place in the scheme of things.

And the popular verdict is just what must be awaited. The public will decide. If lower prices and lower wages continue for any great length of time, then low-cost distribution must inevitably move forward. Should there be a change, then service stores may hope to regain some of the ground they have lost.

SMOKE AND PROSPERITY.

The conclusion reached by a fellow of the Mellon Institute at Pittsburgh that a smoke-polluted atmosphere may cause injurious mental as well as physical effects has its rather ironical connotation at this time for a community which it wont to measure its industrial prosperity by the artificial clouds that hang over its hills and valleys. smoke, no business. And Pittsburgh is no longer the Smoky City. It is more than two years since it has witnessed one of those extremely dark days enveloped in "smog"—the term used by the Mellon Institute experts to describe an extraordinary combination of smoke and fog-when it has been necessary to turn on all the street lights at noon, with the gloom as great as that of the blackest midnight.

But H. B. Meller, who has just completed an eleven-year study of smoke pollution and its prevention, is con-

vinced that now is the time not only for Pittsburgh but also for all large industrial centers to prepare for the resumption of operations by adopting methods of protecting the atmosphere from this nuisance and danger to health.

Doubtless, Mr. Meller is right. But many Pittsburghers just now would be glad to swap a crystalline atmosphere for some of the good old smoke clouds and all they meant as they swept along the banks of the two rivers to the Point and on down the Ohio.

WEEKLY INDEX RISES.

Precedence in business developments during the week was taken by the bank holiday declared in this state, which curbed operations inside and outside the state in many quarters. The Senate Finance Committee hearings at Washington on the depression gave, as expected, particular emphasis to balancing of the budget. Public confidence depends upon reaching this objective, it was quite properly declared.

A rise in the weekly business index was brought about chiefly by the gain in the car loadings series. A rise was also shown in electric power. Steel operations have gained, but not enough to meet the usual substantial increase at this time.

The banking difficulties at Detroit, following upon labor troubles, reduced automobile production, which was rather unfortunate considering the improvement recently made in sales. On the other hand, building contract awards last month drew within 1.7 per cent. of the January, 1932, figures on a daily average basis. They were somewhat higher than in December.

Commodity prices made a rather mixed showing. The Annalist index declined fractionally to 81.0, but Dun's list disclosed almost a balance in changes, with seventeen gains and sixteen decreases. The foodstuffs group was particularly strong.

DRY GOODS CONDITIONS.

Retail trade results of the week, except in special instances, suffered a further setback. Unsettled weather and renewed anxiety over financial and business conditions are given as reasons.

Some measure of encouragement was taken by executives in the movement of retail prices last month. The loss shown by the Fairchild index was the smallest in several months. The drop under December amounted to 1 per cent., bringing the January level 12.6 per cent. under the same month last year.

Except for certain infants' wear items, however, all the other merchandise divisions showed losses for the month under December prices, the major declines taking place in furs and cotton wash goods.

While the slower downward movement last month was gratifying to retailers, it is considered doubtful that the drop in values has been appreciably checked. Sharper price competition in a number of lines has broken forth this month.

Wholesale merchandise markets were slow, reflecting the lull in retail trade and also the banking trouble in this state. Low prices featured in some current retail promotions have increased price pressure on products.

CHANGE COMES SLOWLY.

Technocracy, that dead religion, told the world that unless it abolished "the price system" within eighteen months it was irretrievably lost. For our part, terrified as we were at first, we looked back upon history and were consoled. Upon consideration, we could not come to believe that all mankind had been altered by even a century of "the rule of the machine." And as we read the papers to-day we are more and more solaced by evidence of the slowness of change In England an officer of a famous regiment is held in the Tower of London, upon vague charges approximating treason, just as he would have been in the time of Elizabeth. In France the ancient practice of holding every man guilty until proven innocent has only this week been modified by a sort of habeas corpus law. And in America the National theater at Washington "for the first time in history" on Sunday is to throw open its complete house, without segregation, to a Negro audience-for a performance of "Green Pastures." No, we are not afraid of technocracy or of the immediate end of the capitalistic system. Despite occasional lurches forward through bloody revolution, the world changes its ways only with a majestic

SMALL COLLEGES.

Economic conditions have made it increasingly difficult for colleges, particularly small institutions with meager endowments. to maintain their educational standards. Bethel College, at Russellville, Ky., a junior college for men, has actually been forced out of existence by the depression. This institution, established about 1850, closed its doors Saturday, the end of the first semester of the year. The depression might have compelled a considerable number of colleges, both junior and full time, to close if it had not been for the weeding-out process which has been going on for many years. This process, which began later in Southern and border states than in other sections of the country, has been accelerated in the last two decades by improvements in transportation and by the establishment and enlargement of state institutions. In junior colleges, another marked factor has been the improvements made in public high school standards and facilities.

We must remember that only through business activity can the Government receipts be increased, and it is time to begin to encourage capital to come out of hiding to seek profitable investment and employment. This encouragement can only be accomplished by ceasing through legislative means a policy to soak the rich, for in such encouragement we are enabled not only to be generous to the poor, but to be of genuine help to them.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Grand Rapids had the pleasure of entertaining the thirty-ninth annual convention of the Michigan Retail Hardware Association last week, and she did her part excellently and well. With the new civic auditorium she was able to accord the organization better facilities for business and enjoyment than it has ever had before in any city in which the conventions have been held. The attendance was larger than was expected, considering the business depression and the bank moratorium. The number of members who have paid their dues to date is 1140. The registration at the meeting amounted to 1104, which included exhibitors and helpers, as well as actual members.

Rivers Peterson, editor of the official organ of the National Association, told me he had attended five state hardware conventions so far this year and Grand Rapids had more exhibitors and members in attendance than the entire five, which speaks pretty well for the enthusiasm Michigan hardware dealers have for their Association.

Michigan enjoys the reputation of having the largest state hardware association in the country. Pennsylvania comes next and Minnesota is a close third,

The programme was carried out according to original arrangement except the subject assigned to George V. Sheridan, manager of the Ohio Association, who was prevented from attending by illness, and Howard C. Coffin, whose place was taken by Allen G. Miller, of Grand Rapids. All of the topics presented were properly discussed and appropriate action taken thereon.

Election of officers on Thursday resulted as follows:

President—Wm. J. Dillon, Detroit. Vice-President—Henry A. Schantz, Grand Rapids.

Secretary—Harold W. Bervig, Lansing.

Treasurer—William Moore, Detroit. Field Secretary—L. S. Swinehart, Lansing.

Executive Board.
Term expires 1934:
Waldo Bruske, Saginaw.
Herman C. Meyer, Boyne Falls.
Frank L. Willison, Climax.
Jos. L. Louiginau, Cheboygan.
W. C. Judson, Big Rapids.
Term expires 1935:
John A. Kerr, Niles.
L. H. Straffon, Croswell.
Andrew Larsen, Caro.
Chas. H. Sutton, Howell.
Sidney D. Foster, Newberry.

During the convention a new organization was brought into existence, the Past President's Club. There are twenty past presidents still living, fourteen of whom were present. The new organization was officered as follows:

President—Chas. A. Ireland, Ionia.
Secretary—Louis L. Wolf, Mt.

Treasurer-J. H. Lee, Muskegon.

The only contest of any consequence

was over the next place of meeting. Since the organization was formed fourteen conventions have been held in Grand Rapids and seventeen in Detroit. Of late years the exhibit hall used at Detroit is thirty-five blockssix miles-distant from the place of meeting. The last two conventions at Detroit have both scored losses for the organization because of this drawback. A canvass of the exhibitors disclosed that forty-nine were in favor of Grand Rapids and three in favor of Detroit. Two voluntarily stated they would not go to Detroit under any circumstances, because of the inconvenience and expense of holding an exhibit so far away from the place of meeting. The proponents of Detroit stated that they would overcome these drawbacks next year by making the Book-Cadillac headquarters instead of the Statler, and by placing the exhibits in ball rooms, parlors and private rooms at no expense to the organization. The matter was really decided long in advance of the convention when President Sutton "stacked up" the location committee with four Eastern Michigan members and one member from Western Michigan. Grand Rapids people felt they were entitled to the convention for three more years at least for two reasons-to place Grand Rapids on a parity with Detroit and to show our city that the \$1,500,000 she has invested in a civic auditorium, connected by tunnel with our leading hotel, was appreciated. The organization voted to accept the recommendation of the committee and also elected four of the five officers from Eastern Michigan and six of the ten members of the Executive Board from Eastern Michigan. Western Michigan is entitled to different treatment at the hands of the organization and would receive it if the members on this side of the state worked together with a greater degree of co-operation. Considering what Grand Rapids has done for the hardware people, I think they should have adopted a resolution to hold their 1934. 1935 and 1936 conventions in Grand Rapids and thereafter meet in Detroit and Grand Rapids alternately. I should like to see this latter feature made a by-law of the organization, so that the thirty years controversy between the two cities might be ended forever. Grand Rapids and Detroit are the only cities in the state which have ample hotel facilities to care for so well attended a convention as the hardware men present.

I shall be interested to note whether the incoming President, who is a Detroit man, "blocks the game" above suggested by appointing a location committee which contains a majority of Eastern Michigan men. If he follows the example of the outgoing president, it will be comparatively easy to put over a plan to name Detroit for the 1935 convention, unfair as such action would be. I herewith make a personal appeal to President Dillon to refrain from such a course, which would necessarily embitter a large portion of the members who be-

lieve in the theory and practice of fair play.

One of the changes the officers should make is to take action on the report of the location committee at the same time the officers are elected, on Thursday, the big day of the convention, when all can have a hand in the settlement of the matter. As it is, it is held until the last hour of the final meeting on Friday when there is only a small handful of members present.

The Association has been more than unusually fortunate in the selection of high grade men for the executives. The one unfortunate exception was in the early days of the organization, when it elected a secretary who had no connection with the hardware trade and who misused his office by using it as a club and resorting to blackmailing tactics to secure advertising for his publication. As soon as this practice was fully disclosed he was dropped from the position he had dishonored. For thirty years the office was held by one of the finest men the organization movement has ever developed in this country. After his death, a year or two ago, he was succeeded by the present secretary. Mr. Bervig strikes me as a pretty shrewd and long-headed fellow. He said while he was here last week, directing the work of the convention, that when he executed a contract to represent the organization in his present capacity he stipulated he was not to be expected to take any part in the selection of officers or the designation of the next place of meeting. He has lived up to the letter and spirit of this determination and finds it saves him much trouble. If Mr. Bervig is half as energetic and capable as-I think he is he will straighten out some of the antiquated practices which have crept into the organization and banish the dark lantern methods employed in connection with the selection of a committee on location of the next meeting each year.

With a remarkable record of accomplishment back of it, I see no reason why the Association should not continue to expand in growth and usefulness. I attended every meeting of last week's gathering except the executive session Thursday forenoon and the clerks' session Wednesday evening and could not fail to note the originality, earnestness, candor and fairness with which every subject except the 1934 location matter was discussed and acted upon. There are many argumentative talkers among the members of the Association. I hope their talents and versatility are drawn on for service in the localities in which they live.

By throwing open the exhibit one evening to people who are not dealers an opportunity was given discriminating buyers to inspect and investigate the latest improved articles handled by the hardware trade. This plan was bitterly opposed by President Dillon, but the Grand Rapids members of the Association insisted on the plan being carried into execution. As a result 1500 people who had been given tickets spent a happy hour at the exhibition

and apparently were greatly interested in what they saw. This arrangement ought to give the retail hardware trade of Grand Rapids a considerable impetus. The educational advantage of such an exhaustive exhibit can never be computed. I am glad Grand Rapids has now a hall which makes such an undertaking easy of accomplishment.

Despite the time worn statement that comparisons are odious I cannot help wondering why the hardware association has been so much more successful than any other mercantile organization ever undertaken. It cannot be solely because of the high character of hardware dealers as a class, which is frankly conceded, nor is it due to the fact that hardware jobbers as a class have done more for their customers than jobbers in other lines of business. Of course, much is due to the fact that it has always paid its Secretary a high salary-I understand the present incumbent receives \$6,000 per year-but the members have always seen to it that the secretary's job is filled by a man of high character who earns his salary. I am told the annual dues paid by members is \$10 per year and it is currently reported that the organization has a sufficient income from its surplus to ensure the continuance of the regular work of the organization without interruption, even if the payment of dues suffer shrinkage during times of depression. When I think of the manner in which some other organizations of retailers creep along with cheaply paid officers and always end the fiscal year with a deficiency instead of a surplus, I cannot help feeling that the hardware organization has struck a keynote which other mercantile organizations have failed to reach.

The report of the Committee on Resolutions, which was adopted, was as follows:

1. We, as a state association, endorse the efforts of the National organization to reduce governmental expenditures.

2. We also endorse the effort of the Michigan Council on Governmental Expenditures for the work they are now doing in connection with the present session of our state legislature.

ent session of our state legislature.

3. We also wish to go on record as being utterly opposed to a sales tax until every effort has been made to so reduce governmental expenditures that no kind of additional taxes are needed.

4. We heartily commend the work

which has been done by our committee on public utility relations which indicate definite progress toward the elimination of unsatisfactory conditions and urge the continuance of the work commenced by the committee.

commenced by the committee.

5. We wish to go on record as endorsing the work of the National Retail Hardware Association Price Committee, appointed at our last National convention, the conclusions of which were so ably presented by Veach C. Redd at this convention. We urge every member of the Association to make such a study of their own price problems with the purpose of buying their merchandise at prices which will enable them to meet the competition of other outlets.

Every indication leads to the belief that the chain store leaders are sick and tired of the present system of cut-

(Continued on page 23)

FINANCIAL

Analyzing Industrial Securities.

Interest charges should be separated into charges against short time debts such as bank loans and accounts pay-If the balance sheet shows small amount of bank loans and the income account a charge for short time loans, investors should try to ascertain whether or not the company is back on its payments for goods and is paying a great deal of interest to creditors.

After interest charges have been paid, leaving net income, the company has additional profit and loss items to take care of. Profits arising from sale of property or securities are added to the net income after interest charges. Amounts written off for good will should also be taken into consideration.

Most companies make up their income accounts so that all profit and loss items are shown before interest is Dividends are deducted deducted. from net profits, preferred stock, of course, taking preference before common. The amount left after dividends is an item considered as Profit and Loss Surplus.

In considering a bond investment of corporation, attention should be given to the Margin of Safety. That is, the proportion of net income left after paying all fixed charges. The Margin of Safety of a preferred stock may be easily calculated after including profit and loss entries, if any. The regular dividends on the stock are the fixed charges before figuring the percentage and amount of safety over the common stock by including its dividend return and preferred dividend returns. This is a real test of a corporation's progress. That is, if the Margin of Safety of different classes of securities is increasing, the corporation's securities may be considered safe and strong.

Net income for at least four or five consecutive years must be considered to arrive at consistent earning power. If the results are split up into separate years, a better test can be applied than if there has been an average for a period of five years. Many investors demand the whole record explained as Jay H. Petter. to Average Profits.

Start Move To Eliminate General Property Tax.

President-elect Roosevelt's plan to meet with the state governors on March 6 has been accepted in general as of little economic significance. The common attitude appears to be that it will be nothing more than a social gathering held largely for political pur-So far as one can say with positiveness, of course, this may be the case. Nevertheless, there is at least the possibility that the conference may mark the start of a program which will be of genuine aid to agri-

To-day the greatest single devastating factor in the field of agriculture is the general property tax. In so far as the welfare of individual farmers is concerned, this is more important than our so-called overproduction. The latter has resulted in low prices and thereby has made it impossible for the farmer to make any profits, but it alone does not threaten his livelihood and make him face the possibility of star-

The general property tax on the other hand, is a fixed charge which must be paid if the farmer is to remain in ownership of his productive power. In this respect it is comparable to having assumed a mortgage debt which the productivity of the land will not support. The general property tax differs from, and is worse than, the mortgage debt, however, in the sense that no compromise is possible. From the point of view of the farmer, therefore, the general property tax is, under present conditions, a constant threat not only to his future conomic welfare but to his immediate sustenance.

All of this, of course, is generally recognized. President-elect Roosevelt touched briefly upon it in his Topeka speech during the campaign. Unfortunately, however, the majority of our states, especially in the agricultural regions, rely upon the general property tax for a major portion of their income. Before they can come to the aid of their farmers by the removal of this tax, accordingly, they must find new sources of income.

It is at this point that the Federal Government can make a contribution. By accepting the leadership in tax reform, and through its bargaining position incident to a division of the tax field between the states and the Federal Government, a genuine start can be made toward eliminating this archaic and inequitable method of raising revenue.

The conference with the governors on March 6 will offer an excellent opportunity for the launching of such a Whether Roosevelt will take advantage of the opportunity remains to be seen, but certainly there is much room for this conference being far more than a mere social Ralph West Robey. gathering.

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Proceedings of the Grand Rapids Bankruptcy Court.

Bankruptcy Court.

Grand Rapids, Feb. 13—On this day first meeting of creditors was held in the matter of Baxter Laundries, Incorporated, Bankrupt No. 5097. Bankrupt present by Howard F. Baxter, President, and represented by Knappen, Uhl, Bryant & Snow, attorneys. Heber W. Curtis, receiver, present in person and represented by Warner, Norcross & Judd, attorneys. Certain creditors present in person and represented by Clapperton & Owoen, Seth R. Bidwell, Carroll A. Teller, Louis S. Hardin, Joseph H. Dunnebacke and Homer H. Freeland, attorneys. Claims filed only. Heber W. Curtis, of Grand Rapids, elected trustee and his bond fixed at \$50,000. Trustee authorized to continue operation of business. Report of operating receiver to be filed within fifteen days. Howard F. Baxter, president of bankrupt corporation, was sworn and examined before reporter; transcript of testimony ordered. Meeting adjourned to March 1.

testimony ordered. Meeting adjourned to March 1.

On this same day first meeting of creditors was held in the matter of Baxter Laundries, Incorporated, of Illinois, Bankrupt No. 5107. Same appearances as in the above meeting, except the bankrupt was represented by Clapperton & Owen, attorneys. Claims filed only. On this same day first meeting of creditors was held in the mater of Great Lakes Laundries, Inc., Bankrupt No. 5106. Same appearances as in above matter. Claims filed only. Heber W. Curtis, Grand Rapids, trustee: bond \$10,000. Howard F. Baxter, president, sworn and examined before reporter; transcript of testimony ordered. Meeting adjourned to March 1.

Feb. 13. We have to-day received the schedules, reference and adjudication in the matter of Shirlie Merritt, Bankrupt No. 5142. The bankrupt is a resident of Greenville, and his occupation is that of a laborer. The schedule shows assets of \$75 of which the full amount is claimed

as exempt, with liabilities of \$1,272.50. The court has written for funds and upon receipt of same the first meeting of creditors will be called and note of same made

In the matter of Landsman's Inc.,

Bankrupt No. 4446. The final meeting of creditors has been called for Feb. 27. The trustee's final report will be approved at such meeting. There will be a final dividend for creditors.

(Continued on page 11)

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BOOK-KEEPING TOOL.

Ledger Should Serve That Purpose Only.

The owner of a store frequently grants credit as a matter of necessity. On the one hand, he finds more powerful rivals who possess merchandise resources in a variety he cannot hope to challenge. On the other hand are competitors who sell for a low price and for cash. All are bidding for the favor of the persons he would attract, and often-times credit is the one compelling inducement he has at his command. Forced to extend credit, he should not regard its adoption as a necessary evil but should shape his credit system to the end that it may foster his plans for expansion and for growth. Properly reinforced, credit becomes a deciding factor in his winning his way to success.

Credit extension presupposes a ledger. And the ledger may become a source of competent credit control. In its ordinary form the ledger serves as a running history of charge transactions between the retailer and his customers. Scanning the entries posted there, the owner of a small business gets a pretty thorough conception of how an individual customer has met his obligations. It is a comparatively simple matter to reach a decision involving further credit grants and collection of what is over due. And the conclusion is based on the most authentic information one could possibly obtain-the story the ledger tells. If indebtness has been promptly paid in the past, the chances are that the future will present an outcome equally favorable.

But the merchant needs to know more than that and the ledger form should tell him more. New customers are not backed by ledger history. Putting new names on accounts should be a process which elicits considerable information about character and ability to pay. This data should be summarized in the form of a credit limit, beyond which an outstanding balance should not pass without questioning. This information should be made a part of the heading on the ledger page. Bringing opportunity for an automatic comparison between the balance extended and the credit line, it warns of the reaching of the danger point.

Credit authorization, however, involves something beyond a comparison at the time postings are made. check-up then may be too late.

The only safe procedure is to find out what the situation is before merchandise has left the store. And that means ledger reference for every sale, and as soon as possible after the sale has been completed. If this is done. a merchant has assurance that the goods he sells will be paid for. He has eliminated the temptation to take a chance. He has substituted fact-work for guess-work in this phase of the conduct of his business.

How is this continual consultation of ledgers to be facilitated? What form shall the ledger take? Is it possible to stuff the ledger at the moment of credit reference and so save posting time? Is it feasible to make the ledger a means of following collections or of promoting credit sales? What about

credit references and inactive accounts? All these questions deserve consideration when the matter of a ledger's greater usefulness is up for decision. We believe that the retailer who depends upon his ledger for credit authorization will find in one of the several ledgers on the market the proper solution for his individual prob-

It is natural, first, to think of binders when you think of ledgers. Their compactness and lightness of weight have made them popular wherever accounts are kept. Binders permit employment of a fairly large sheet, securely held in a small sized unit. They are readily mounted on a reference rack or are easily brought to a desk for credit granting purposes. Loose leaf sheets are quickly transferred when filled or when accounts are closed.

The loose leaf idea adapts itself to book-keeping, either by hand or by machine. The ledger tray, however, is a development of the trend toward mechanical accounting. But it is more than a ledger tray. It is made with ample off-setting provision, space at the right of the ledger cards, into which the posting media may be stuffed, active accounts may be set off or delinquents may be sorted for follow-up. Such trays may be had with capacity for a thousand accounts or in portable units for a few hundred

Signals make a ledger a selfinterpreetd ledger. They disclose in a second the condition of an account. Reference beyond a glance at the ttle of the account and the limit assigned is unnecessary. The signals, locked snugly in the pocket tips, warn of conditions which should be checked.

There comes a time, however, early in a store's growth, when the ledger can no longer serve for passing credits. Traffic gets too heavy. It then is necessary to divert the stream of credit references elsewhere, that the book-keeping channel may be cleared and faster service rendered to customers. Ledger authorization, to be effective, requires some book-keeping knowledge. That means that the book-keeper must serve as the authorizer for charges. If he can assume both tasks without slighting either, well and good. But if ever he leaves his desk, somebody else must fumble through the accounts or must take a chance. If his posting is delayed, the ledger information is out-of-date and the whole system breaks down. The kernel of the problem may be summed up by stating that, after all, the ledger is a book-keeping tool and should serve that purpose only.

If the book-keeper's time is to be conserved for the task for whch he was hired; if the sales person is to be spared precious moments of waiting for an OK on every sale; if the customer is to be quickly released to purchase at another counter, a separate authorization system for charge sales must be set up.

The ledger then remains, so far as credit reference is concerned, as a source of information that the buying limit has been passed and as a recourse when specially large charges are being made. It serves as a basis for a detailed report to the proprietor, rendered on the sixteenth of every month and listing all delinquent accounts for collection follow-up and possible limitation of further charge sales. To this degree it becomes a very useful supplement to the efforts of the man who passes charges and is interested in the reduction of bad debts to a low minimum. W. A. Ingersoll.

Proceedings of the Grand Rapids Bankruptcy Court.

(Continued from page 10)

Feb. 14. We have to-day received the schedules, reference and adjudication in the matter of Carl Skinner, Bankrupt No. 5134. The bankrupt is a resident of Niles, and his occupation is that of a laborer. The schedule shows assets of \$2,625 with liabilities of \$2,931.41. The Niles, and his occupation is that of laborer. The schedule shows assets \$2,625 with liabilities of \$2,931.41. To court has written for funds and upon ceipt of same the first meeting of critors will be called and note of same the same that same the same that same the same t

made herein.

Feb. 15. We have to-day received the schedules, reference and adjudication in the matter of Dewey R. Moll, Bankrupt No. 5144. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedule shows assets of \$30 with liabilities of \$1,919.94. The court has written for funds and upon receipt of same the first meteing of creditors will be called and note of same made herein.

the matter of Vernon L. Gish, Bank-

In the matter of Vernon L. Gish, Bankrupt No. 5116. The first meeting of creditors has been called for March 6.

In the matter of Vance F. Barber, Bankrupt No. 5132. The first meeting of creditors has been called for March 3.

In the matter of George F. Cornell, Bankrupt No. 5136. The first meeting of creditors has been called for March 3.

In the matter of Walter L. Cornell, Bankrupt No. 5135. The first meeting of creditors has been called for March 3.

In the matter of Preston Johnson, Bankrupt No. 5137. The first meeting of creditors has been called for March 2.

In the matter of Hugh Marshall Clarkson, Bankrupt No. 5133. The first meeting of creditors has been called for March 2.

In the matter of Hugh Marshall Clarkson, Bankrupt No. 5133. The first meeting of creditors has been called for March 2.

In the matter of Hugh Marshall Clarkson, Bankrupt No. 5133. The first meeting of creditors has been called for March 2.

In the matter of Emil William Tessman, Bankrupt No. 5131. The first meeting of creditors has been called for March 2.

In the matter of Walter P. Holder, Bankrupt No. 5121. The first meeting of creditors has been called for March 2.

In the matter of Chauncey McMichael, Bankrupt No. 5122. The first meeting of creditors has been called for March 2.

In the matter of Johnson Candy Co., Bankrupt No. 5141. The first meeting of creditors has been called for March 2.

In the matter of Donald C. Carrick, Bankrupt No. 5141. The first meeting of creditors has been called for March 2.

In the matter of Donald C. Carrick, Bankrupt No. 4980. The first meeting of creditors has been called for March 2.

Feb. 16. We have to-day received the schedules, reference and adjudication in the matter of John Rizzo, Bankrupt No. 5145. The bankrupt is a resident of Benton Harbor, and his occupation is that of a grocer. The schedule shows assets of \$1,05.086 of which \$850 is claimed as exempt, with liabilities of \$5,652. The court has written for funds and upon itors will be called and note of same made receipt of same the first meeting of credherein.

In the matter of Henry H. Niewoon-

Chicago Crescent Engraving Co., Kalamazoo

Dunn Sulphrite Paper Co., Port

G. R. Paper Co., Grand Rapids E. J. Kelly Co., Kalamazoo Kohl & Madden Printing Ink Co.,

Chicago
Mfgrs. Paper Co., Chicago
Nicolet Paper Corp., DePere, Wis.
Port Huron Sulphrite & Paper Co., Huron

Mac Sim Bar Paper Co., Otsego Kalamazoo Veg. Parchment Co.,

Kalamazoo Total for a

Horders Inc., Chicago 1.57
J. W. Sherman. Otsego 1.8.00
Newherk Truck Lines, Otsego 7.45
Dickens Motor Freight, unknown 9.38
Mac Sim Bar Paper Co., Otsego 4.25
In the matter of George E. Howk, doing business as Sanitary Milk Co., Bankrupt No. 4847, final meeting of creditors was held Jan. 23. Trustee only present. Trustee's final report and account approved. Claims proved and allowed. Bills of attorneys allowed, subject to deduction for lack of funds. Accounts receivable abandoned as worthless. Order made for payment of administration expenses as far as funds on hand would permit. No objection to bankrupt's discharge. Meeting adjourned without date and files will be returned to district court. Feb. 17. On this day first meeting of creditors in the matter of James H. Fox Realty Co., a corporation, Bankrupt No. 5114, was held. Bankrupt present and represented by Wicks, Fuller & Starr, attorneys. Bankrupt sworn and examined without reporter. Fred G. Timmer, Grand Rapids, trustee; bond \$100. Meeting adjourned without date.

Feb. 17. On this day first meeting of creditors in the matter of Newaygo Engineering Co., Bankrupt No. 5123, was held. Bankrupt present by W. J. Bell, president, and C. R. Walcott, secretary-treasurer, and represented by Travis, Merrick, Johnson & McCobb, and Harry D. Reber, attorneys, and G. R. Association of Creditors. Creditors in roeditors present in person and represented by Travis, Merrick, Johnson & McCobb, and Harry D. Reber, attorneys, and G. R. Association of Creditors. Fred G. Timmer, Grand Rapids, trustee; bond \$1,000. W. J. Bell, president and C. R. Walcott, secretary-treasurer, and represented by Travis, Merrick, Johnson & McCobb, and Harry D. Reber, attorneys, and G. R. Association of Creditors. Fred G. Timmer, Grand Rapids, trustee; bond \$1,000. W. J. Bell, president and C. R. Walcott, secretary-treasurer of bankrupt corporation, each sworn and examined before reporter. Sale of assets informally discussed. Meeting adjourned without date. of assets informally di adjourned without date.

Lucky.

Little Betty used to embarrass her mother every time she called on her friend by asking for something to eat. She promised never to do it again. The next time they called on the friend just before tea time, Betty piped

up:
"Mrs. Smith, are you hungry?"
"No, Betty," answered the hostess. "I'm not hungry."

"Well," said Betty, with a sigh, "I wish I was you."

Full of Pie.

The teacher explained to the class, "Words ending in 'ous' mean full: as, 'joyous' means full of joy. 'Vigorous' means full of vigor. Now wil some one give me an example of such

The boy with the scratch on his nose, raised his hand. "Pious," he answered.



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

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.

Sidelights on Grocery Practice From Several Angles.

Canadian Grocer says: "Readers will recall the fireworks which were set off a couple of years ago by W. K. Henderson, Shreveport, designed to show up the alleged bad-man character of chain stores. The other day a bankruptcy petition was filed and his crusade is ended. Ringing down of the final curtain goes to show once again that schemes not based on sound economic principles are sure to fail. The Canadian grocery trade knows that the only proper method of fighting competition is by adoption of right merchandising methods, not by hollering one's head off."

Might say that schemes based on sound, instead of sound economics, don't get us anywhere.

It were as well, perhaps, for California grocers to take the recent defeat of the fake sales law as final. They won't, of course. They will appeal and try over, but that is waste motion or worse. In the long run-and this business is in for a long run-any scheme to limit another's liberty will prove a boomerang which will hamper our own freedom. No plan could be more dangerous than to deny anyone the liberty to sell his own goods as he pre-

If I own a horse and wagon-maybe you remember what those things areif I want to sell them, can it be said that I am to be estopped by some law from stipulating that I will not sell either separately or make a price for both without saying how much is for either?

I have just happened on the copy of a letter I wrote Feb. 19, 1929, as follows:

"In this morning's account of last night's grocers' meeting, I am quoted as saying that, in my opinion, Charlotte grocery stores are on full par with others of the South. Far be it from me to say I am misquoted. That phrase belongs to politicians. Anyway, the statement might stand, for it would certainly indicate a low standard.

"For fact is, Mr. Editor, the food stores of the South are 'way behind the standard of this century; so far behind they would not pass for 1890. They might fit 1880-not later; and at that there were grocers in 1880 who would not have dreamed of smoking in the faces of women customers-grocers who appreciated the fitneess of things in handling foods.

"Individual grocers-solos sometimes called-independents as for some reason they call themselves-are worried by the growth of the chain system of retailing. Commonly they attribute chain success to low prices alone. But fact is individual grocers give chains cards and spades and then wonder why chains get the business.

Let any grocer go abroad at times. Let him visit chains. If he goes with open eyes, viewing not with alarm, but without prejudice, he is apt to get a wholesome awakening. He will not, for example, see a cigar or cigaret in any chain clerk's or manager's mouth.'

"Chains sell on cleanliness. They sell on display. They sell on industry. They sell on wakefulness. They sell on observing the limitations of their chosen line of retailing and not attempting to go beyond such limits. They sell on work done above as well as below the collar. There is no patent, no copyright on their elements of re tailing. Anyone can incorporate such factors in his business and the grocer wakeful enough to do such things need fear no competition whatever. Let the individual emulate some chain points of excellence. Then my statement may be due for revision-and I shall gladly revise it if I find beneficial change next time I visit your fair city."

That was written in Charlotte, North Carolina, to the Observer of that city. It was not published. Local papers seldom tell unwelcome truths, no matter how wholesome they would be.

Conditions I pictured on smoking do not apply in many regions, but other factors still prevail against individual progress. Far better to correct such obvious weaknesses than to seek legislation to hamper those who progress because of generally sounder, saner methods. Right now, for example, chain grocers are trading up. In this process, individuals lag behind. One alert grocer recently said: "Competition with chains is nothing compared with what we have to meet on the part of neighbor independents."

Meantime, old timers who have been through the mill are sitting tight. This comes out of the Topeka Merchants

Said one of these old business sea dogs: "I have the feeling that we will have to let nature take its course. I doubt whether Congress can do much to help. Depression develops its own antitoxins. One is the elimination of surplus supplies: that has been largely accomplished Another is wear an accomplished tear which eventually enforce replace-ment. Another is shortened producon; if it does not pay to raise grains, folks will stop raising them. Supply and demand is still doing business. Give the depression time and it will cure itself. Don't worry to death. Grab whatever you can get and hold on."

In my neighborhood a young woman has just taken over a home bake shop which had not done very well. It has picked up since she took it. A few days ago she asked my wife for her address. This morning a postal card came, neatly hand addressed, on which was written, plainly, neatly, longhand, this message:

Jan. 20, 1933.

"Dear Mrs. Findlay: Specials for the week beginning Monday, Jan. 23: Small pies _____ Cakes, good assortment ----20 to 50c Large German coffee cake -----15c Fig pudding -----15c

"Come in and sample our delicious home made fudge, 50c per 1b. Marigold Pie Shop, 5024 Geary St."

I quote it all, exactly, to show how painstaking work will appeal. course, it takes a woman to work like

that-a man's time is "too valuable"maybe.

Success may not come as result of such efforts; but success will not be retarded thereby-never, in any circumstances

One would think that such a device as trading stamps must be dead by this time. But the crop out and catch a new lot of retailers every so often. This time it is Philadelphia and the usual introduction is so insidious as to trap the unwary grocer. The Philadelphia folks know what happens and they say: "There never was an evil compared with trading stamps. Unless the growth is stopped, in a short time everybody will be giving them. Profit is small enough without cutting it with an expense that has been shown to be a business destroyer, a burden which it took a world war to kill."

This Philadelphia organization is not going to let the disease get a foothold, so it says in plain words: "It is up to our grocers to think it over and take action before we are forced to."

Paul Findlay.

"Don'ts" For the Corner Grocer.

1. Don't change the window display. Dust and dead flies attract the best class of trade.

2. Don't use price tags. Customers love to guess at the cost of your merchandise.

3. Don't wrap a number of small articles into one bundle. Let customers carry "as is." It gives them needed juggling practice on the way home.

4. Don't suggest any additional purchases. Use your best scowl and any, "Is that all?"

5. Don't make any exchange agreeably. Argue until you are convinced it is your last resort.

6. Don't visit your neighbor merchants. You might learn something or get shot for trespass.

7. Don't visit with any salesmen. All of their ideas are old and out of

8. Don't test or use any new products yourself. Ask your customers to explain their merits to you.

9. Don't check your bank balance. Overdrafts help your credit at the

10. Don't fail to talk "politics and religion" to your trade. It is a sure test of your business ability, sociability and fail-a-bility. Sam Sugarsax.

Small Housewares Buying Off.

Orders for small housewares to retail at 10 to 35 censt continued below manufacturers' expectations the past week. Despite special efforts made by producers to interest retailers in regular goods, the bulk of the limited business written this week was for specially priced items for immediate sale. Spring merchandise, shown recently, brought assurance of immediate orders from buyers but so far the promises have not been carried out. A number of selling agents this week resorted to sending special appeals by mail and telegraph to store buyers and merchandise managers, suggesting that orders be placed promptly to assure early deliveries.

The way to make your dreams come true is to work them out day by day.





MEAT DEALER

Michigan State Association of Retail 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

Next meeting will be held in Rapids, date not decided.

Says Retailers Can Pull Farmers Through Crisis.

By doing the best possible job of marketing, the meat industry probably can do more to help the farmers out of their plight than all of the proposed legislative panaceas put together, William B. Margerum of Philadelphia, president of the Retail Meat Dealers National Association, declared in a radio talk on the Armour and Company program Friday evening, Feb. 10.

"We are going through one of the most trying periods in the history of our country," Mr. Margerum said. "Millions of city folks have no incomes because they cannot find work. Millions of farm folks have no incomes because they cannot sell their crops. Distribution is in a chaotic state and being out of balance with the cost of production is in my opinion the major reason for the depression.

"Distribution in the livestock and meat industry is an outstanding exception. This industry has not broken down. Farmers are still able to obtain cash for cattle, sheep and hogs, and consumers are still able to buy meat at prices within their reach. Because livestock constitutes the greatest single farm crop and because meat is the chief item in the diet, it is certainly fortunate that our industry has kept going.

"In spite of this, however, the plight of the American farmers is desperate. Not only are they unable to buy things they need but because of high taxes and mortgages many of them are threatened with the loss of their homes and of opportpnity to earn a living. The whole Nation is desirous of assisting them and dozens of plans for relief have been formulated. Many of them are being considered at the Nation's capital, but I am sorry to say that most of them are unsound and might be more harmful than helpful.

"In these circumstances the meat distributors of the country can be more helpful to the farmers, probably, than all of the legislative panaceas put together.

"As the president of the National Association of Retail Meat Dealers, I call upon the retailers to take into consideration the situation that confronts the farmers and to come to their aid by doing the best marketing job in the history of the livestock and meat industry. The greatest service we can render the farmers at this time lies in moving their livestock into consumption speedily and efficiently and at the lowest possible cost.

"There are three things, in my opinion, which we must do in order to gain our objective.

- 1. Keep constantly informed as to which kinds of meat are in greatest abundance and which are proving most difficult to sell.
- "2. Adopt an effective plan of balanced selling.

"3. Awaken the public to a consciousness of the importance of meat in the diet.

"Widespread adoption by the retailers of these three measures will be very helpful to livestock producers. At the moment it is our practice to push the sale of the meats that our customers like best. In normal times that is perfectly proper, but right now it is of the utmost importance to make a good market for all kinds of meat and to keep it moving.

"We must balance our selling and that means we must not push pork merely because of low prices if beef sales are slowing up, and that we must not neglect lamb because veal happens to offer a bargain.

"If we make good displays of the meats we particularly want to move and if we take advantage of the willingness of our customers to follow our advice on what meats to buy, we can balance sales so that all kinds of meats will move into consumption without delay and without backing up along the route from the farmer to the consumer.

"In respect to the importance of meat in the diet. I want to call attention to the significant fact that the health of the American public was never better than it was last year according to Federal health authoritiesand last year the per capita consumption of meat was heavier relatively than was the consumption of substitutes and alternatives. Surely this justifies a claim that meat is a health food par excellence and that in itself it constitutes a well balanced diet because it contains tissue-building protein, enegry-producing fat and the minerals and vitamines essential to growth and proper organic functioning.

"It is farthest from my mind to ask my fellow retailers to render improved service without thought of profit, but I do not hesitate to say that in the emergency confronting the Nation we retailers must think first of adequate distribution. The value of the farmers' chief crop depends in large part on us, and so do the very lives of millions whose buying power has been reduced. Our job is to see that every pound of meat is made available to the consumer and that as large a part as possible of the consumer's dollar shall be passed back toward the farmers.

"If we will sell all of the meat which is produced at the best price obtainable and keep it moving steadily into consumptive channels, we will render a great service to the Nation's producers whose need is for a market, and an equally great service to the Nation's consumers.

"The retail meat dealers of this country have never shirked their responsibility and I know I speak for all of them when I promise that they will help in this National emergency to the limit of their ability."

No legislature or congress is going to vote us into prosperity. Each man who gets there will travel on his own feet and no one finds safety in shaping his course with the crowd.

If you talk about your troubles
And relate them o'er and o'er,
The world will think you like 'em
And proceed to give you more.

HALF OF RETAIL STORES

Transact 91 Per Cent. of Annual Business.

One-half of the retail stores of the United States transact 91.4 per cent. of the total retail business of the country, according to the final report of the Retail Census of Distribution of 1930 made public Feb. 13 by the Department of Commerce. The final report includes all the material in the preliminary reports and in addition certain important data never before made public, it was stated orally at the Bureau of the Census.

Included in the new data in the final report, it was pointed out, is the fact that 1 per cent, of the retail stores did 25 per cent, of the total business of the country, each store doing more than \$300,000 of business annually.

There were 1,534,000 stores with a total sales of \$49,114,653,269 in 1929, the year on which the Census of Distribution is based, which would make the average amount of business for each store, \$32,000, according to the report. In reality, however, only about 22 per cent. of the stores did that much business.

Additional information was made available in the report as follows:

A total of 6,020,747 retail workers were included in the census. Of this number 3,833,681 were full-time employes, 676,559 were part-timers and 1,510,607 were active proprietorowners.

Women numbered 32 per cent, of the total number of employes in retail stores. Of proprietors, however, 91 per cent, were men. The only exceptions to the predominance of men in this field being in millinery shops, infants' wear shops and art and gift shops. There are many kinds of business in which women employes outnumber men two to one.

Credit sales exceed one-third of the total sales of all stores in the United States, it is pointed out in the report. The figures for the year of the census indicate that the stores of the country extended \$16,000,000,000 of credit with a normal loss of less than one-half of 1 per cent.

Retail chains do 21.9 per cent. of the total retail business in the United States. The food chains are the most important of the various types of chain stores, doing 29 per cent. of the total business in foods in the country.

The average cost of doing business as shown by the expense figures reported to the census, is \$24.83 per \$100 of sales. Of this expense, 57 per cent. goes for wage cost and about 16 per cent. for rent, or the equivalent of rent in the case of owned premises and the remaining expense goes for various incidental expense such as advertising, heat, light, power, communication, travel, taxes, insurance, interest on borrowed money, repairs and depreciation.

Retailing normally employs the services of more than 6,000,000 people and pays in wages approximately \$100,000,000 per week. The average annual payment to full-time employes is \$1,312.

The food group employs 19.79 per cent. of the total workers in the retail trade industry. Other groups are the

automotive group, with 15.43 per cent.; the general-merchandise group, with 14.54 per cent.; the restaurant group, with 10.41 per cent.; the apparel group, with 8.37 per cent.; the furniture and household group, with 4.74 per cent.; and country general stores, with 4.31 per cent. All other retail stores account for the remainder.

The food group of retail stores does 22.07 per cent. of the retail business of the country but food as a commodity is more nearly 30 per cent. of the total.

The restaurant group does 4.33 per cent. of the retail business of the country. The total is divided about equally between restaurants providing full table service and other eating places with varying degrees of service or none at all.

The automotive group does 19.58 per cent. of the retail business of the country, but this also includes related commodities. The general-merchandise group which does 13.12 per cent. of the retail business consists of department stores, dry goods stores, variety stores, and stores selling a general line of merchandise without emphasis on any one class of commodity.

The apparel group does 8.63 per cent. of the retail business. The furniture group does 5.61 per cent.; generaal stores (country) do less than 3.5 per cent.; lumber and building stores do 5.34 per cent.; farmer's supply stores 2.29 per cent.; drug stores 3.44 per cent.; coal, wood and ice dealers 2.06 per cent.; jewelry stores 1.09 per cent. and all other kinds of stores 4.71 per cent.

Let the Government attend to its knitting, and leave business to business brains, for when the Government dabbles in business, expect a fiasco.—B. C. Forbes,

Give each customer your whole attention—and just as considerate attention to a little buyer as a big one.

Oysters and Fish

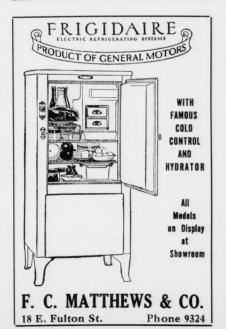
Fresh Shipments Daily.

Ask your Dealer for Reader Fish.

They are better.

Lake and Ocean Fish. Wholesale.

G. B. READER, Grand Rapids.



HARDWARE

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

APPEAL TO HARDWARE MEN

To Rally To the Support of Their Association.

A good many years ago I heard Richmond Pearson Hobson, then hero of the Merrimac, relate an incident that firmly impressed itself upon my boyhood mind.

A battleship on which he was stationed visited a foreign port. As an evidence of courtesy to the visiting Americans the port authorities caused the American flag to be raised.

But it was raised upon the same staff as the flag of that foreign nation, and that flag floated in the breeze above the Stars and Stripes that are our symbol of liberty, happiness and freedom of opportunity.

Lieutenant Hobson described the strange feeling which came over him at that sight. He told how other citizens of the United States on that vessel were affected. He related how his commander speedily dispatched a messenger to the port authorities to notify them that the flag of no nation could be permitted to fly above our

Said Mr. Hobson, "The only flag which can ever fly above the Stars and Stripes is the church flag of the Navy-a symbol that only God and his cause do we place above our own.

This respect of citizens for the standard of their nation is easily understood. It is something inborn. Even the early civilization had its devices for use in times of war or pageantry; early among these was the Roman Eagle.

Early in the middle ages flags, as we know them to-day, began to be used and about them was wrapped tradition and respect closely akin to religious devotion. Indeed, France had its sacred banner, and that of William the Conquerer was sent to him by the Pope.

Small wonder then, with the traditions of the centuries handed down to us that our own flag should mean so much, should cause such profound respect that we instinctively raise our hats as our colors pass or that we would be quick to avenge, even at the cost of our lives, an insult to the flag of this Nation.

I doubt not that every man within the hearing of my voice has had my own experience of watching the beautiful colors of this Nation flying proudly in the breeze and has felt a surge of patriotism welling within him, a something that calls vividly to mind those words of Scott in his "The Lay of the Last Minstrel":

Breathes there the man, with soul so dead, Who never to himself hath said, This is my own, my native land, Whose heart hath ne'er within him burne Whose heart rath ne'er within him burned,

As home his footsteps he hath turned, From wandering on a foreign strand?

Small wonder then that when nation is arrayed against nation in deadly combat and when their armed forces clash, even defeat is less bitter if the colors are not lost.

Small wonder that when death rides upon shell or bullet and strikes down him whose privilege it was to bear the flag that a hundred eager hands are ready to discard the protection of their arms, to seize the colors and carry them forward to victory.

Small wonder that if the tide of battle turns against them, those heroes will make their last stand in a rally around the flag; in a valiant, even if hopeless, effort to save it from capture; indeed, to keep it from falling in disgrace to the ground.

With some degree of that same patriotism which the love of our Nation inspires in every true citizen should the hardware dealer be stirred in thoughts of his craft.

And be willing to enlist his time and energy to combat the forces which are slowly driving him back from his business grounds. Those constitute his business nation and in response to past efforts have yielded the profits by which he was able to sustain himself and his home and to properly serve his community.

As a craft we are a peace loving people. We do not now seek, nor have we ever sought, unfair advantage. All that we have asked was equal privilege with others-equal opportunity to offer the merchandise we sell at the same prices as merchandise of equal value is offered by others.

We believe such equality is our constitutional right. Those who would destroy it are taking from us a privilege that is the birth-right of our citizenship. They are acting in defiance of the fundamental laws of business and of fair play.

And yet for years we have submitted to such injustices and oppressions We have hoped for a change in the hearts of those responsible for such conditions. It has not come to pass. We have murmured and complained. Even as our forefathers endured years of oppression without retaliation so we have been reluctant to strike.

Perhaps our submission has been but the signal for even greater perversion of our rights.

And so we have seen ourselves gradually driven back from the merchandising positions we had gained by conscientious efforts and fair treatment of customers.

These losses have not been occasioned by superior salesmanship or merchandising ability of our competitors. They have only been made possiible by reason of an unholy alliance between the manufacturers whose merchandise we have distributed for years, and the syndicate stores and mail order houses.

The results of those alliances have been to enable our competitors to sell merchandise in many instances at lower prices than we are asked to pay.

To-day we face the choice of whether we shall aggressively attack this position or shall gradually be forced over the precipice of price discrimination into commercial oblivion.

We have reached the point of either fighting for commercial liberty, or suffering commercial death.

But even in this extremity we are inclined to pause and ask if there is no other solution for our dilemma. Is it possible for the merchant to approach the offender as an individual and obtain relief?

Perhaps in a limited number of cases this can be done. But too often, and for too long, have such pleas been met by the same reasoning contained in some correspondence now in my files.

In response to a dealer's request for prices which would enable him to sell a certain manufacturer's products at chain store prices, the manufacturer replied that the syndicate stores were using these items as a special and selling them on a very close margin.

If that fails, can solution be reached through conferences at which the retailers' problems are presented to manufacturers by his association officials?

The answer is that for a number of vears the association strived hard to maintain the Hardware Council. Constantly they hoped that such a basis of confidence could be established through this agency that an understanding could be reached in regard to the price problem and relief gained for retailers.

Their hopes and their efforts came to naught.

The experiences seem to point to a single conclusion.

The hardware retailers of the United States must be called upon to rally around the association flag. must be willing to engage in a vigorous offensive against aggression: to fight unremittingly for their rights.

Again Caution asks, "Is the situation extreme enough to warrant such action?"

Recently I was shown certain correspondence between a wholesaler and a prominent manufacturer. It relates to the invoice of a chain store, from the manufacturer, which in some way came into the possession of this whole-

On one item the wholesaler was asked to pay 121/2 per cent. more than the chain store.

On another he was asked to pay 18½ per cent. more.

On a third, 10 per cent. more.

On a fourth class of merchandise the wholesaler's costs were from 20 to 25 per cent. more-from the same manufacturer.

On a fifth item they were 231/2 per cent. more.

And yet the entire invoice to this chain store consisted of only seventeen items, and the total amount of the invoice was \$25.05.

How, in the face of discriminations such as that, is the wholesaler to supply merchandise to retailers at prices which will enable them to meet their competition?

That manufacturer distributes no small part of his products through the hardware channel. He has frequently voiced his interest in your welfare.

Must we fight for our rights? Gentlemen, the answer is clear. How, unless we present a united front are we going to convince such manufacturers that we are entitled to fair treatment?

Bear this in mind. We have never contended that we should buy as low as do such competitors. Nor do we contend that manufacturers should not sell such outlets. This we cannot legally do, even if we so desired. Nor can we boycott or threaten to boycott the manufacturer who sells such concerns, no matter how favorable the terms he gives them.

Our fight must be in the open and must narrow to a single issue. We must insist that we, as large aggregate distributors of a manufacturer's products, be placed in a position to sell such merchandise at as low prices as it is regularly offered by other outlets. We must insist that when that is done we are perfectly willing to handle the products of that manufacturer.

And so long as we conduct our battle along those lines no one can restrain or punish our actions.

And what, you may ask, are the hopes of victory?

That, my friends, depends upon the soldiers in the Association Army. It depends upon you. It depends upon the number who are willing to enlist under the Association Flag and go to the front.

If our Nation were at war and there were not sufficient volunteers could resort to conscription. But in this business battle there can be no conscription. Enlistment must be voluntary.

And yet, hopes of victory lie in strength of numbers.

The danger to your business is not in your association leadership. It does not rest upon the justness of our cause. The danger lies, gentlemen, in apathy; in the willingness of some to let others bear the brunt of the fighting.

I need not ask you if you want relief from price oppression. I know as well as you that price discrimination is intolerable.

But I do need to ask you if you are willing to enlist; willing to do your bit for the retail hardware industry.

Will we find you at the front or will you say, "Oh, times are hard. I think I'll drop out of the Association this year.'

Are you going to be the hardware patriot who pays his share, and does his share or are you going to be like the citizen who moves to some other country to escape the costs and the responsibilities of war and then returns after victory has been won and peace established to enjoy the fruits of that

If there was ever a time in the history of your organization when every dealer in this state should be an active member of this association, that time is now.

If there was ever a time when every dealer should be ready to fight for his own interests, and the interests of his brother retailers, that time is now.

And, therefore, I feel privileged to ask you, "What are you going to do about it?"

All wars have had their soldiers and slackers, their patriots and their pacifists.

And this business war will have its classes, too.

I say to you, if you place any value upon the future of your business, enlist to-day in the Association Army. See that your organization receives prompt payment of this year's dues. For it takes money to finance wars. We all know this.

(Continued on page 23)

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.

Vacuum Cleaner Sales Successful.

Retailers' special promotions of vacuum cleaners at prices ranging from \$15 to \$20 have furnished manufacturers of electrical appliances with a substantial volume of business in the last two weeks. The cleaners have been re-ordered in volume lots and will be pushed throughout the remainder of the month by stores throughout the East and Middle West because of the success attendant upon the initial offerings. Another active sales item in electrical appliance lines at present is the batter mixer selling in price ranges up to \$15. Regular merchandise, except small staple products, continues in slight demand.

New Jewelry Being Re-ordered.

The new offerings in novelty jewelry tie in excellently with both the mannish and Victorian influences in ready-to-wear. Retailers are concentrating on special feature items and are re-ordering goods which meet ready response from consumers in the \$1, \$1.95 and \$2.95 ranges. Pins, clips and bracelets are outstanding, with the call for necklaces rather small. Owing to the strong favor for blue in readyto-wear, blue and silver effects are selling especially well. Pirate motifs in pins and bracelets are doing well, as are rhinestones in pin and clip effects. Marked interest is being shown in jewelry of cartridge design.

Kitchen Sets of Glass Promoted.

In an attempt to build up Spring sales, volume glassware manufacturers have seized upon the promotion of refrigerator, range and cereal sets of glass during the last month and have built up a satisfactory demand. The glass dishes are being featured to retail at prices as low as 50 cents and \$1 in sets of three to five pieces. The sets are cutting deeply, it was said, into the demand for eathernware products in kitchenware lines. Popularity of the kitchen goods makes up to some extent for the decline in stemware. At present calls for stemware are limited to small orders for cut crystal glasses to retail in the 25 and 50 cent ranges.

Dress Volume Increasing Slowly.

While a slight betterment in the call for better-grade types has featured the recent business in dresses, general activity has been marked by cautious purchasing by the stores and credit difficulties on the part of both retailer and manufacturer. Production of the better lines is being carefully held in check, with deliveries held to a three to five weeks' basis. In inexpensive dresses labor trouble is now much less of a factor. Chiffons are receiving marked attention in both shirred and tucked versions.

Flat Furs Lead in Trimmings.

While the vogue for mannish styles is proving an adverse factor, a fair volume of business in trimmings is being done by furriers for the Spring season. The flat furs have recently come into greater importance and are being used in a variety of ways, including coat yokes, epaulets and capelets. Galyak is meeting with wide favor, with Persian lamb also being utilized extensively for black coats. Furriers are watching the growing interest in monkey fur in this market, following their endorsement at the Paris openings. These furs are advancing in price. Coatees of lapin are selling well.

Grocery Sales Volume Declines.

Another lull in the grocery trade, which has carried sales volume down to the lowest point since late December, is reported by manufacturers of nationally branded goods. A checkup among producers indicates that wholesalers have curtailed purchasing for no apparent reason. The high volume figures of January, ranging from 5 to 12 per cent. above the corresponding month in 1932, led manufacturers to expect a continuation of active buying this month. Prompt efforts to counter the declining sales trend have been started through sales drives by major producers this week.

Chinese Rug Market Weakened.

Store promotions of imported Chinese rugs at \$130 in the 9x12 sizes discouraged the wholesale trade in New York last week. Importers, who had looked forward to a rise in prices due to the decreasing stocks of desirable Chinese products, now see a sharp decline as probable. The type of merchandise which has been sold to stores to retail at \$130, it was said, would be priced in the \$185 retail range if the cut price had not been established. Importers now foresee difficulty in moving any goods this Spring at prices above the level set by current sales. .

Another Applicant For Oleo Refund. McBain, Feb. 20—We are enclosing clipping which came to our notice in a recent issue of the Tradesman. We have not the full number to refer to, as we pass our copies on to others, who appreciate the paper.

Can you furnish us with blanks and must the old stamp be enclosed or would information from postal money order department be accepted? The oleomargarine salesman sems to know nothing about it.

nothing about it.

We have never contemplated doing without the Tradesman while we remain in business and are watching all corners to be sure we will have the price of the subscription when it comes due.

We thank you for any assistance you may give us. McBain & Carey.

Knitting Machine Sales Good.

Machine-tool builders and other producers of knitting-mill accessories were so pleased with the volume of sales put through this week at the Knitwear Industrial Exposition at the Grand Central Palace that it has been decided to repeat the exhibit next year during the week of Feb. 12. One manufacturer of a flat knitting machine reported he had sold fifteen units at \$2,500 each, and that he expected to dispose of an additional fifteen to prospects lined up. Another builder sold one flat and two circular machines for a total of about \$2,100.

Food Jobbers To Check Credits.

A closer check on the credit standing of retail grocers throughout the metropolitan area is sought by the Greater New York Wholesale Grocers' Association through a credit bureau just established to serve its membership. Special attention, it was said, will be given to investigating previous records and credit standings of all new entries into the retail grocery field. The Association also hopes to establish a uniform procedure in all insolvency cases and to lend its aid in helping worthy retailers in temporary difficulties to remain in business.

Knit Goods Standards Set.

A tentative set of standards for ribbed swim suits and sweaters has been drawn up by a committee of the National Knitted Outerwear Association, meeting with R. G. Gilbert of the United States Bureau of Standards. Due to the wide variety of swim-suit styles which have been introduced recently, the committee decided to confine the revised standards to the standard one-piece ribbed suit and to use these as a base for other types.

A Scotchman wanted to have engraved upon the tombstone of his beloved wife the epitaph, "O Lord, she is thine." It was found that the sentence was too long for the rather scrimpy stone, so he told the sculptor to omit the last letter.

Spend if you can.

MICHIGAN BELL TELEPHONE CO.



"Have I a telephone? Say, THAT'S HOW! GOT THIS JOB"

THE boss on this job doesn't waste time when he needs more men. He just steps to the telephone and hires the ones he can reach easily and quickly that way."

In many instances, the applicant who has a telephone is the one who gets first call. Just one such call may more than justify the cost of telephone service for many months.

GRAND RAPIDS PAPER BOX CO.

Manufacturers of SET UP and FOLDING PAPER BOXES
SPECIAL DIE CUTTING AND MOUNTING
G R A N D R A P I D S , M I C H I G A N

HOTEL DEPARTMENT

Forty Minutes From Roses To Snow Drifts.

Los Angeles, Feb. 18-Last Sunday Los Angeles, Feb. 18—Last Sunday my friend, Dr. Moore, came around with his tallyho and insisted that it was the one particular day in the year when he wanted to pay a visit to Mt. Wilson, and I went also. We went out through Sierra Madre, up the Mt. Wilson trail, which has a much stiffer grade than I ever discovered in Michigan but it was worth the while igan, but it was worth the while, though I will say that there was a Sunday several weeks ago when a bunch of Los Angelenos went out bunch of Los Angelenos went out there without their pajamas, and so far as I am advised not all of them have been checked off the list of "missing." But this will be my offer of evidence to prove that I made a comeback. There is plenty of snow on Mt, Wilson and all the way along after you leave the timber line above Sierra Madre, and I wondered if there were not a great many people who were not a great many people who have lived out there all their lives who fully realized that when they were the High Sierras in the foot-hills at the very feet of these snow-covered mountains sub-tropical fruits and flowers are growing and it is a hard thing to really and truly believe there is anything like cold weather anywhere. Of course, they have to believe in the existence of snow because they have it in plain view nearly every day in the year. When you consider it is only a matter of forty minutes from sunshine and roses to snow drifts, it seems like the impossible. George Francis Train, I think it was, who spoke of Washington as being "a city of magnificent distances." When you get up on Mt. Wilson and look out over forty towns and cities, and even your favorite City of the Angels, the world looks like a mere lake of light and you enjoy the thrill afforded by those "magnificent" distances. Lee Shippy, the popular California writer, says: "When you hike a mountain trail and see a sign which says 'Two miles to Soandso' and then hike on four miles before you reach another sign which says 'Half a mile to Soandso' you are still impressed with the fact that the mountains are the places for magnificent distances, if not magnificent liars." But when you go to Mt. Wilson observatory and are told that this little old worry-wrinkled ball of earth is approaching a certain other constellation at the rate of several thousand miles a minute, and may run into it, if you are not side-tracked, in about a million years, then you begin to think that Washington, D. C., and Southern California have no monopoly on the "distance" stuff, but it is wonderful just the same. Some time ago I had something to say about Mt. Wilit in plain view nearly every day in the year. When you consider it is only a on the distance stuff, but it is won-derful just the same. Some time ago I had something to say about Mt. Wilson in a general way, and I am not going to worry my listeners with a rehash of something I said before, which, perhaps didn't interest them in the first place but I would like the the first place, but I would like to explain right here that in most respects Mt. Wilson has about all the attributes of nearly every other mountain which is not supplied with an "incinerator." But they do say that the 100 inch telescope there is the largest in use anywhere in the world, and brings the moon up so close to you that it is apparently only a hundred miles or so away—and when the visitor can look right across from Mt. Wilson to the snow caps on Mt. San Jacinto, 100 miles away, with the naked eye, he begins to get some conception as to what that really means. They claim you can see every freckle on the nose of the man in the moon with this simple little magnifying glass. There is a museum here, but that would hardly interest the transient visitor. Consequently I would like to explain Consequently I would like to explain right here, that if you are thinking of

visiting Mt. Wilson, and haven't so much time to devote to exploration, drive out on a Friday afternoon, look over the landscape, absorb your evening dinner and then go over to the observatory for the thrill of your entire earthly existence. Friday night is the only one devoted to visitors, but you are as welcome as the flowers in May. Just now, the professors, between the hours of snow shoveling are investigating the antics of some constellation or other. Orion, I think they told us—which is at its best for a period of thousands of years. But, by all means, when you are in California, if you are operating your own power, and if you are not, find some friend as kind as my Dr. Moore, go out to Mt. Wilson on Friday, see the sights through the marvelous telescope, listen to the lectures on the current celestial topic of the dav and you can drive back to earth over a perfectly good road, and feel that you have something to tell your friends about when you get back to the old home town. It costs about the same as the movies. That is, there is no admission charge, but then there is the gasoline, you know. It is about thirty miles from Los Angeles, and you have fine scenery, both going and coming.

The germs of mining fever are in the blood of the average Californian. A few months ago a vein of copper, which, the discoverers believe, is both exceptionally large and rich, was discovered in the Santa Anita Canyon, between Mt. Wilson and Monrovia Peak, a short distance from Los Angeles, and ever since a miniature "gold rush" has been in evidence. Every day, if one is motoring to the East, near Pasadena, for instance, they will discover small "trains" made up of burros, bringing out samples of ore or carrying back provisions. Just the old spirit of '49, only you don't really have to use burros, if you have motor cars handy, but the use of them keeps up the effect and the movie people utilize the "settings." Not only copper, but silver, gold and other metals and minerals are found in such ore as has been assayed in paying quantities. Of course, it is easy to suppose that in the earlier days prospectors were hardly thorough in their search for precious metals, and there are great possibilities for important discoveries being made at almost any time. It was in the Santa Anita Canyon that "Lucky" Baldwin, known to fame, made a tenstrike and amassed a fortune many decades ago.

One can never tell where the female of the species is going to land. Out here the female clubs are keen for legislation outlawing the bill board. In Colorado the same organizations are sponsoring these unsightly affairs and sell space on them to advertisers. But still both factions may be entirely right in their premises. I am hostile to the bill board which clutters up the scenery and tells you about pink pills or breakfast cereals, but I will be darned if I wouldn't be willing to head an organization which would establish a chain of bill boards which were directive in their character. Out here, for instance, the streets are all properly labeled, but when you get into the rural districts you are in doubt, even, as to the name of the metropolis through which you are passing, and when you, of necessity, stop at the typical filling station to find out, you are, ordinarily referred to the map. Now, ladies, put up as many bill boards as you please, but be good enough to tell us where they are located.

Somebody is always trying to take the joy out of life or, at least, we hear they are, at every turn, but the real tragedy is the discouragement of kissing, by scientists. Some time ago Dr. Brady, or some one of those physicians who get their pictures in the paper every day, made the claim that each kiss bestowed shortened the life of the bestower by just three minutes. I admit that in some cases it might result in instant annihilation. But here comes a German professor who declares that kissing is the cause of the spread of pyorhea. Hence if you would avoid this scourge so alarming to dentists and manufacturers of tooth paste, you must refrain from kissing. Now, kissing, as a pastime has been going on ever since the beginning of time, and one never heard of pyorrhea until a very recent period. Also Methuselah is accredited as being quite handy among the flappers of his day and age, which would almost prove that the life-shortening announcement is also a recent invention. Now when it comes to lawsuits for breach of promise and alienation of affection, there might be something psychic in the connection, but I am inclined to think the dentifrice people are largely responsible for a very much exaggerated claim.

One of the most satisfactory of Government accomplishments has been the establishment of National parks, here and elsewhere, and it will only be a short time when the touring public fully realizes this fact. It is using a lot of brains, discrimination and good taste in this work. A force of landscape engineers is at work, for instance, all the year round, in planning trails. These have shown rare good judgment in making such places accessible and comfortable without changing their wild character. One thing which especially impresses you in traveling through these parks is the friendly courtesy of these Government employes, quite in contrast with conditions a few years ago when visitors were made miserable by some thick headed army officer who had an idea that Providence had especially designated him to discipline tourists. Some of these visitors went so far as to express themselves as being sorry that Providence went so far as to come between the t. h. a. o. and German bullets during the kaiser's war. But, anyhow, it is now a pleasure to meet up with these custodians. They are affable, well versed in the attractions to be found, tell you where to find them, and the fees for necessary park accommodations are most reasonable.

Yesterday that particularly efficient chauffeur of mine, Mrs. Jacque Percy, took me down to Fullerton, thirty miles away, to call upon our old Michigan friend, Mel. Trotter, who is rescuing a few brands from the burning in that delightful little city. He

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Muskegon -;- Michigan

Columbia Hotel
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Good Place To Tie To

HOTEL ROWE

We have a sincere interest in wanting to please you.

ERNEST W. NEIR

looks well and natural, had a lot of news fresh from Michigan, which he left but a few days ago. Will have more visits with him in the near future. To-morrow, to San Diego, to pay a long promised visit to "Uncle Louie" Winternitz, who reports to me that he is feeling well and thinks he can stand any shock which my visit might produce.

Over in Milwaukee the hotel boys, including the old Schlitz Garden, are getting ready to gather the apple blossoms just as soon as Congress gets through tinkering with liquor legislation, if it ever does. They have a special organizaiton, and Alvin P. Kletzch, prominent in business affairs, and one of the owners of the Republican Hotel, is busy figuring out a plan whereby thirsts accumulating in hotels may be assuaged without visible embarrassment. Milwaukee is on my visiting itinerary this coming summer.

At the coming conference in New York, to consider the matter of safety first," as it were, H. W. Klare, former manager of Hotel Statler, Detroit, and now vice-president of the Statler organization, will preside. Mr. Klare is a hard and conscientious worker, and if he has the co-operation of the Greater New York Hotel Association behind him, there will be another record of accomplishment.

W. E. Defenbacher, well known as a former operator of the Virginia Hotel, Chicago, and afterwards manager of Hotel Whitcomb, St. Joseph, for a brief period, has joined the staff of Hotel Commodore, New York.

Wisconsin newspapers were shooting a pang of envy into hotel operators elsewhere, with the statement that the Grand Hotel, Green Bay, has found it necessary to install cots in the parlor to take care of guests. Now it appears that the county bid in the aforesaid caravansary at a tax sale and is using it for jail purposes.

The directors of Hotel Huron, Ypsilanti, recently complimented Leonard G. Behringer, its manager, on his faithful execution of his trust during the past two years. Even with the deduction of depreciation charges, the loss incurred in operation was very small, which sounds good when you know about the losses met with in hotel operation almost everywhere.

Everybody is speaking so well of the new manager of Hotel Norton Palmer, Windsor, that I am getting anxious to meet up with the individual and give him the acid test. His name is John N. Lindsay, only 33 years old, and yet he comes to the Norton organization with a fund of experience. Pres. Norton picked him as a winner, and Pres's judgment still goes a long way with me.

Hotel World: "Why must a prominent hotel like the Blackstone be closed?" is a common question now. There is no answer. Its closing however, has brought emphatically to my mind what Tracy Drake told me in 1931: "We have had depression in Chicago hotels only since 1929. It began when the over-built stage was reached prior to that time." Mr. Drake stated further "that those who think through the predicament in which hotels find themselves will see that some investment houses sacrificed the safety of bonds that they had sold by promoting competing projects, often in the immediate neighborhood, to get the additional commissions." Mr. Statler warned against this possibility at least ten years ago, but he was accredited with old-fashioned ideas.

West Michigan Greeters are inaugurating a campaign with the hope in mind that they may be able to land the National convention of that organization in 1935. They ought to have it. These lads have been displaying more enthusiasm to the square inch than any other similar organization I know of, ever since they started, and they deserve anything they ask for.

Ralph T. Lee, proprietor of the Lee Plaza and Lee Crest hotels, Detroit, was unanimously elected president of the Greater Detroit Hotel Association, at the meeting of that organization last week. For being a good boy in the past year he was presented with a silver cup.

That fellow, Ward B. James, who used to smile at one over his desk as manager of Hotel Tuller, Detroit, and who went to Chicago to look after the affairs of Hotels Windermere, is still going strong. Recently he was elected president of the Jackson Park Hotel Association. I'll wager the job will be completed satisfactorily and on time.

For good, honest horse sense, the statement of Judge McDaniel, who was called in from the country to preside in a Los Angeles court, appeals to me. If some of the jurists in other sections would apply it in their own ministrations of the law, it would certainly redound to their credit: "If a judge is unable, by reason of his extreme sensitiveness or sympathy to treme sensitiveness or sympathy, to impose the full penalty of the law, he ought not to occupy a position which the voters have bestowed upon him. the voters have bestowed upon him. The law is clear and the courts, regardless of sympathy, must do their duty even if it seems cold and hardhearted. There has been too much mawkish sentimentality permitted to influence the courts and the prison boards in dealing with criminals. These hodies act under the mistaken theory. act under the mistaken theory that they are performing in accordance with the dictates of humanity. But if they acted upon a wider application of human principles they would more rigidly enforce the law. There has been too little strictness in law en-It is mistaken sympathy, forcement. mistaken humanity in my judgment, that encourages repetition of crime, whereas a rigid enforcement, unflinching and unyielding, would unquestionably retard crime. A criminal can commit no crime while behind the bars of a penitentiary. In the case we have here the claim is made that the defendant was drunk when he committed the robbery. To grant leniency on such a basis would only encourage a crime." In California, when one is convicted of a felony, application for probation follows immediately and some judges are influenced by these appeals. But statistics show that in a large majority of burglary, hold-up and felonies against property the culprit is no sooner paroled, than he at once proceeds to repeat the offense, and he usually displays more viciousness in subsequent operations. The district attorney here is making a strong effort to do away with probation altogether, and to check up on the activities of such as have the pardoning power.

Service and especially hotel service, is worth two prices. First, because it must never be forgotten, there is the price to those who render it, represented by various costly items that includes everything that goes to make the basic outlay. A large hotel, well known for its ability to keep an imposing clientele in a happy frame of mind, declares that it will supply everything in reason upon demand, reserving only the right to ask pay for its ability to meet this requirement.

Frank S. Verbeck.

The man who thinks the world owes him a living fails to realize what he owes the world.

Need Capable Dictator More Than and we have as yet to go through a siege of the mumps, measles, scarlet

The reported plan to give Mr. Roosevelt the powers of a dictator with the Constitution the limit, shows that as a Nation we are slowly coming to realize government by the people has serious drawbacks and defects at times, and only a dictatorship such as contemplated will bring the bark of state into the channels of democracy where it properly belongs. Paradoxical as it may seem.

In the abstract a dictatorship has much to be said against it, but as a matter of practical expediency a dictator in this country, elected by the people, is something different from the usually accepted type of individual who comes into power by intrigue or viotence and proceeds to impose his will upon a helpless or impotent people. Assuming Mr. Roosevelt is given all the power he is reported to desire, his actions for the next two years at least will be well worth watching. The reaction on the country as a whole will also furnish much material for future use, especially at election time. If Mr. Roosevelt is determined, once he is given the power to reduce Governmental costs at least 25 per cent., regardless of the possibility he may be defeated at the polls four years hence, because of the wide discontent created by disappointed politicans. It is a foregone conclusion our Federal Government is in for such a remodeling that our conception of business methods in Washington will need a complete and thorough overhauling to square itself with the new order of things. Probably Mr. Roosevelt's ideas may be difficult to put into effect, but his courage to tackle the problems of Governmental costs prove he is no weakling or afraid to take any consequences that are sure to follow his political footsteps as President.

In Congress we have a number of individuals who oppose this plan, for various reasons, mostly selfish or personal. Certain members have an idea their presence is absolutely necessary in Washington if anything is to be done to balance the budget and reduce taxes.

In their own estimation they are indispensable and without them Congress can do nothing. No one save such individuals take such men seriously. It has long been known Congress is unable to agree, even with itself. Partisanship and sectionalism have been on a rampage during the present lame duck session. Jealousy between groups and cliques has almost obliterated all semblance of legislation and unless a change takes place with the arrival of the new administration March 4, Congress will be deadlocked within a short time and needed laws for agriculture, banking and unemployment will remain untouched.

A dictatorship in this country will, no doubt, be looked upon with more or less misgivings. Our history as a Government, figuratively speaking, shows we are only now coming out of our swaddling clothes. As a Nation we are still in the ranks of toddling tots

siege of the mumps, measles, scarlet fever, chicken pox and all other ailments to which infants are subject before finally reaching maturity. When we look back at the history of other Nations and consider what they have had to contend with in the past thousand years or more, we should congratulate ourselves upon the achievement of arriving at the stage where a Dictator is necessary without having to resort to violence for it. If Mr. Roosevelt becomes a dictator in fact as well as in name, it will probably be the first time in the history of the world during peace time that a legislative body such as Congress has voluntarily abdicated its powers and admitted its inability to make laws and stabilize the Nation's budget. Perhaps after all the lesson we learn from this will be well worth the price. In any event no one will feel sorry if Congress does step aside for the time being and permit the exponent of the new deal to show the stuff he is made of. The Nation needs a capable dictator more than it needs a clumsy and muddled Congress. A. C. Martin.

Relationship of Criminal To Society.

The professional criminal leads a very peculiar life. He has isolated himself from society long before he goes to prison; he has insulated his own emotions and his own thoughts.

He is at war with society. Suspicion, fear, hatred, danger and desperation and doggedness are ever present in his life.

To the community, the criminal is aggresive. To himself, his life one of defense

The successful criminal—that is, the one who has been most successful in his depredations—is looked on by the rest of the group as "quite a fellow." In the little world of crime he is respected and admired because he has succeeded in defeating their common enemy—society.

For years, criminologists have sought an answer to the enigma of the criminal. Their writings run from those of Lombroso, who explained crime as an inborn tendency, to Tarde, who defines the criminal as purely a social product.

But one thing all have now agreed upon. That is, that the criminal must be studied from the standpoint of individuality and his failure to participate in the normal and wholesale way in our society, of which the basis is the sanctity of person and property and the duty of every individual to compete fairly.

Dr. Frederic J. Farnell.

Five New Readers of the Tradesman.

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

H. J. Palmer, Greenville.

Hugh Unger, Romulus,

E. J. Parr, Lansing.

Fred H. Thomkins, Kalkaska. Thomas White, Holland.

Serve your organization and your organization will serve you.

You can't make foot prints in the sands of time sitting down.

DRUGS

Michigan Board of Pharmacy.
President—J. W. Howard Hurd, Flint.
Vice-Pres.—Duncan Weaver, Fennville.
Director—E. J. Parr, Big Rapids.
Examination Sessions—Three sessions
are held each year, one in Detroit, one in
the Upper Peninsula and one at Ferris
Institute, Big Rapids.
The Michigan Board of Pharmacy will
hold its February examination at the
Detroit Institute of Technology beginning Feb. 21.

Michigan State Pharmaceutical

Michigan State Pharmaceutical

Association.
President—F. H. Taft, Lansing.
First Vice-President—Duncan Weaver, First Vice-President—Duncan Weaver, Fennville. Second Vice-President—G. H. Fletcher,

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

Ready To Relinquish Errors of Previous Authority.

My view of this subject, as voiced more than fifty years ago, is to-day more strongly entrenched than ever before-to the effect that our vegetable remedies demand careful and individual study. This study should begin with the live plant, for these plant substances as prepared by Nature and Nature's purposes, when considered as remedial agents, are exceedingly complicated and crude.

The question arises - "What does this study of drugs demand from him who enters the field?" I would answer, "Liberation of thought, the casting aside of prejudice, the attempt to escape from ruts that enslave ideas, and in being prepared to discover that much which we believe without a question, to be true, may be based on false views and erroneous conclusions. In other words, the study of facts as facts appear, may be a study of mental reflections, and not of objects. The student in this field must be ever ready to relinquish the errors of previous authority, even though that authority be one's own self.

To go a step further. A phase of my experience has been that a drug constituent may be useful in one ail ment and harmful in another. Yet it may require a lifetime of experimentation and the expenditure of a small fortune to determine just where it is useful, and where objectionable. I have also learned that a proximate principle may be physiologically active, may even be the conspicuous physiological constituent of a drug as that drug has been studied, and yet in some particular direction in which physicians desire to use a preparation of the drug, that very constituent may be harmful. It may cover and mask other constituents that, were this one dominating principle lessened in amount or abstracted entirely, yield a remedy invaluable for affections that could never be reached while that over-topping, objectionable constituent is present. For example-who could ever establish the therapeutic value of codeine in opium in the presence of the drug's natural content of morphine? Or of brucine in nux vomica, in presence of its content of strychnine?

For this reason, while assay processes can determine whether an official preparation is a fair representative of a drug, as concerns some one chemically active or poisonous constituent, or a mixture of constituents, such a process

may not determine the value of an unofficial preparation which is more valuable in therapy in a limited field than is the official standardized preparation. For use in certain diseased conditions it may be desirable to lessen the proportion of a dominating constituent, or even to eliminate it altogether, as some physicians have discovered.

Thus, official podophyllum should yield a certain amount of resin of podophyllum (3 per cent.) which is the active (drastic) cathartic principle of that drug. But for the alternative effect of podophyllum, according to Professor John M. Scudder recorded more than fifty years ago, the resin of podophyllum is not only useless but objectionable. Read Professor John King's experience in the discovery of resin of podophyllum. This one example which could be fortified by many others illustrates how it is that a study of drugs in connection with particular symptoms of disease, shows that for certain purposes it is not only desirable to balance, (perahps unbalance is a better word) the natural constituents of a drug, but to accept that when some dominant chemicallyactive principle is removed, the remaining principles may be found to possess a therapeutic value that could never be obtained by administrating the crude percolate or tincture.

But to determine just how to produce such a balanced preparation, and to eliminate the objectionable constituents from their useful associates, requires years of close work in connection with therapeutical observation, often extending over a long period of time. The expense and labor required in the study of a single drug is often enormous. This is, of course, true of any branch of science or the arts where persistent thought and labor have, often unexpectedly, finally produced results of great value to mankind.

Such expermentation takes time and money, as all pharmacists discover. It requires patience and brings constant disappointments. Experiments must be run in systematic parallels, many being carried on simultaneously, else the experimenter would have to live a thousand years to complete the study of but a few drugs.

As an example, let us mention Lobelia, introduced over a hundred years ago, yet by physicians qualified in the uses of vegetable remedies Lobelia is considered (accepted) as the most serviceable North American vegetable remedy. Never do I start on a journey without my favorite preparation of Lobelia in my traveling bag. Were it not for Lobelia, in my opinion my life would have passed out in

Personal researches and their attending dsappointments and services, finallead the searcher to comprehend how insignificant is so-called "authority" in the face of the great unknown. He is led to respect authority for the very helpful errors of authority. To have charity for the enthusiastic selfconfident men who step into this great field with magnified opinions of themselves as they lean on "authority." Seemingly unaware are they (as the astronomer begins to comprehend) surrounded by great untouched fields

imagination scarcely ventures to enter. Is not the microscope's infinitelylittle (so far as man is concerned) just as marvelous as the astronomer's immeasurably great? Do not the pages of our pharmacopoeia illustrate that excepting mathematical tables every decade brushes out much that was official in the preceding revision? And even in mathematical directions, have we not had revisions? Has not the table on alcohol, established personally by that great authority, Dr. Squibb, been roughly touched in some directions? What has become of Professor Clark's Atoms and Molecules?

This study of galencial drugs is a mighty work. A person infected with a pharmaceutical hobby (to which charge I plead guilty) can seldom hold to that hobby and work it conscientiously, unless that hobby be one based on the thought that man is very small and the field about him infinitely great. John Uri Llovd.

When on Your Way, See Onaway. Onaway, Feb. 21—Now comes a letter from Alva Cruzen, 1742 W. Vernon avenue, Los Angeles, Calif., addressed to John L. Wright, Onaway, Mich., just across the street from Squire Signal. Just as though Jack and his place of business were that hard to find. When Uncle Sam was trying to select a favorable location for the postoffice he looked Jack up and immediately placed the office on

s side of the street. Wise choice. Then again, A. S. Miles and his dear fireside companion who travels with him driving from Benton Harbor make it a point to stop over with Mr. and Mrs. Wright, "it is so homey, we

referring back to the California correspondent and the state from which Frank S. Verbeck writes all of told of the quantity of milk consumed in his city and furnished from a radius of ninety miles. An editor from one of our adjoining counties visiting a friend in Onaway when entering the house picked up a bottle of

milk from the porch and carried it into the house with him, saying, "You are rather extravagant buying cream in quart bottles." The hostess was hardly able to convince their visitor that the bottle contained the usual "mine run" product of a herd of Guernsey cattle from the Lyon and Son dairy farm, nine miles distant. Price eight cents per quart. By emptying the contents possibly a little milk might be found in the bottom of the bottle. Such is the reputation of Onaway products and the little city of 1500 inhabitants supports seven cream stations in order to dispose of the surplus over consump-

I have often wondered what kind of a gathering it would make to hold a convention composed of all the con-tributors to the Michigan Tradesman, E A. Stowe acting as general chairman, of course. In a get-together of this kind someone would know some-one else that we know or had known and finally we would soon all know each other, never to be forgotten. We might start first at the Soo with the roll call and at the response of "here" from William G. Tapert cover Michigan first. And during the proceedings after convening each member bring forth the name of someone whom we might all know. Then the fun would commence with the relating of reminiscences. Just as an example, how many remember Sam Westgate, always loaded with good stories and practical jokes? Here is one he pulled off while he was general manager of the Onaway Telephone Co. some twenty-eight years ago. While on night duty and alone-to break the

Send for my price list and learn how I can save you money.

Pure Pac Products and Acme Cotton goods are some of my lines.

JOSEPH P. WENZEL Ypsilanti, Michigan

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

monotony of the long hours one very cold winetr night, Sam just had to "spring one" and that was all there "spring one" and that was all there was to it, so he gave me a ring, disturbing my sound sleep. "What is the big idea, getting a fellow out of bed this time of night?" "Listen in, I am going to get Bunker on the line." (Bunker was a camp foreman about thirty miles distant out in the wilderness and, of course, retired early) "Is this you, Mr. Bunker?" "Yes," finally came the hoarse answer. "Well, this came the hoarse answer. "Well, this is the telephone inspector and being behind with my work and having to leave early in the morning, I want to test your telephone. Holler hello please." The answer was not a friendly tone, "Hello!" "Louder please." H-e-Iplease. The answer was not a friction, tone, "Hellol" "Louder please." H-e-l-l-o!" But it was a long and severe test, while poor Bunker stood on first one foot and then the other on the cold camp floor. A few snickers from the listener gave the joke away and then Bunker cut loose. That stream of language, which only a lumber jack can produce, unless it is a sailor, burned the wires for some minutes. He ed the wires for some minutes. He threatened vengeance in its worst form and it would require another full chap-ter to relate it, for it really was delivter to relate it, for it really was delivered, with interest added some time later. But those were the days when everything went. We never nurse a grudge except in a friendly way and such jokes only have a tendency to cement long time friendship. If you meet Sam you might ask him the details.

Squire Signal.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Feb. 21-The first nice weather in the past few weeks reached us last Wednesday, when the thermometer reached above the zero mark. Business picked up some and added activity in the purchasing pubtic. The only regret was that we had to lose the army planes which were giving test demonstrations during the week. There were numerous types of planes, using various equipment as well as different grades of gasoline and oil.
The planes left on Saturday for Duluth where the temperature was colder, on Thursday afternoon and the next day was given over in part to news reel cameramen who took pictures of the planes in maneuvers and also of infantry movement and planes. An airplane attack on a moving troop of infantry was filmed.

infantry was filmed.

George Graves, proprietor of the Log Cabin, at Hessel Corners, on former Route U S 2, deplores that the completion of the new through highway from St. Ignace to the Sault cuts off the traffic at Hessel and Cedarville unless travelers are headed for the Les Cheneaux Islands. Mr. Graves realizes this loss in traffic and spent realizes this loss in traffic and spent the past two months in Lower Michigan, looking around for a more favorable location. We are told that he has decided to locate at Rochester, where he purchased the Merchants cafe. Whether he will continue the Log Cabin during the next season has not Cabin during the next season has not as yet been announced.

After Feb. 19 mail will come by the

Wynn busses on Sundays from St. Ignace to the Sault. This will bring the mail below the Straits into the Sault twenty-four hours earlier than

by train.

The old timers met the problem of cold winters by growing full beards, but we are not offering that as a sugges-

For two hours on Tuesday morning our local banks remained with open doors, but declined to accept or pay out money until the officers had thoroughly threshed out their problem and determined the advisability of conforming with the desires of the governor, as expressed in his proclamation. At 11 o'clock it was decided to open up for business in full. It surely is comforting to see business going on is comforting to see business going on as usual and we appreciate living in the North, where conditions as we

have them here with all of our banks

Clarence W. Tapert, of the Tapert Specialty Co., left Sunday for Chicago to attend the confectioners' convention. He will also stop over at Milwaukee

Announcement was made last week Announcement was made last week of plans for the re-opening of the reorganized Menominee River Sugar Co. next fall. The factory will employ about 300 men. The operation of the plant was made possible through pooling of funds with Southern Michigan beet growers who are to have a large interest in the plant.

large interest in the plant.
Few people seem inclined to profit from the experience of others. They want only personal experience, which

is often quite costly.

The Canteen, doing business at 512-514 Ashmun street, is branching out, opening the second Canteen about March 1 at 518 Ashmun street, in the building recently occupied by Vaher & Somes Electric Co. All new modequipment and fixtures will be installed. This will give the progressive proprietors, Ray Fowler and John Smith, another up-to-date meat market and grocery store, with a new electric refrigeration system, for which electric refrigeration system, for which they may feel justly proud. Mr. Smith will take charge of the new store, while Mr. Fowler will continue at the old location. This is another case of "Nothing succeeds like success." Fowler and Smith are both young men and have built up a thriving business by hard work and selling

mg business by hard work and selling quality goods at right prices.

The Northwestern Leather Co. is speeding up its output, increasing its kip pack from 4,000 to 5,000 per day. Its payroll now comprises 597 hands. It is reports of this nature which help

forget depression.
Robt. Cowen, member of the firm of Cowen & Hunt, left last week on a buying trip to Chicago. He expects to buying trip to con-return this week.

William G. Tapert.

A Business Man's Philosophy.

When I see the London Times I always read the advertisement of Selfridge & Co., Ltd., the big department store. This advertisement is written in the form of an editorial.

The title of one article was "Size and Service," and in it the author answered the criticism, often heard, that big companies tend to neglect service.

"It is a matter of attitude, not of arithmetic," says Selfridge. "A oneman shop with one customer can be devoid of the spirit of personal service. When a big business forgets service, the trouble is not size but self-satisfaction. The big firm thinks it has arrived and can slacken its efforts. does not want to climb, so it kicks away the ladder.

"This company is big because bigness is necessary to the highest efficiency in a line which we have chosen for ourselves. But it has not declined one hair's breadth from the standard of personal service with which it began. Nor is it likely to. We regard personal service and the spirit of personal service as a soldier is taught to guard his rifle, the thing he must never lose, never part with, never allow to become stained with rust.

"And we abhor self-satisfaction." Selfridge & Co., founded by an American, has become a notable British institution, and one reason for this has been its willingness to be so outspoken. The English are supposed to be close-mouthed, but Selfridge has found that they, like every one else, will listen to good sense, clearly ex-William Feather.

WHOLESALE DRUG PRICE CURRENT

Prices quoted are	nominal, based on market	the day of issue.
Acetic, No. 8, lb. 06 @ 10	Gum Aloes, Barbadoes,	Hemlock, Pu.,lb. 1 155@2 20 Heml'k Com., lb. 1 00@1 25
Boric, Powd., or	so called, lb. gourds @ 60	Juniper Ber., lb. 3 00@3 20 Junip'r W'd, lb. 1 500@1 75
Xtal, lb 08½@ 20 Carbolic, Xtal., lb. 36 @ 43	Powd., lb 35 @ 45 Aloes, Socotrine,	Lav. Flow., lb. 3 50@4 00
Citric, lb 35 @ 45 Muriatic, Com'l.,	lb @ 75 Powd., lb @ 80	Lav. Flow., lb. 3 50@4 00 Lav. Gard., lb. 1 25@1 50 Lemon, lb 2 25@2 80
lb 03½@ 10	Arabic, first, lb. @ 40	Mustard, true, ozs. @1 50
Nitric, lb 09 @ 15 Oxalic, lb 15 @ 25	Arabic, sec., lb. @ 30 Arabic, sorts, lb. 15 @ 25	Mustard, art., ozs. @ 35 Orange, Sw., lb. 4 00@4 25
Oxalic, lb 15 @ 25 Sulphuric, lb 03½@ 10 Tartaric, lb 35 @ 45	Arabic, Gran., lb. @ 35 Arabic, P'd, lb. 25 @ 35	Origanum, art.
Alcohol	Asafoetida, lb 50@ 60	lb 1 00@1 20 Pennyroyal, lb. 3 25@3 50 Peppermint, lb. 3 50@3 75
Denatured, No. 5. Gal 48 @ 60	Gualac, 10 @ 60	Rose, ar @2 50
Gal 48 @ 60 Grain, Gal 4 00@5 00 Wood, Gal 50 @ 60	Guaiac, Powd @ 70 Kino, lb @ 90	Rose, Geran., ozs. 50@ 95 Rosemary
Alum-Potash, USP	Kino, powd., lb. @1 00	Flowers, lb 1 00@1 50 Sandalwood,
Lump, lb 05 @ 13 Powd. or Gra., lb. 051/4@ 13	Myrrh, Pow., lb. @ 75	E. I., lb 8 00@8 60 W. I., lb 4 50@4 75
Ammonia	Shellac, Orange, lb 15 @ 25	bassairas,
Concentrated, lb. 06 @ 18 4-F, lb 051/2@ 13	Ground, lb 15 @ 25 Shellac, white.	true, lb 2 00@2 25
3-F, Ib 05½@ 13	(bone dr'd) lb. 30 @ 45	Syn., lb 75 @1 00 Spearmint, lb 2 00@2 40
Muriate, Lp., lb. 18 @ 30	Tragacanth. No. 1, bbls 1 75@2 00	Thyme, Red, lb. 11 15@1 70
Muriate, Gra., lb. 08 @ 18 Muriate, Po., lb. 20 @ 30	No. 2, lbs 1 50@1 75 Pow., lb 1 25@1 50	Thyme, Whi., lb. 1 25@1 80 Wintergreen
Arsenic	Honey	Leaf, true, 1b, 5 40@6 00
Pound 07 @ 20 Balsams	Pound 25 @ 40	Birch, lb 2 75@3 20 Syn 75@1 20
Copaiba, lb 50@1 20 Fir, Cana., lb. 2 00@2 40	4s Loose, Pressed,	Syn 75@1 20 Wormseed, lb 3 50@4 00 Wormwood, lb. 4 75@5 20
Fir Oreg 1b 50(0)1 (0)	lb @ 75 Hydrogen Peroxide	Ulls Heavy
Peru, lb 1 70@2 20 Tolu, lb 1 50@1 80 Barks	Pound, gross 25 00@27 00 ½ Lb., gross 15 00@16 00	Castor, gal 1 15@1 35 Cocoanut, lb 221/2@ 35
Barks Cassia,	Lb., gross 10 00@10 50	Cod Liver, Nor-
Ordinary, lb. 25 @ 30	Indigo Madras, lb 2 00@2 25	wegian, gal1 00@1 50 Cot. Seed Gals. 90@1 10
Saigon, lb @ 40	Insect Powder	Lard, ex., gal. 1 55@1 65 Lard, No. 1, gal. 1 25@1 40
Saigon, Po., lb. 50 @ 60 Elm, lb 35 @ 40	Pure, lb 25 @ 35	Linseed, raw, gal. 63@ 78 Linseed, boil., gal. 66@ 81
Elm, Powd., lb. 35 @ 40	Lead Acetate Xtal, lb 17 @ 25	reausiout,
Elm, G'd, lb 40 @ 45 Sassafras (P'd lb. 45) @ 35	Powd. & Gran. 25 @ 35 Licorice	extra. gal 80@1 25 Olive,
Soaptree, cut, lb 15 @ 25 Soaptree, Po., lb. 25 @ 30	Extracts, sticks,	Malaga, gal 2 50@3 00 Pure, gal 3 00@5 00
Berries	per box 1 50 @2 00 Lozenges, lb 40 @ 50 Wafers, (24s) box @1 50	Sperm, gal 1 25@1 50 Tanner. gal 75@ 90
Cubeb, lb @ 75 Cubeb, Po., lb. @ 80		1 dr. 5 dr 50(a) 65
Juniper, lb 10 @ 20	Buchu, lb., short @ 50 Buchu, lb., long_ @	Whale, gal @2 00 Opium
Pound 05 @ 15	Buchu, P'd., lb. @ 60	Gum, ozs., \$1.40:
Borax	Buchu, P'd., lb. @ 60 Sage, bulk, lb. 25 @ 30 Sage, loose	lb 17 50@20 00 Powder, ozs., \$1.40;
P'd or Xtal, lb. 06 @ 13 Brimstone	pressed, 4s, lb. @ 40	lb 17 50@20 00 Gran., ozs., \$1.40;
Pound 04 @ 10	Sage, ounces @ 85 Sage, P'd & Grd. @ 35	1b 17 50@20 00
Camphor Pound 50 @ 65	Senna,	Pound 06½@ 15
Cantharides	Tinnevella, lb. 20 (a) 30	Panner
Russian, Powd @3 50 Chinese, Powd. @1 25	Powd., lb 25 @ 35 Uva Ursi, lb 20 @ 25	Black, grd., lb. 30 @ 40 Red, grd., lb. 42 @ 55
Chalk	Uva Ursi, P'd, lb. @ 30	Wille, grd., lb. 35 @ 45
Crayons, white, dozen @3 60	Chloride, med., dz. @ 85	Pound 20 @ 25
dustless, doz. @6 00 French Powder,	Chloride, large, dz. @1 45 Lycopodium	Amber, Plain,lb. 12 @ 17
Coml., lb 03½@ 10	Pound 35 @ 50	Amber, Carb., lb. 14 @ 19
Precipitated, lb. 12 @ 15 Prepared, lb 14 @ 16	Magnesia Carb., 1/8s, lb @ 30	Cream Whi., lb. 17 @ 22 Lily White, lb. 20 @ 25 Snow White, lb. 22 @ 27
White, lump, lb. 03 @ 10 Capsicum	Carb., 1/16s, lb. @ 32 Carb., P'wd., lb. 15 @ 25	Plaster Paris Dental
Pods, lb 60 @ 70	Oxide, Hea., lb. @ 75	Barrels @5 50
Powder, lb 62 @ E5	Oxide, light, lb. @ 75 Menthol	Less, lb 03½@ 08
Whole, lb 25 @ 35	Pound 5 12@5 60	Caustic, st'ks,lb. 55 @ 88 Liquor, lb @ 40
Powdered, lb 30 @ 40 Cocaine	Pound 1 25@1 35	Potassium
Ounce 11 43@ 13 60 Copperas	Morphine	Acetate, lb 60 @ 96 Bicarbonate, lb. 30 @ 35
Xtal. lb 03½ @ 10	Ounces @10 80 %s @12 96	Dichromate, lb. 15 @ 25
Powdered, lb 04 @ 15 Cream Tartar	Mustard Bulk, Powd.,	Carbonate. Ib. 30 @ 35
Pound 25 @ 40	select, lb 45 @ 50	Chlorate, Xtal., lb 17 @ 23
Pound 40 @ 50	No. 1, lb 25 @ 35 Naphthaline	
Dextrine	Balls, lb 0634@ 15	10dide, lb. 3 64 @3 84
Yellow Corn, lb. 061/2@ 15 White Corn, lb. 07 @ 15	Nutmea	Prussiate, 1b. 22 12 @ 35
Extract Witch Hazel, Yel-	Pound @ 40 Powdered, lb @ 50	Red. lb 80 @ 90 Yellow, lb 50 @ 60
low Lab., gal. 99 @1 82	Nux Vomica	Quassia Chine
Licorice, P'd, lb. 50 @ 60	Pound @ 25 Powdered, lb 15 @ 25	Pound 15 @ 20 Powd., lb 25 @ 30
Arnica, lb 75 @ 80	Oil Essential	Quinine
Chamomile, German, lb 35 @ 45	Almond, Bit., true, ozs. @ 50	Sal
Roman, lb @ 90 Saffron,	Bit., art., ozs. @ 35 Sweet, true, lb. 1 00@1 60	Epsom, lb 031/4 @ 10 Glaubers,
American, lb. 35 @ 40 Spanish, ozs. @1 25	Sw't, Art., lbs. 1 00@1 25	Lump, lb 03 @ 10
Formaldehyde, Bulk	Amber, crude, lb. 75@1 00 Amber, rect., lb. 1 10@1 75	Gran., lb 03½0 10 Nitre,
Pound 09 @ 20 Fuller's Earth	Anise, lb 1 00@1 40	Xtal or Powd. 10 @ 22 Gran., lb 09 @ 20
Powder, lb 05 @ 10	Bay, lb 4 00@4 25 Bergamot, lb 3 50@4 20	Rochelle, lb 18 @ 30
Gelatin Pound 55 @ 65	Caraway S'd, lb. 2 65@3 20	Soda
Glue	Cassia, USP, lb. 1 75@2 40 Cedar Leaf, lb. 1 50@2 00	Ash 03 @ 10 Bicarbonate, lb. 03½@ 10
Brok., Bro., lb. 20 @ 30 Gro'd, Dark, lb. 16 @ 22 Whi. Flake, lb. 27½@ 35	Cedar Leaf,	Caustic, Co'l., lb. 08 @ 15
Whi. Flake, lb. 271/2@ 35 White G'd., lb. 25 @ 35	Coml., lb 1 00@1 25 Citronella, lb 75 @1 20 Cloves, lb 1 75@2 25	Hyposulphite, lb. 05 @ 10 Phosphate, lb. 23 @ 28
White AXX light,	Cloves, lb 1 75@2 25 Croton, lbs 8 00@8 25	Xtal. lb 07 @ 19
lb @ 40 Ribbon 42½@ 50	Cubeb, lb 4 25@4 80	Dry, Powd., lb. 121/2@ 20
Glycerine	Erigeron, lb 2 70@3 35 Eucalyptus, lb 75@1 20 Fennel 2 00@2 60	Turpentine
Pound 14½@ 35	Fennel 2 00@2 60	Gallons 54 @ 69

GROCERY PRICE CURRENT

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

ADVANCED		DECLINED	
Green Split Peas	K C Baking Powder Pork and Beans Pork Lard Wilson's Oleo		
AMMONIA	BREAKFAST FOODS	Pears	
Parsons, 32 oz 3 35 Parsons, 10 oz 2 70 Parsons, 6 oz 1 80 Little Bo Peep, med. 1 35 Little Bo Peep, lge. 2 25 Quaker, 32 oz 2 10	Kellogg's Brands Corn Flakes, No. 136 2 85 Corn Flakes, No. 136 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. 622 1 50 Rice Krispies, 6 oz. 2 25	Pride of Mich. No. 2½ 2 25 Black Raspberries No. 2 2 80 Pride of Mich. No. 2 2 45	
APPLE BUTTER Quaker, 12-38 oz., doz. 2 00 Musselman, 12-38 oz. doz 2 00	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, 34 oz. 1 10 Kaffe Hag, 6 1-lb. cans 2 75 Whole Wheat Fla., 24 1 90	Red Raspberries 3 25 No. 2 2 00 Marcellus, No. 2 2 35 Pride of Mich. No. 2 90	
		Strawberries	
BAKING POWDERS loyal, 2 oz., doz 93 loyal, 4 oz., doz 1 80 loyal, 6 oz., doz 2 45 loyal, 12 oz., doz 4 85	Post Brands Grapenut Flakes, 24s 1 90 Grape-Nuts, 24s 3 80 Grape-Nuts, 50 1 40 Instant Postum, No. 8 5 40	8 oz 1 20 Marcellus, No. 2 1 80	
Royal, 2½ lbs., doz 13 75 toyal, 5 lbs., doz 24 50	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	Clam Ch'der, 10½ oz. 1 35 Clam Chowder, No. 2. 2 55 Clams, Steamed, No. 1 2 75 Clams, Minced, No. ½ 2 40 Finnan Haddie, 10 oz. 3 30 Clam Bouillon, 7 oz. 2 50 Chicken Haddie, No. 1 2 5 Fish Flakes, small - 1 35	
KC SOUNCES FOR SOUNCES FOR	Amsterdam Brands Gold Bond Par., No.5½ 7 50 Prize, Parlor, No. 6. 8 00 White Swan Par., No.6 8 50	Fish Flakes, small _ 1 35 Cod Fish Cake, 10 oz. 1 55 Cove Oysters, 5 oz 1 35 Lobster, No. ¼, Star 2 00 Shrimp, 1, wet _ 1 45 Sard's, ¼ Oil, Key _ 4 25 Sardines, ¼ Oil, k'less 3 35 Salmon, Red Alaska _ 1 90 Salmon, Med. Alaska 1 45	
	BROOMS Leader, 4 sewed 3 45 Quaker, 5 sewed 6 25 Warehouse 5 75 Rose 2 75 Winner, 5 Sewed 3 70 Whisk, No. 3 2 25	Salmon, Med. Alaska 1 45 Salmon, Pink, Alaska 1 20 Sardines, Im. ¼, ea. 6@16 Sardines, Cal. 1 10 Tuna, ½ Van Camps, doz. 1 75 Tuna, ¼s, Van Camps, doz. 1 35 Tuna, 1s, Van Camps,	
PRICE FOR 40	BRUSHES	Tuna, ½s, Chicken Sea.	
CC, 10c size, 4 doz 3 40 CC, 15c size, 2 doz 2 65 CC, 25c size, 2 doz 4 45 CC, 5 lb. size, 1 doz. 6 00 CC, 10 lb. size, ½ doz. 5 75	Solid Back, 8 in 1 50 Solid Back, 1 in 1 75 Pointed Ends 1 25	CANNED MEAT Bacon, Med. Beechnut 1 73 Bacon, Lge. Beechnut 2 4	
BLEACHER CLEANSER	Stove Shaker 1 80 No. 50 2 00 Peerless 2 60	Beef, Lge. Beechnut 3 5: Beef, Med. Beechnut 2 0: Beef, No. 1, Corned 1 9: Beef, No. 1, Roast 1 9: Beef, 2½ oz., Qua., sii, 1 3:	
Clorox, 16 oz., 24s 3 25 Clorox, 22 oz., 12s 2 25 Lizzie, 16 oz., 12s 2 15	No. 4-0 2 25 No. 2-0 3 00	Beef, 4 oz. Qua., sli. 2 2: Beefsteak & Onions, s. 2 7C Chili Con Car., 1s 1 0! Deviled Ham, ¼s 1 5C Deviled Ham, ½s 2 8: Potted Beef, 4 oz 1 10	
BLUING	BUTTER COLOR Dandelion 2 85	Potted Meat, ¼ Libby 4: Potted Meat, ½ Libby 7: Potted Meat, ¼ Oua.	
Am. Ball, 36-1 oz.,cart. 1 00 Boy Blue, 18s, per cs. 1 35	CANDLES Electric Light, 40 lbs. 12.1 Plumber, 40 lbs 12.8 Paraffine, 6s 14½ Paraffine, 12s 14½	Deviled Ham. 4s 1 50 Deviled Ham. 4s 2 8 Potted Beef, 4 oz 1 10 Potted Meat, 4 Libby 49 Potted Meat, 4 Libby 70 Potted Meat, 4 Qua. 50 Potted Ham. Gen. 4 1 45 Vienna Sausa No. 4 1 00 Vienna Sausage. Qua. 90 Veal Loaf. Medium 2 25	
BEANS and PEAS 100 lb. bag Thili Beans 5 00 Dry Lima Beans 100 lb. 6 25	Tudor, 6s. per box 30	Baked Beans Campbells, 48s 2 30 Van Camp, Bean Hole, 36s 3 76	
White H'd P. Beans 2 50 pplit Peas, Yell., 60 lb. 3 95 pplit Peas, Gr'n 60 lb. 4 75 cotch Peas, 100 lb 6 40	Hart Brand Apples No. 10 4 75	CANNED VEGETABLES Hart Brand	
BURNERS	Blackberries Pride of Michigan 2 55	Asparagus Natural, No. 2 3 60 Tips & Cuts, No. 2 2 90 Tips & Cuts, 8 oz 1 30	
Queen Ann, No. 1 _ 1 15 Queen Ann, No. 2 _ 1 25 White Flame, No. 1 and 2, doz 2 25	Cherries Mich. red, No. 10 5 00	Baked Beans 1 lb. Sauce, 36s, cs 1 5 No. 2½ Size, Doz 9 No. 10 Sauce 3 6	
BOTTLE CAPS Dbl. Lacquor, 1 gross pkg., per gross 13	Gooseberries No. 10 7 50	Little Quaker, No. 10 10 50 Baby, No. 2 1 70 Pride of Mich. No. 2 1 60 Marcellus, No. 10 6 50	

TRADESMAN		February 22, 1933
Red Kidney Beans	CHILI SAUCE	CIGARS
No. 10 3 75 No. 2 85	Sniders, 8 oz 1 65 Sniders, 14 oz 2 25	Hemt. Champions 38 50 Webster Cadillac 75 00 Webster Golden Wed. 75 00
8 oz 60		Websterettes 38 50
		Cincos 3x 50 Garcia Grand Babies 38 50
Stales Bane	OYSTER COCKTAIL Sniders, 11 oz 2 00	Bradstreets 38 50 La Palena Sellitors 75 00
String Beans Little Dot, No. 2 2 25		Odins 38 50
Little Dot, No. 2 2 25 Little Dot, No. 1 1 80 Little Quaker, No. 1 1 60 Little Quaker, No. 2 2 00		R G Dun Boquet 75 00 Perfect Garcia Subl. 95 00 Budwiser 19 50
Choice Whole No 2 1 (0	CHEESE 55	Dry Slitz Stogies 20 00 Tango Pantellas 13 00
Cut, No. 10 9 00 Cut, No. 2 1 60 Pride of Michigan 1 35 Marcellus Cut, No. 10_ 6 50	Roquefort 55 Wisconsin Daisy 14½ Wisconsin Twin 13½	Skylines 19 50 Hampton Arms Jun'r 37 50
Marcellus Cut, No. 10_ 6 50	New York June24 Sap Sago40	Trojan 35 00 Rancho Corono 35 00
	Brick 15	Kenway 20 00
	Michigan Flats14 Michigan Daisies14 Wisconsin Longhorn 15	
Wax Beans Little Dot, No. 2 2 25	Imported Leyden 23 1 lb. Limberger 18	CONFECTIONERY
Little Dot, No. 1 1 80 Little Quaker, No. 1 1 45 Choice, Whole, No. 10 10 25 Choice, Whole, No. 2 1 70 Choice, Whole, No. 1 1 35 Cut No. 10	Imported Swiss 50	
Choice, Whole, No. 2 1 70	Imported Swiss 50 Kraft Pimento Loaf 21 Kraft American Loaf 19 Kraft Brick Loaf 19 Kraft Swiss Loaf 22 Kraft Swiss Loaf 22	Stick Candy Pails Pure Sugar Sticks-600c 3 90
Cut, No. 10 9 00 Cut, No. 2 1 50	Kraft Swiss Loaf 22	Big Stick, 28 lb. case 16 Horehound Stick, 120s 75
Pride of Mich., No. 2 1 25 Marcellus Cut, No. 10_ 6 50	Kraft, Pimento, ½ lb. 1 50	
Marcellus Cut, No. 10_ 6 50	Kraft Old Eng. Loaf. 32 Kraft, Pimento. ½ lb. 1 50 Kraft, American. ½ lb. 1 50 Kraft, Brick, ½ lb. 1 50 Kraft, Limbur., ½ lb. 1 50	Mixed Candy
Beets Extra Small, No. 2 2 50	Krait, Limbur., 1/2 10. 1 30	Kindergarten 14 Leader 09½ French Creams 11½
Fancy Small No 2 2 00		Paris Creams 12
Pride of Mich., No. 2½ 2 00 Hart Cut, No. 10 5 00 Hart Cut, No. 2 85	CHEWING GUM Adams Black Jack 66	Jupiter 09 Fancy Mixture 14
Marcel. Whole, No. 2½ 1 35 Hart Diced, No. 2 90	Adams Dentyne 65 Beeman's Pepsin 66	
mare Brood, No. 2	Recenhut Pennarmint 66	Fancy Chocolate
Comete	Doublemint 66 Peppermint, Wrigleys 66 Spearmint, Wrigleys 66 Juicy Fruit 66	Bittersweets Assited 1 25
Diced, No. 2 95 Diced, No. 10 4 00	Juicy Fruit66 Wrigley's P-K66	Nibble Sticks 1 35 Chocolate Nut Rolls _ 1 50
Diced, No. 10 4 00	Teaberry 66	Lady Vernon 1 15 Golden Klondikes 1 05
Golden Ban., No. 2_ 1 20 Golden Ban., No. 10 10 00	CHOCOL ATE	Gum Drops Cases
Little Quaker, No. 1 90 Country Gen., No. 2 1 20	CHOCOLATE Baker, Prem., 6 lb. ½ 2 50 Baker, Pre., 6 lb. 3 oz. 2 55	Gum Drops Cases Jelly Strings 14 Tip Top Jellies 09½ Orange Slices 09½
Pride of Mich., No. 1 80 Marcellus, No. 2 95 Fancy Crosby, No. 2 1 15		Orange Slices 091/2
Fancy Crosby, No. 2. 1 15		
Whole Grain, 6 Ban- tam, No. 2 1 45	Riverside, 50 ft 1 30	A. A. Pep. Lozenges 13
	Cupples Cord 1 85	A. A. Pink Lozenges 13 A. A. Choc. Lozenges 13 Motto Hearts 16
Peas Little Dot, No. 2 2 25		Malted Milk Lozenges
Little Quaker, No. 10 11 25 Little Quaker, No. 2 2 15	COFFEE ROASTED Lee & Cady	
Sifted E. June, No. 10 9 50		Hard Goods Pails Lemon Drops12 O. F. Horehound drops 12 Anise Squares13
Belle of Hart, No. 2_ 1 75 Pride of Mich., No. 2_ 1 45	1 lb. Package Arrow Brand 23	O. F. Horehound drops 12 Anise Squares 13
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	Boston Breakfast 23 Breakfast Cup 21	Peanut Squares 13
Marcel., E. Ju., No. 10 1 50	Imperial 35 J. V 19 Majestic 29	
	Morton House 33	Smith Bros 1 +5
No. 10 4 75	Nedrow 26 Quaker 29	Luden's 1 45 Vick's, 40/10c 2 40
No. 2½ 1 30		
Cauanknaut	McLaughlin's Kept-Fresh	Specialties
No. 10 4 00 No. 2½ 1 35 No. 2 1 05	Kept-fresh)	Italian Bon Bons 16 Banquet Cream Mints 17
No. 2 1 05	COFFEE DA MLAUGHIN SERVICE	Handy Packages, 12-10c 80
	Coffee Extracts M. Y., per 100 12 Frank's 50 pkgs 4 25 Hummel's 50, 1 lb. 10½	COUPON BOOKS
Spinach	Frank's 50 pkgs 4 25 Hummel's 50, 1 lb. 101/2	50 Economic grade 2 50 100 Economic grade 4 50 500 Economic grade 20 10 1000 Economic grade 37 50 Where 1,000 books are ordered at a time, specially printed front cover is
No. 2½ 2 25 No. 2 1 80		500 Economic grade 20 10
10. 2 1 00		Where 1,000 books are
Squash	CONDENSED MILK Eagle, 2 oz., per case 4 60	ly printed front cover is furnished without charge.
Squash Boston, No. 3 1 35		
	EVAPORATED MILK	CREAM OF TARTAR
Succotash Golden Bantum, No. 2 2 10		6 lbl boxes +.
Hart, No. 2 1 80 Pride of Michigan _ 1 65	Dage	
Marcellus, No. 2 1 15	E S	DRIED FRUITS
	EVAPORATED	Apples
No. 10 5 25	PRINCIPLE - UNISWEDENCE	N. Y. Fey., 50 lb. box 15 N. Y. Fey., 14 oz. pkg. 16
No. 10 5 25 No. 21/2 1 30 No. 2 1 40	Dama Mall 9 55	
Pride of Mich., No. 2½ 1 35 Pride of Mich., No. 2_ 1 10	Page, Baby 1 43 Ouaker Tall 1014 oz 2 75	
	Quaker, Tall, 10½ oz. 2 75 Quaker, Baby, 4 doz. 2 75 Quaker, Gallon, ½ dz. 2 75	Apricots Evaporated, Choice 10½
Tomato Juice	Carnation. Tall, 4 doz. 3 00 Carnation. Baby 4 dz. 1 50	Fancy 124
Hart, No. 10 4 75	Quaker, Baby, 4 doz. 2 f5 Quaker, Gallon, ½ dz. 2 75 Carnation. Tall, 4 doz. 3 00 Carnation. Baby, 4 dz. 1 50 Oatman's Dudee, Tall 2 50 Oatman's D'dee, Baby 1 25 Part Tall	Ex. Fancy Moorpack 151/2
CATSUP	1 Ct. 1 all 5 00	
Sniders, 8 oz 1 20 Sniders, 14 oz 1 85	Pet, Baby 4 dozen 1 50 Borden's Tall, 4 doz. 3 00 Borden's Baby, 4 doz. 1 50	10 lb. box 24

Currants Packages, 11 oz 11½	Margarine I. VAN WESTENBRUGGE Food Distributor	PLAYING CARDS Battle Axe, per doz. 2 65 Bicycle, per doz 4 70 Torpedo, per doz 2 50	HERRING Holland Herring Mixed, Kegs	SOAP Am. Family, 100 box 5 60 Crystal White, 100	TEA Japan Medium 17 Choice 21@29
Imperial, 12s, pitted 1 70 Imperial, 12s, Regular 1 30	ONE FOUND HET Cream	POTASH Babbitt's, 2 doz 2 75	Milkers, half bbls Milkers, bbls	Grdma White Na. 10s 3 50	Fancy 35@38 No. 1 Nibbs 32
Peaches Evap., Choos 09 Fancy 101/2	OLEOMARGARINE	FRESH MEATS Beef Top Steers & Heif 11	Lake Herring ½ Bbl., 100 lbs Mackerel Tubs, 60 Count, fy. fat 6 00 Pails, 10 lb. Fancy fat 1 50	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	Choice 40 47 Ceylon
Peel Lemon, American 24 Orange, American 24	Cream-Nut, 1 lb 9 Pecola, 1 lb 8	Good Steers & Heif 09 Med. Steers & Heif 08 Com. Steers & Heif 07	White Fish Med. Fancy, 100 lb. 13 00 Milkers, bbls 18 50	Wiliams Barber Bar, 9s 50 Williams Mug. per doz. 48 Lux Toilet, 50 3 15	Pekoe, medium 41 English Breakfast Congou, medium 28
Raisins Seeded, bulk 614 Thompson's s'dless blk. 614	Wilson & Co.'s Brands Oleo Nut	Veal Top 11 Good 10 Medium 08	K K K K Norway 19 50 8 lb. pails 1 40 Cut Lunch 1 50 Boned, 10 lb. boxes 16	Whole Spices Whole Spices Allspice, Jamaica @24 Cloves, Zanzibar @36 Cassia, Canton @24 Cassia, 5c pkg., doz. @40	Congou, Choice 35@36 Congou, Fancy 42@43
Thompson's seedless, 15 oz 7¼ Seeded, 15 oz 7¼	MATCHES Diamond, No. 5, 144 6 15 Searchlight, 144 box 6 15	Lamb Spring Lamb 13 Good 13 Medium 08 Poor 05	SHOE BLACKENING 2 in 1. Paste, doz 1 30 E. Z. Combination, dz. 1 30 Dri-Foot, doz 2 00 Bixbys, doz 1 30	Ginger, Africa	Medium 39 Choice 45 Fancy 50 TWINE
California Prunes 90@100, 25 lb. boxes@05 80@90, 25 lb. boxes@05½ 70@80, 25 lb. boxes@06	Swan, 144 5 20 Diamond, No. 0 4 90 Safety Matches	Mutton Good 04½ Medium 03	Shinola, doz 90	Pepper, Black @23	Cotton, 3 ply cone 25 Cotton, 3 ply Balls 27
60@50, 25 lb. boxes@06½ 50@60, 25 lb. boxes@07 40@50, 25 lb. boxes@07½ 30@40, 25 lb. boxes@08½ 30@30, 25 lb. boxes@12	Red Top, 5 gross case 4 75 Signal Light, 5 gro. cs 4 40	Pork Loin, med08	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	Allspice, Jamaica @16 Cloves, Zanzibar @27 Cassja Canton @21 Ginger, Corkin @18 Mustard @65	F. O. B. Grand Rapids Cider, 40 Grain 16 White Wine, 40 grain 20 White Wine, 80 Grain 25
18@24, 25 lb. boxes@141/2 Hominy Pearl, 100 lb. sacks 3 50	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	Butts 08 Shoulders 06 Spareribs 03 Neck bones 03 Trimmings 05	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	Mace, Penang @65 Pepper, Black @19 Nutmegs @23 Pepper, White @23 Pepper, Cayenne @25 Paprika, Spanish @30	WICKING No. 9, per gross
Bulk Goods Elbow Macaroni, 20 lb. 4½ Egg Noodle, 10 lbs 12	NUTS—Whole Almonds, Peerless 15½ Brazil, large 12½ Fancy Mixed 11½	Barreled Pork Clear Back 16 00@18 00 Short Cut Clear 15 00 Dry Salt Meats D S Bellies 18-29@18-10-6	SALT F. O. B. Grand Rapids Colonial, 24, 2 lb 95 Colonial, 36-1½ 1 20 Colonial, 10dized, 24-2 1 35 Med. No. 1 Bbls 2 90 Med. No. 1, 100 lb. bk. 1 00	Sage. 2 oz 80	WOODENWARE Baskets Bushels, Wide Band.
Pearl Barley 7 00 Barley Grits 5 00 Chester 3 50	Pecans, Jumbo 40 Pecans, Mammoth 50 Walnuts, Cal 13@21	Lard Pure in tierces 4½ 60 lb. tubsadvance ¼ 50 lb. tubsadvance ¾ 20 lb. pailsadvance ¾	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 Baker Salt, 280 lb. bbl. 3 80	Ponelty, 3½ oz. 3 25 Kitchen Bouquet 4 25 Laurel Leaves 20 Marjoram, 1 oz. 90 Savory, 1 oz. 65 Thyme, 1 oz. 90 Tumerci, 1½ oz. 65	Wood handles
East India 10	Salted Peanuts	10 lb. pailsadvance % 5 lb. pailsadvance 1 3 lb. pailsadvance 1 Compound tierces6½ Compound, tubs 7	6. 10 lb., per bale 93 20. 3 lb., per bale 1 00 28 lb. bags, Table 40	STARCH Corn Kingsford, 24 lbs 2 30	Churns Barrel, 5 gal., each _ 2 40 Barrel, 10 gal., each _ 2 55 3 to 6 gal., per gal 16
Pearl, 100 lb. sacks 7½ Minute, 8 oz., 3 doz. 4 05 Dromedary Instant 3 50	Shelled Almonds 39	Sausages Bologna 13 Liver 15 Frankfort 15	MIN CAKES ON HARDIN	Powd., bags, per 100 2 65 Argo, 24, 1 lb. pkgs. 1 52 Cream, 24-1 2 20	Pails 10 qt. Galvanized 2 60 12 qt. Galvanized 2 85
Jiffy Punch 3 doz. Carton 2 25 Assorted flavors.	Peanuts, Spanish 125 lb. bags 5½ Filberts 32 Pecans Salted 45 Walnut California 42	Pork 20 Veal 19 Tongue, Jellied 25	MORTONS	Gloss Argo, 24, 1 lb. pkgs. 1 52 Argo, 12, 3 lb. pkgs. 2 17 Argo, 8, 5 lb. pkgs 2 46 Silver Gloss, 48, 1s 11½	12 qt. Flaring Gal. Jr. 5 00 10 qt. Tin Dairy 4 00
FLOUR V. C. Milling Co. Brands Lily White 5 10 Harvest Queen 5 20 Yes Ma'am Graham. 50s 1 40	 None Such, 4 doz 6 20 Quaker, 3 doz. case 2 55 Yo Ho, Kegs, wet, lb. 16% 	Ham, dried beef Knuckles @23 California Hams @09	DALT POURS	Elastic, 32 pkgs 2 55 Tiger, 48-1 Tiger, 50 lbs 2 75 SYRUP Corn	Mouse, Wood, 4 holes 60 Mouse, wood, 6 holes 70 Mouse, tin, 5 holes 65 Rat, wood 1 1 0t Rat, spring 1 00 Mouse, spring 20
Lee & Cady Brands Home Baker Cream Wheat	OLIVES 7 oz. Jar, Plain, doz. 1 05 16 oz. Jar, Plain, doz. 1 95 Quart Jars, Plain, doz. 3 25 Gal. Kegs, each 6 50 3 oz. Jar, Stuff., doz. 1 15	Bacon 4/6 Cert @13	Free Run'g, 32, 26 oz. 2 4 Five case lots 2 3 Iodized, 32, 26 oz 2 4 Five case lots 2 3	Red Karo, No. 1½ 2 66	Large Galvanized 8 75 Medium Galvanized 7 75 Small Galvanized 6 0
FRUIT CANS Presto Mason F. O. B. Grand Rapids Half pint	8 oz. Jar. Stuffed, doz. 2 25 10 oz. Jar, Stuff., doz. 2 65 1 Gal. Jugs. Stuff. dz. 2 40	Boneless, rump	BORAX Twenty Mule Team 9 24, 1 lb. packages 3 33 5 48, 10 oz. packages 4 4	0	Banner, Globe
One quart8 6 Half gallon11 5	5 1s 32 5 2s and 5s 30		WASHING POWDERS	Maple and Cane Kanuck, per gal 1 56 Kanuck, 5 gal. can 5 56	Universal 7 25 Wood Bowls 13 in. Butter 5 00 15 in. Butter 9 00
Presto Red Lip. 2 gro. carton 7 Presto White Lip. 2 gro. carton 7	Medium Sour 5 gallon, 400 count 4 75 6 Sweet Small	RUSKS Postma Biscuit Co. 18 rolls, per case 1 80	Bon Ami Pd., 188, box 1 9 Bon Ami Cake, 18s 1 6 Brillo	Welch, 12 quart case 4 40	17 in. Butter 18 00 19 in. Butter 25 00
GELATINE Jell-o, 3 doz 2 5 Minute, 3 doz 4 0 Plymouth, White 1 5 Quaker, 3 doz 1 7	5 Gallon, 500 7 25 5 Dill Pickles 5 Gal., 40 to Tin, doz 7 50 5 32 oz. Glass Pickled_ 2 00	12 cartons, per case 2 14	Snowboy, 12 Large 2 5 Gold Dust, 12 Large 2 0 Golden Rod, 24 4 2 La Frace Laun., 4 ds. 3 6 Old Dutch Clean., 4 dz. 3 4 Octagon, 96s 3 9 Rinso, 40s 3 2	COOKING OIL Mazola Pints, 2 doz 4 60 Quarts, 1 doz 4 30 Half Gallons, 1 doz. 7 73 Gallons, each 1 2	Fibre, Manila, white 05 No. 1 Fibre 06.44 Butchers D F 06.44 Kraft 46 Kraft Stripe 09.72
JELLY AND PRESERVE Pure, 30 lb. pails 2 6 Imitation, 30 lb. pails 1 6 Pure, 6 oz., Asst., doz. 9 Pure Pres., 16 oz., dz 1 8	32 oz. Glass Thrown 1 45 S	SAL SODA Granulated, 60 lbs. cs. 1 30 Granulated, 18-2½ lb. Granulated, 18-2½ lb.	Rinso, 24s 5 2 Rub No More, 100, 16 0z 3 8 Rub No More, 20 Lg. 4 0 5 Spotless Cleanser. 48. 20 0z 3 8 Sani Flush. 1 doz. 2 2 Sapollo, 3 doz. 3 1	5 5 Ganon cans, each 3 7 5 Lee & Perrin, large 5 7 5 Lee & Perrin, small 3 3 6 Pepper	YEAST CAKE Magic, 3 doz 2 70 Sunlight, 3 doz 1 35 Veast Foam, 3 doz 2 70 Yeast Foam, 1½ doz 1 35
JELLY GLASSES 4 Pint Tall, per doz. 3	38 PIPES	COD FISH Peerless, 1 lb. boxes 18	Soapine, 100, 12 oz 6 4 Speedee, 3 doz 7 2 Sunbrite, 50s 2 1 Wyandotte, 48s 4 7 Wyandot, Deterg's, 24s 2 7	0 Sho You, 9 oz. dez. 2 0 0 A-1, large 4 7 5 A-1 small 2 8	5 YEAST—COMPRESSED 5 Fleischmann, per doz. 30

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.

Barter Is Poor Business.

In some 180 communities in this country there are in development barter markets. As a novelty feature of the depression, it may have a vogue comparable to miniature golf—for barter is but an imitation of real business. Like miniature golf, it too, will fade when the flush of novelty ceases.

Barter implies that real money is lacking and that people can trade goods and services without the medium of money. As an institution, bartering is not new. In rural communities "exchanges" exist where farm wives can bring in a pan of biscuits or a dozen eggs and exchange them for handwoven socks and sometimes cash. But it is an aimless, wasteful and tiresome substitute for straight business.

The barter exchange has too much of the feeling of the old clothes dump. America has enough common sense not to express "pride in poverty" by emphasizing barter of old things for old things—the "flea circus" idea is not clean nor wholesome business.

It is true that there is plenty of money, but, in the same breath, one has to say—"try and get it." The money is here but it is not getting its proper turnover.

communities have issued Some "closed bank certificates," printed on paper or ply-wood. The novelty of wooden money that can be exchanged for goods in one town only is just another scheme, patterned on scrips and tokens. In an emergency way they are acceptable because ultmately they will be exchanged for real money. But the idea of a town setting up its own medium of exchange is wrong, for it doesn't increase trade or self-respect within the community. It is not legal tender. There is no satisfactory exchange system for business other than the use of United States currency. It is the natural medium of exchange for all business. Any emergency relief scrip is a poor substitute for dollars that are good in the next town, the next state and any place in the world.

But these devices emphasize more than anything else the need for expanding credit. There is money enough in this country to transact as much or more business than was done in 1929. There is much money lying idle.

One of the things that follows along after a barter period is business by consignment. Consignment is a device that has less merit in it than even barter. The vendor does not respect the consigned goods for he has no obligation, risk or responsibility in them.

Let us hope that with the beginning of Spring, all these forms of moving goods without cash or credit will be discontinued.

The shoe man may say that as far as he is concerned the barter market plays no part in his scheme of things; but actually he suffers because retailing in all goods, with money as the basis of exchange, increases turnover, demand and use. Barter is not business and never will be. A shoe man cannot pay his distant bills with butter and eggs and goods taken in barter in his store. For the next step along after the barter market is for people to come into regular stores and offer to trade goods for goods.

Do not encourage forms of business in your community that are not based on the use of sound money. Communities that try wooden or fiat money will find out that in the end merchants will have a bundle of worthless scrips and tokens instead of sound dollars. Local newspapers may play up the barter markets as novelty news but they too will suffer the recoil. It may seem to be an emergency method of exchange but it actually is a prime example of the indolence of cash and credit.

There is nothing wrong with the idea of exchanging goods for sound money. There is everything wrong with the idea of swapping goods or horses with no responsibility for flaws and misrepresentations. When you buy for cash there is back of it honest dealings and the responsibility of exchange. Barter tightens up exchange. The use of money liberalizes exchange.—Boot and Shoe Recorder.

Florida People Disturbed Over the Gangster Shooting.

Sebring, Florida, Feb. 18—Florida having had the earliest and most varied experience with the boom, the depression and bank problems—singular and plural—the news dispatches from Michigan Thursday probably excited as little disturbance anywhere as in this state where there are now resident more depositors in Michigan banks than in any other state or territory except the two-peninsula commonwealth itself. Persons from other states sat in calm consolation that they were not affected, those from Michigan were content—for the most part—that the financial holiday was serving their peace of mind over the situation in their home state. For it must be true that a bank holiday serves the purposes of protection and stabilization.

The Michigan colony in the sunshine state has about as many notions as to "what it is all about" as there are Wolverines located here. Those who took along enough of the coin of the realm to make their stay complete in comfort are not evidencing any worry over the situation. Some, too, are accustomed to the experience of having their bank accounts go out of circulation while previously seeking a personal holiday and these look favorably on a bank holiday—so far as their interests are concerned

Having well weathered the slings and arrows of outrageous fortune, Florida is well prepared for financial conditions elsewhere, particularly from sections largely represented among its winter citizenship, and about every section is to some degree. Judged by the car license tags, on short observation, one would pick Ohio as the state furnishing the greatest number of visitors. That, at least, was my early conclusion, to be changed by further observation. Ohio and Florida have tags very much alike in color and design, even to the size of the numbers thereon. The Michigan license tag is so different from any other that it is not likely to be confused. Rhode Island is nearest, having similar numerals and colors, but has no preceding initials such as has Michigan. Another difference is name of the state above the numeral line. South Carolina, too, is alike in colors, but its tags have added to the numerals, "S. C. Iodine products." As to the number from the

seevral states, after being here several weeks, I should place them in this order, New York, Pennsylvania, Ohio, Gergia, Illinois, New Jersey. One of the reasons why Pennsylvania is so far up in the standing is the large Dunker colony here who make it an especially attractive place to stay because of their acquaintance and religious association. There is a surprising number of California cars and a comparatively few from Virginia, Tennessee and Kentucky, as compared with other years. Exceptionally favorable weather in those states is said to be the cause.

Florida is just now considerably disturbed over the gangster shooting at the Roosevelt party at Miami. That city has had some experience with Chicago gangsters in previous years and this incident adds nothing to such reputation as the city already sustains. Except for areas demoralized by people foreign to its law order prevails, yet there still exists in Florida, in a milder way, cowboy feuds, a replica of the "bad lands" of the West half a century ago. The cattle industry is about the biggest industry in the state—except the tourist industry. The cattle referred to run at large on the great acreage of unfenced state lands and largely free of tax as well. This is one of the big problems of the state. Being an unlawful practice from which powerful men profit, it is doubly a problem. Mr. Potts says that when Florida curbs the cowboy her other troubles will be largely in the past. (As usual there is probably a double saying in the remarks of our sage friend.) He does not expect to see it accomplished, but is prepared to stay here for a considerable time.

An instance of the cowboy conditions came to light but a few miles from this town only a few days ago. Driving on an unused trail, off the more used roads, some men discovered a light truck in which were the dead bodies of three men, which had prob-

ably been in that condition for two or three days, although the truck may have been changed many times and miles. The chance of finding and punishing the killers is remote, although they may be run down and meet a similar fate by foeman of the sort.

The nearest to conscious danger that we have encountered has been a large black snake writhing and weaving across the road, the head of which swung as high as the headlights on the car, which the drver judiciously headed for the vacant side of the road

swung as high as the headlights on the car, which the drver judiciously headed for the vacant side of the road.

This outrage at Miami, which so nearly approached the circumstances of President Garfield and of President McKinley, should prompt a rekindling of the American spirit. Has Americanism become soft, passing without response to the challenge of the gangster, Have alien-minded groups cowed into submission the descendants of the Washingtons, the Waynes, the Jacksons, the Taylors, the Scotts, the Lees and the Grants?

Anton Cermak may have sounded his own death knell when he made his declaration against hoodlumism in Chicago, but it is to be hoped that every mayor in America will speak with equal courage and back his speech with preparation for a fight to the finish.

It is pretty well assured that being already declared for the purpose, the promptings of being eye-witness of such a dastardly deed will not lessen the President-elect's determination against assassins, kidnapers and criminals of that nature. It is probable that the attack was not upon Mr. Roosevelt, but in any event, it serves to again illustrate, as before mentioned in this column, how he continues in fortunes favor. Harry M. Royal.

The fellow who does just enough to get by never earns enough to buy much.

INTELLIGENT INSURANCE SERVICE

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Originally

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For Merchants in All Lines

The same saving and the same service to all

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LANSING, MICHIGAN

Mutual Building

Phone 20741

APPEAL TO HARDWARE MEN.

(Continued from page 14)

And there are many ways in which you will spend the amount of this year's dues which mean nothing to you as compared with membership benefits.

And I say, further, having enlisted, become a recruiting officer yourself. Go to other dealers and convince them of the righteousness and the seriousness of the cause. Get them to join the Association Army.

And then together stand shoulder to shoulder with others of the loval ones. in the front line trenches and, under the leadership of your organization, beneath its proud banner, drive back those who through price discriminations would imperil your business.

What are the chances of victory? That is a question you may well ask. In reply, you have but to review the events of the past few months.

A prominent manufacturer of clocks placed Sears, Roebuck & Co. in a position to sell certain models for less than hardware retailers could.

The hardware association demanded that its members be placed in a position to compete. It placed information of the case before the membership and many dealers also insisted that they be placed in a position to meet this competition.

We attained our objective.

A prominent manufacturer placed a syndicate organization in position to sell a 26 inch hand saw at fifty cents. No hardware retailer could meet that competition with like grade and price.

The Association demanded that its members be placed in a position to compete. It informed the Association soldiers of the situation and they came forward with a similar demand.

To-day hardware retailers can sell a fifty cent hand saw made by that same manufacturer.

Can we question then, what will happen in similar cases?

If you enlisted soldiers will do your part; if you will follow up the barrage laid down by the Association artillery, there can be no question as to ultimate success.

Bear in mind always that we offer no objection to the channels which a manufacturer uses to have his goods reach the consumer. We have no objection to the price at which he may sell his merchandise to non-hardware outlets. We have no desire to injure or destroy the good will or business of anyone.

But we do insist, and we shall always insist, that the hardware retailer be placed n position to meet the retail competition of such outlets.

I spoke a moment ago about artillery. You would not go to war without cannon. You could not win without it. It is a most essential branch of the army.

The Hardware Association has the most effective artillery organization that could be desired. And that artillery is your official publication-Hardware Retailer.

Need I talk to you about the value of that arm of the service? I believe not. You know the motives which inspire its editorial policy. You know that the men who direct that branch of the Association Army have the

courage of their convictions. You know they are not afraid to do what is right. And the history of that magazine is conclusve proof that never have financial considerations dampened its powder.

Let me give you a pertinent ilustration:

During 1930 Hardware Retailer felt it necessary to discuss competitive conditions in a certain line of merchandise. It was extremely critical of certain manufacturers for permitting mail order houses to undersel you hardware men. It insisted that retailers be placed in a position to compete.

In the fall of that year one of our advertising solicitors called upon the advertising manager of one of those manufacturers. He reported the results of that interview to headquarters. The gist was this. The manufacturer had a contract of from \$2,600 to \$3,000 which he was ready to give Hardware Retailer if he could be assured we would not continue what he termed our "destrucitve" editorial policy.

Maybe our salesman hoped such assurance would be given. It meant a nice commission for him. Nor are we averse to getting \$3,000 contracts.

I will not take your time to relate all that I wrote the manufacturer. Let me give you two quotations. I said to him:

"We conceive it to be our editorial function to discuss conditions which are placing hardware retailers in a difficult or impossible condition, so far as competition is concerned, and we most surely do not consider it destructive to discuss situations as they are."

And then I said:

"No change is contemplated in our editorial policy."

We did not get the contract-nor, to my knowledge, has that manufacturer spent a dollar with us since that time. But it has appeared in every other leading trade journal.

My friends, the artillery of Hardware Retailer belongs to you, and I pledge you that so long as you maintain your allegiance to the Association army, those in charge of that publication will continue to use it in an honest endeavor to destroy unfair and discriminating policies.

But you have a part to play there. Advertising revenue is a vital matter to your Association and to Hardware Retailer. We may be able to get advertising by being subservient to policies which are not in your best interests. Certainly we do not encourage advertising by following our established editorial policy.

Our hope, then, lies in giving those who do use Hardware Retailer a value so marked that they can ill afford not to take advantage of it.

And it is you who must create that value. You must create it by, so far as possible, purchasing the merchandise of manufacturers who use your own publication. You must create it by letting those manufacturers know you appreciate their use of your publication. When you write the simple sentence, "I have seen your advertisement in Hardware Retailer," you have done something tangible for the organization. You must create that value by telling salesmen and others with whom you come in contact that

you believe Hardware Retailer is the medium their firms should use.

A few days ago a certain retailer clipped an advertisement from a trade publication and sent it to a manufacturer with the comment that he would like to see it in the retailers' own publication.

What a simple thing to do. But what an important thing to do.

Give me just a thousand soldiers like that in this country and I assure you your Association will suffer no financial embarrassment.

That gentlemen, is a part you can play as a soldier under the Association flag.

The battle is on. The standard of your association has been broken to the breeze. All over this country, in meetings like this, we are placing the facts before the trade and pleading that hardware men of the United States rally around that flag.

Inscribed upon it are the letters N. R. H. A. They mean not only National Retail Hardware Association. They "Now, Retail Hardwaremen, mean,

It is my earnest hope that you will go home with a clearer picture than ever of your personal obligations to your organization; that you will be so zealous in its behalf that even mention of it will stir your emotions and quicken your pulses.

In this battle for your business existence let there be none whose heart is not in the fight, foris not in the fight, for—

If such there breathe, go mark him well;
For him no minstrel raptures swell;
High though his titles, proud his name,
Boundless his wealth as wish can claim;
Despite those titles, power and pelf,
The wretch, concentered in self,
Living, shall forfeit fair renown.
And, doubly dying, shall go down
To the vile dust from whence he sprung,
Unwept, unhonored, and unsung.

Rivers Peterson.

OUT AROUND. (Continued from page 9)

ting prices on standard goods, but the moment they make any movement in that direction the independents take advantage of the situation by quoting the goods below cost. It is unfortunate that the independents are not sufficiently well organized to meet this by a conference with the chain managers which might result in good to all concerned.

I recently sent the following letter to the Japanese Ambassador at Washington:

Enclosed find tear sheet from my publication, showing the crusade I propose to conduct against Japan because of her attitude toward China and Manchuria. I have been the lifelong friend of Japan, but in violating her pledges and the treaties she had made she has voluntarily assumed the position of an outlaw nation. I am sorry she has thus deprived herself of the friendship of every honest minded man in the world.

Because he is an argumentative talker and an ideal and experienced presiding officer, Joseph Brewer has very naturally been drafted into service at numerous conferences the bankers of Michigan have been holding during the past week. I am told by those who took part in their gatherings that Mr. Brewer has acquitted himself remarkably well in this connection and that he has faced the most trying ordeals with a poise and generalship which has commanded commendation and admiration from everyone present.

E A. Stowe.

A Business Man's Philosophy.

If the number of bearded men at the first World Series baseball game were counted, one would be safe in placing a 10 to 1 bet that the same number would attend the second game.

In a mass of people the percentages are always identical. If this were not so, merchants would not know how to order their stock by size, by grade, by color. If five thousand people enter a Woolworth store each day, the manager knows exactly what they will buy. It seems uncanny, but it is true.

Charles S. Wise of New York was once associated with a Coney Island concessionaire who had a penny arcade on the boardwalk in which were the usual one-cent amusement contrivances.

Wise found that a few people would drop a dime instead of a cent into a machine, and in sorting the money Saturday night he could tell almost to the dollar the total receipts merely by counting the dimes. The dimes invariably amounted to 1 per cent.-\$7.50 in dimes meant about \$750 in pennies. William Feather.

Withdraws Blanket Prices.

The Chatham Manufacturing Co. announces that it has withdrawn all blanket prices for an indefinite period, while the Nashua Manufacturing Co. said it would not price new lines "until later." The Chatham Co. attributed its decision to the many current uncertainties, such as proposed tax legislation, the domeste allotment plan and similar schemes, which may increase sharply the price of goods. Orders taken during this period will be "at value," which will be fixed when prices are officially opened. The Nashua Co. merely said that it did not think the time was propitious to make prices

Folks who never do any more than they get paid for never get paid for any more than they do.

Phone 61366 John L. Lynch Sales Co.

SPECIAL SALE EXPERTS
Expert Advertising
Expert Merchandising 09-210-211 Murray Bldg.
Rapids Michigan Grand Rapids,

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.

TO CLOSE OUT—1000 electric clocks be each. Frank Nerad, 1852 Blue Island 563 40c each. Frank Ne Avenue, Chiago, Ill.

FOR SALE — HARDWARE STORE, handling also implements and coal. In business for forty-three years. Located in excellent farming district in southwestern Ohio. Death of owner is cause of sale. Good opportunity to buy a paying business at a low price. Address Mr. Joe Bevis, Harrison, Ohio. 564

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Endless chain selling schemes as now practiced cannot as yet be called illegal because they have not been tested by the courts. Such a test seems imminent. There are a few responsible companies operating in the field, but the majority of the schemes are fathered by "promoters" and individuals of the Fly-by-Night School. The outlook for all chain selling schemes is precarious, to say the least. It is highly doubtful if the salesmen-creditors of any of these companies would have any legal recourse in the event of nonpayment of commissions, since some states do not recognize chain contracts. And most of the merchandise offered is only fair, or poor value for the money. With all due respect to the few responsible firms mentioned, endless chain selling is largely a sucker proposition.

You know how the thing works, A company sells one cusprobably. tomer, paying him a 50 per cent. commission on his fourth sale of other units of the same merchandise, and paying him further commissions on the first three sales of his first three customers, the first three sales of their first three customers, etc. The absurd "possible earnings" quoted by the companies engaged in chain selling are predicated, of course, on the assumption that the "system" works with 100 per cent.—or very nearly 100 per cent. -efficiency. There is the clue to the blackbird in the woodpile.

Let's go back, now, for a moment, to the case of the Tribond Sales Corporation which, somewhere back in the early '20's, started selling hosiery "by the coupon plan." The lure was the hope of getting \$10 worth of hosiery for \$1. Each chance taker was, however, required to hazard the sum of \$4 for four coupons.

The Post Office in due time declared the company's sales material to be unmailable under the lottery and fraud laws-a decision which, in the ensuing litigation, the District of Columbia Court of Appeals sustained. Tribond stubbornly carried the matter to the Supreme Court of the United States, where a writ of certiorari for a review of the decision by the lower court was refused. Fraud orders were issued and the Tribond Sales Corporation, together with hundreds of other similar companies that had sprung up in the meantime, folded up its tents and stole away to other fields of enterprise.

Those who sold hosiery under the Tribond plan neglected to mention to buyers, it seems, that before every adventurer, up to the fifteenth link in the chain, could win the \$10 prize, additional investors to the number of 1.549,681,956, which is around the total population of the earth, would have had to be found to advance the stupendous sum of \$4,649,045,868.

As the Prospen Sales Co. of New Orleans (\$2 fountain pens) naively points out in its copyrighted instruction to new sales persons, "it takes an actuary and a good accountant to work it out."

Now we come up to late 1932, when the same epidemic breaks out again,

this time with benefit of (in many cases) competent legal counsel, and with a selling plan which gets away from the coupon idea to other devices which certain lawyers still maintain are unobjectionable from the standpoint of the authorities.

MICHIGAN TRADESMAN

The catch is that no test case has yet arisen, and until this happens, no one will know whether any scheme is or is not "legal." We do know, however, that the attitude of the Post Office Department is definitely against all forms of chance and so-called chain selling. For about thirty years the Post Office Department has barred the use of the mail to all plans which in any way depend upon chance or employ the chain principle in selling merchandise. During this period several epidemics of chain scheme selling have broken out, and in every instance the Department has succeeded in its prosecutions of the promoters. Action in each case was taken under a broad statute which has held many times in both Federal and State courts.

The Post Office, like all government machinery, moves ponderously, which accounts for the fact that so many chains have had the time to get started under present versions of the "fourthsale" plan. Competent legal minds are divided in their opinion as to what the outcome will be if any company now engaged in chain selling is asked to show cause why a fraud order should not be issued against it. Most authorities who are in a position to understand the attitude of the Post Office, and who are close enough to its workings, are agreed that the Department can be expected to frown upon one and all alike in the endless chain matter, and to issue citations against one or more specific companies almost im-

There is still another legal hazard for the chain sellers to meet, even in the event that they should finally win the right to use the mails: Such schemes can be barred by individual states merely as a "public nuisance." In the State of Michigan, for example, contracts made between endless chain concerns and their salesmen have been declared void "as against the public policy."

Benefits of Water Treatment in Mental Cases.

Hydrotherapy is an old remedial agent, but not until comparatively recent years has this cheap, easily accessible medium been given much consideration in the treatment of disease.

For centuries many lay people have used it and advocated its beneficial effects. Because of the primary effect of water upon the nervous system, hydrotherapy to-day is playing a major role in the treatment of mentally ill patients in various institutions.

The nervous system, by means of which all body functions carry on their activity, is capable of being stimulated and depressed. Water, when applied at certain temperatures, with or without pressure, and in various durations, affects the nervous system in either one of these ways. Mechanical apparatus is necessary sometimes to give certain forms of treatment.

At the Kankakee State hospital hydrotherapy is stressed in the treatment

of mental illness. The equipment consists of upright and reclining electric cabinet, pack table, sitz bath, and control table, by means of which various douches and sprays are given, such as the Scotch douche, fan douche, jet douche, rain douche, and needle spray. Each has its particular advantages in different types of diseases.

Patients are brought to the treatment room from the various wards of the institution. A prescription for the type of treatment is ordered by the physician in charge of the ward on which the patient resides. To be of the greatest benefit, the treatment should be enjoyable to the patient.

The hydrotherapist and nurses can do much in winning the confidence and willingness of the patient to take treatments. Seldom, however, unless the patient is very disturbed, is there any objection. In fact, patients have been known to ask for treatments after being taken off the list to make room for those more in need of attention.

The electric cabinet baths are of two types. They may be a stimulant or a sedative, depending upon the duration of the treatment. For the stimulating effect, the patient remains in the cabinet up to the point of perspiration. During this time, all body functions, that is, blood and lymph circulation, elimination and the nervous system have been called to greater activity in reaction toward heat.

It is obvious that the duration of this type of bath depends upon the individual, some persons perspiring at a much lower temperature than others. Patients with poor appetite, loss of weight, poor muscle tone, and cyanotic extremities receive this type of cabinet bath in connection with salt glows and Scotch douches.

The eliminating cabinet bath is given to induce perspiration, the duration again depending upon the individual, but generally given for a period between ten and twenty minutes. In this cabinet bath, toxins are eliminated, muscles become relaxed and nervous energy is lessened.

As heat has a depressing effect on the heart, care must be taken to avoid collapse. Cold compresses to the throat and head, an ice bag on the heart, and plenty of fluids to drink tend to counteract any adverse symptoms that might occur.

Alcoholics, drug addicts, manics, excited praecoxes, psychoneurotics and other agitated forms of mental illness, as well as any physical condition, such as neuritis, rheumatism, common colds, etc., are treated by the long cabinet bath.

It is gratifying and interesting to see weekly improvement these particular patients show. Many a manic attack or disturbed state of a praecox has been averted, when recognized at an early date and treatment prescribed.

A salt glow is a procedure in which the patient stands in a foot-tub of warm water while moistened iced salt is applied to the body with a to-andfro friction. The salt acts as a chemical irritant to the skin and a stimulus is produced by the rubbing of the sharp crystals on the body.

Circulation and muscle tone are improved and milk skin eruptions as found especially in dementia praecox cases are cleared up. Following a salt glow the body is washed, usually with a Scotch douche or an alternating douche.

These two douches are given by means of a control table which is equipped with appliances for regulating temperature and pressure. They resemble each other, in that they employ both hot and cold water. They differ, in that the Scotch douch consists of a single application of hot water from one to five minutes, followed by a short application of cold water, while in the alternating douche, hot and cold are repeatedly applied alternately.

The water is applied by means of a nozzle and at a pressure between thirty and fifty pounds. Pressure acts as a massage to the body and may be increased or decreased, thereby getting a greater or lesser degree of stimulation.

These treatments are subject to a great variety of modification. The longer the hot application, and the shorter the cold, the less pronounced are the stimulating effects. The treatment is always given according to the patient's physical condition and reactive capacity.

The alternate douche is given for a variety of effects, but the purpose for which we use it is principally as an excitant—to stimulate skin activity, circulatory functions, and inactive nervous systems. These treatments have a psychic effect on patients. They sleep better, gain in weight, take a personal pride in their appearance, and become more sociable and less difficult to handle on the wards.

In the treatment room for men, the neutral pack is administered. A pack is a procedure in which the whole or part of the body is enveloped in a sheet wrung from water at a temperature of about 94 degrees Fahrenheit, and blankets applied in a systematic manner.

All types of patients are treated, with the result that disturbed patients become quiet, and the apathetic, depressed cases greatly improved in physical and mental condition. If possible, packs should be given before a patient reaches a badly disturbed condition.

A co-operative patient gradually becomes accustomed to being bound in sheets and blankets, learns to relax, and receives the greatest benefit from the treatment. Complete clinical records of treatments and packs are made by the nurse in charge. These show at a glance the daily progress made by patients.

Disturbed patients in which treatments and packs are indicated remain on the hydrotherapy ward until sufficiently recovered to justify their return to their residential wards. While on the hydrotherapy ward they are given packs and continuous baths. In a continuous bath the patient is immersed in a tub of constantly flowing water, which, by means of an automatic device, never varies more than two degrees in temperature, the range being from 94 degrees to 96 degrees Fahrenheit.

Petra E. Nelson.

MODERN CUTS OF PORK

TWO WAYS TO USE PORK TENDERLOINS



Pork tenderloins, considered one of the choicest portions of pork, provide boneless cuts which have special appeal if utilized in either

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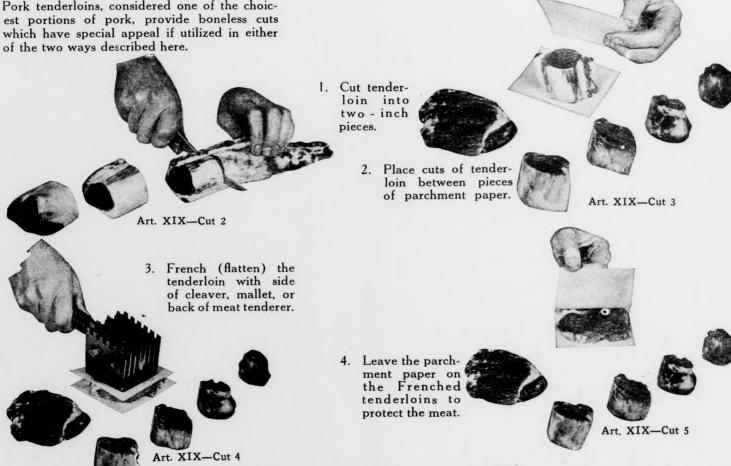
This is the nineteenth of a series of articles presenting modern methods of cutting pork which are being introduced by the National Live Stock and Meat Board.—Editor's Note.

CUTS FROM THE FRESH PORK LOIN (Continued)

Recent articles of this series on modern pork cutting methods have been concerned with the center cut of the fresh pork loin. This article presents some ideas on utilizing pork tenderloins.

FRENCHED PORK TENDERLOIN

Pork tenderloin, cut across the grain and Frenched, is very desirable. The term FRENCH when applied to tenderloins means to flatten; when applied to roasts and chops it means to remove the meat from the ends of the bones.



FRENCHED TENDERLOIN FOR PORK BIRDS

Pork Birds are made from tenderloin which has been cut in such a way that dressing may be wrapped on the inside. The Birds are appropriate for special occasions and offer a "different" way to utilize the tenderloin.



1. Cut tenderloin into four-inch lengths. Split each section lengthwise, being careful not to separate it into two pieces.

2. French (flatten) the pieces of tenderloin between parchment paper.

An array of trade building, consumer pleasing, quality merchandise.

Distributed exclusively by us and sold to Independent retailers only with a rapidly growing demand.

Hart Brand Canned Foods

Hunt Bros. & Co. Canned Fruits

Quaker Products

Table King Products

8000

LEE & CADY



They will come back to you ---

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



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



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

C. F. MUELLER COMPANY

Jersey City

New Jersey





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