

SEWING AND HARVESTING

They are sowing their seed in the daylight fair,
They are sowing their seed in the noonday glare,
They are sowing their seed in the soft twilight,
They are sowing their seed in the solemn night,
What shall their harvest be?

Some are sowing their seed of pleasant thought;
In the spring's green light they have blithely wrought;
They have brought their fancies from wood and dell,
Where the mosses creep and the flower buds swell;
Rare shall the harvest be.

Some are sowing the seeds of word and deed,
Which the cold knew not, nor the careless heed,
Of the gentle word and the kindest deed
That have blessed the heart in its sorest need;
Sweet shall the harvest be.

And some are sowing the seeds of pain,
Of late remorse and in maddened brain;
And the stars shall fall and the sun shall wane,
Ere they root the weeds from the soil again;
Dark will the harvest be.

And some are standing with idle hand,
Yet they scatter seed in their native land
And some are sowing the seeds of care,
Which their soil has borne and still must bear;
Sad will the harvest be.

And each in his way, in sowing the seed
Of good or of evil, in word or deed;
With a careless hand o'er the earth they sow,
And the fields are ripening where'er they go;
What shall the harvest be?

Sown in darkness or sown in light,
Sown in weakness or sown in might,
Sown in meekness or sown in wrath,
In the broad work-field or the shadowy path,
Sure will the harvest be.

More Profit to YOU

by increasing turnover. When you sell goods with an established price which protects your margin of profit — then rapid turnover makes you money. In pushing

K C Baking Powder

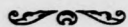
Same Price
Today

As 42 Years Ago

25 ounces for 25c

with the consistent **quality** and **price** advertising behind it — with the price plainly shown on the label — you can increase turnover and get **more profit** on your baking powder investment.

**Millions of Pounds Used by Our
Government**



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

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

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

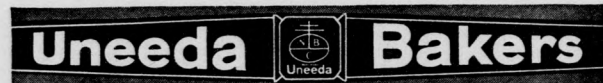
RAISE YOUR BISCUIT PROFITS WITH Uneeda Bakers NEW Q-BOTTOM-LIFTER

THE top layer of bulk biscuit sells faster than the lower layers — *NOW* Uneeda Bakers' new Q-Bottom-Lifter makes every layer the top layer . . . speeds up turnover, makes more sales, more **PROFIT** for you!

With this simple device, you can service your own biscuit department every day. It takes only a few minutes to adjust the Q-Bottom-Lifters, clean glass covers, remove Q nestings and layer boards . . . and *it means a substantial increase in sales.*

Remember, part of your profit is in the **LAST** layer. Get that bottom layer up to the top! Use the Q-Bottom-Lifter to bring in that profit **FAST!**

NATIONAL BISCUIT COMPANY



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

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

The brand
you know



by **HART!**

A complete line of canned vegetables and fruits

MICHIGAN TRADESMAN

Fiftieth Year

GRAND RAPIDS, WEDNESDAY, MARCH 1, 1933

Number 2580

MICHIGAN TRADESMAN

E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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

JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

Weil & Co., retail furniture dealers, 301 Michigan avenue, are closing out their Grand River avenue store.

Lou Littman, head of the wholesale dress and coat house bearing his name, at 133 East Grand River avenue, is confined to home by illness.

Frank J. Schroeder, sales manager for the Schroeder Paint and Glass Co., of which his father is founder, at 5914 Twelfth street, is in the democratic field of candidates running for county auditor.

The fifteenth annual convention of the Michigan Apparel Club, held jointly with Michigan Retail Clothiers' and Furnishers' Association, Sunday, Monday and Tuesday, was well attended, according to Secretary Dan Niemeyer, of the Michigan Apparel Club, although he said the attendance was below that of former years. Approximately 100 lines of men's apparel were displayed by club members and were open to the retailers mornings, while the week day afternoons were devoted to business meetings of the Retail Clothiers and Furnishers Association.

The Detroit Edison Co., one of the country's greatest "humanized service" utilities, has postponed the discount dates of Detroit users of electricity from February to March 2 on account of the bank holiday.

Sixty thousand dollars worth of cigars, cigarettes and candy were destroyed in a fire at the Louis Cigar and Candy Co. plant, at 1400 East Vernor highway last Thursday.

Hearst publications from coast to coast are preaching Buy American, using thousands of editorial space inches on the subject. Last week appeared a seven column advertisement of the Sunny Service Oil Co. in the Hearst Detroit Times. This company is distributor of "Zip" an imported gasoline.

The date, as yet unannounced, for the Builders', Realtors' and Health

Show has been advanced because of the present banking situation.

E. J. Parr, former dean of Ferris Institute and member of the State Board of Pharmacy, was tendered a testimonial dinner at the Hotel Fort Shelby by members of the Ferris Institute alumnae, Wednesday evening, Feb. 22. Clare Allan, Wyandotte druggist, acted as toastmaster.

H. Kingstott, druggist at 7645 East Jefferson avenue, lost \$132 to holdup men last week. Inspector William Collins, of the holdup squad, declared the unbankable money situation in Detroit is luring hoodlums to Detroit from other cities.

Maurice J. Baker moved his clothing stocks from three branch stores to the main store at 45 Grand River avenue and held a three day closing out sale last week.

The Industrial Specialty Manufacturing Co. has engaged in the manufacture of men's caps and children's headwear, at 250 West Jefferson avenue. C. Silverstein is president of the company and C. Ressler, formerly of the Industrial Cap Co., is in charge of sales. Practically the entire output of the company, according to Mr. Ressler, is sold through the jobbing trade.

A note for Mr. Verbeck's hotel page: The Franklin Hotel, known in the good old days of Detroit as the Franklin Temperance House, will open a tap room when and if beer again becomes legal in Michigan. In its ninety-three year existence the hotel, with the exception of the first five years, never permitted the sale of liquor. The last legal drink taken there was in 1845, when J. C. Warner, builder of the hotel, became its operator and inaugurated the dry rule. Edward M. Price is manager of the Franklin Hotel.

G. E. Holm has been appointed as Detroit city sales manager of the Chevrolet Motor Co. He will have supervision over thirty-three dealers in the Detroit area. Mr. Holm has been city manager in Philadelphia for a year, returning to Detroit, where he first entered the Chevrolet organization ten years ago.

Morris Levine, who conducts a confectionery store at 11744 Dexter boulevard, handed over \$240 to holdup men on Friday.

James A. Morris was trimming a window in his grocery store at 5303 Hamilton avenue last Friday when he felt a gun pressed against his ribs. Loss, \$20.

The Detroit Savings Bank and the Commonwealth State Bank, in advertisements in local newspapers, call attention to the public that they are in no way responsible for the conditions which resulted in the unfortunate situation in banking institutions existing to-day. Both are preparing to resume their regular normal operations in the near future. Sweet bank notes after the discord of the past few weeks.

Thirty-five dollars was taken from the till of the grocery at 5174 Mt. Elliott avenue in charge of Jay C. Chapman. Three bandits participated.

John F. Kain, credit manager of the General Discount Corporation, 505 New Center building, formerly Detroit sales manager for the Studebaker Corporation and well known to the local wholesale market, is another of the younger business men to enter politics, having announced his candidacy for the office of county auditor. Kain has a good background for the position to which he aspires, having graduated from the Detroit College of Law and, in addition, has a thorough auditing and accountancy experience.

Income tax deadline is to be extended. Probably requiring more time to find the fellow who has one to pay.

Alex J. Budny, another aspirant for the office of county auditor, before taking up the practice of law three years ago, was engaged in the retail business for ten years with his father, who is owner of a meat market at 13537 Michigan avenue, Dearborn. Mr. Budny's law offices are in 2423 Barlum Tower.

Like a page from the Michigan Tradesman was the advice given the visiting retail clothiers this week by Louis J. Flint, when he told them to beware of racketeers. He has no sympathy for the merchant who blindly signs a contract of any kind. The racketeering menace, he declared, is greater than ever before and in many instances has become a science with those engaged in the practice.

Two bandits flourishing guns robbed the drug store owned by Clifton J. Muir, 8946 Tierman avenue, of \$275. Eight people, including Mr. Muir and his wife, were herded in a back room.

Dermer's shoe shop, located in the Northwestern part of the city, has been closed. This store was conducted by Morton S. Dermer, manager of Bartlett's department store, in the central portion of the city. The Northwestern store of the W. L. Douglas Shoe Co. has been moved two blocks up the street to the former location of the Dermer store.

Why People Have Turned Against Chain Stores.

1. Early in chain store history there was a complete abandonment of the service that the local dealers had offered for years. Chains abandoned credit, stopped deliveries, discharged clerks and made people wait on themselves.

2. The lack of responsibility in the branch chain stores has disgusted America. No chain store branch seems to have responsibility to right any of the wrongs that come up in the process of business. Try to get a chain branch to help a public movement—you'll get politely insulted.

3. The epithet that used to be applied to corporations in general, that of "Having nobody to damn and no soul to lose" is applied specially to chains to-day. They are soulless—heartless. Try and take back a can of spoiled beans or a carton of bacon with green mould on top. You will be insulted and maybe offered a nickle or dime to pay for the soiled part and invited to go home and eat the remainder.

4. Whoever heard of a chain manager joining a local chamber of commerce? Once in a while a man manager desires to join the local business association, in order to get more shekels from a community, but he is usually kicked in the head by higher ups and told that if he wants to join he must pay costs himself.

5. Chain stores are as much isolated from their surroundings as foreigners in China. The chain stands aloof from friendship, it is there for a distinct purpose, never to give but to continually drag a stream of gold from the district.

6. An intensive survey of chains shows that they have been one of America's greatest wage cutters. Mainly women are employed (for cheapness) and in some stores youths or untrained men, useless in other lines, are preferred.

7. America is a land of fair dealing. The way some chains have moved into districts next to other stores and "cut their throats" by unfair tactics has estranged large numbers of fair minded Americans.

8. The "Get-the-money" atmosphere within most chain stores has horrified and driven away many a housewife. The early glamor of "Specials" to lure in trade that weaned many buyers from the home town merchants have lost their charm and a vast tide of opposing sentiment has caused many a chain branch to shut its doors.

9. Do you remember how the old corner grocery used to take in eggs, vegetables and even butter from nearby farmers, giving them groceries in return? Did you ever hear of a chain store accommodating anybody who wanted anything? No indeed, such is not the chain store plan. Chain branch managers don't buy, they only sell. They never dispense money, they are supposed to only "send it in."

10. Who ever heard of a local man being hired to clerk in his neighboring chain store? Such are few and far between. Chain red tape forbids it. Local spirit is not wanted in chain stores, local men are apt to want to favor their own community with service. Strangers do chain store bidding better than locals; strangers are more heartless; strangers cannot be expected to be friendly, in fact strangers are more apt to get more and give less for it.—Norton Newspapers.

GROSS SALES TAX.

Thrifty and Efficient Bear Burden of Shiftless.

Under the Act of 1921, every person, firm, copartnership, association and corporation engaged in business for profit in the State of West Virginia and doing over \$10,000 business annually and those engaged in the practicing of professions and having an annual gross income of over \$10,000 were required to pay a gross sales tax.

Insurance companies which pay a special tax under the insurance laws are exempted from the gross sales tax. There are also exempted mutual savings banks, labor and agricultural and horticultural societies and organizations not operated for profit; cemetery companies operated exclusively for the benefit of members; fraternal benefit societies, domestic building and loan associations, corporations or associations operated exclusively for religious, charitable, scientific or educational purposes; business and other organizations operated exclusively for the benefit of the community.

In 1925 the Act of 1921 was amended so as to exempt from the tax those engaged in practicing professions, and to exempt sales of real and personal property where the same is not carried on as a business. Otherwise the exemptions in the 1925 law are the same as in the 1921 law.

While agriculture is not exempted it pays annually in West Virginia less than \$1,000 under this law.

The gross sales tax law of 1921 became effective June 30, 1921, and the rates provided remained in effect until changed by the 1925 Legislature, which change became effective July 1, 1925. The law can be so applied as to make this tax take on the color and the character of an income tax, of a depletion, of a consumption tax, of a severance tax, or of a production tax.

The act classified the different businesses and professions and fixed different rates for each classification.

There was submitted to and adopted by the voters on Nov. 8, 1932, a constitutional amendment modifying Section 1 of Article X quoted above, which classifies property for purpose of taxation and limits the amount of levies that can be laid against property.

The Supreme Court of Appeals of West Virginia and the Supreme Court of the United States held the West Virginia Gross Sales Act (Chapter 1, Act extraordinary session, 1925) as violating "neither the State nor the Federal Constitution."

The Supreme Court of the United States in the same case on writ of error affirmed the holdings of the West Virginia court. But it must not be overlooked that the Supreme Court of the United States has said that "under no formula can a State tax things wholly beyond its jurisdiction.

But the same court has also held that the State may look beyond its borders to get the true value of the things within the State "when they are a part of an organic system of wide extent that gives them a value above what

they would otherwise possess. The purpose is not to expose the heel of the system to a mortal dart—not, in other words, to open to taxation what is not within the State."

It has also been held in decisions too numerous to mention that the states are inhibited from laying a direct tax on the gross proceeds derived from interstate commerce "except where such tax is in lieu of all other taxes and amounts to no more than the ordinary tax on property."

But there are cases decided by the Supreme Court of the United States which uphold the right of a state to tax the net income of a corporation derived from interstate commerce. The reasons for supporting these decisions are that such tax is not imposed directly upon the proceeds of interstate commerce, that it is not computed upon it, and that such assessment, so far as interstate commerce is concerned, is "incidental, remote, and unimportant, and is therefore constitutional."

So the Gross Sales Tax Acts of West Virginia, including the \$10,000 exemption, have been upheld by the State courts and by the Supreme Court of the United States.

Under the decisions cited the Legislature could establish what would amount to an income tax in West Virginia, by fixing rates on the various businesses, professions, and industries in such a way that the higher rates would apply to those whose net income was usually greater.

As the statute stands at present, however, the tax falls on the thrifty and efficient and on the shiftless and inefficient equally. Under its terms, an industry that is actually operating at a heavy loss, although doing an immense gross volume of business, would be taxed far more than another industry making a large net income, but doing a small gross volume of business. While this condition is unfortunate, it cannot be remedied by the substitution of some other one tax for the gross sales tax.

Some tax authorities advocate a net income tax in lieu of a gross sales tax. If such were adopted, we would have this result:

Two corporations are engaged in the same or a similar line of business. One is successful because of efficient management; the other sustains an annual deficit because of inefficient management. Both enjoy the same governmental protection. The successful corporation pays a tax on its net income; the inefficient corporation returns a deficit and pays no tax.

The Government gives the same protection to the one as to the other. From the successful corporation it exacts a tax because of its efficiency; this tax is higher than it would necessarily be if the inefficient corporation also paid a tax.

The successful corporation not only pays a tax on its own Governmental protection but also pays for the protection of the inefficient corporation, which has been a competitor and detracted from the earnings of the efficient corporation and which was

given immunity from taxation because it had shown no profit. This applies with equal force to individuals or partnerships.

Should the Government, therefore, penalize efficiency in business or industry by giving tax immunity to those who enjoy equal Governmental protection and yet are unable to show a profit? It would seem that factors other than capacity to pay should also be considered in securing revenue for Governmental purposes. Among these factors might be considered the equality, certainty, convenience, and universality of taxation.

To secure anything near uniform justice in levying of taxes, more than one kind of tax is necessary.

In West Virginia the gross sales tax law is energetically opposed and energetically favored by many. Some of the advantages claimed by its advocates for the gross sales tax are:

1. That the tax flows uniformly with business conditions. The revenue from it bears a relatively consistent proportion to the condition of business. Of course, during times of depression revenues fall off, but because the sales tax is in actuality a tax on consumption, which fluctuates but never ceases, the tax is certain always to bring in revenue.

2. That the sales tax is easily computed. It is necessary for the taxpayer to keep an account of all his sales. He needs no complicated bookkeeping system. He does not have to employ experts and accountants to make returns and determine the amount of taxes due.

The actual tax paid by a majority of persons in West Virginia under our gross sales tax law is less than accounting costs alone would be with a more complicated system such as the net income tax under the Federal law.

3. That the rates of tax may be so adjusted as to impose in effect a severance or depletion tax. On fugitive substances, for instance, such as oil and natural gas, which are being rapidly depleted, the rates can be big enough to reimburse the state for their extraction and exhaustion.

4. That because of its uniformity in application to all business and professions, the gross sales tax has a wider spread than many other forms of taxation. The successful dividend-earning business cannot complain that the careless, unsuccessful, unprofitable business of the same class and with the same amount of invested capital, does not pay for the protection of the state, as would be the case under a net income tax law.

5. That the products of business and industry on which the gross sales tax is levied are largely sold in interstate commerce, and the ultimate consumer, therefore, contributes something to the payment of the tax.

6. That the tax is easily and cheaply collected. In West Virginia the cost of collection is less than 1 per cent. of the tax.

Those opposed to the gross sales tax claim:

1. That it is not sound economically. Political economists and tax experts have condemned it for many years as primitive and as out of harmony with sound economic laws.

Perhaps the most obvious objection to the sales tax is that it taxes without recognition of the capacity to pay. In other words, it levies on sales rather than on profits, although this objection may be offered against almost any other sort of impost except the net income tax.

2. That as applied indiscriminately to extractive and mobile industries, the gross sales tax, while apparently allowing a pyramiding of taxes, does not allow these taxes universally to be shifted forward.

3. That the administration of the gross sales tax brings us face to face with the practical problem of trying to fix equitable and proportional rates of tax as between different kinds of businesses and professions in the same class.

For instance, a general rate is usually fixed on several classes of public utilities, but within those classes are often corporations or persons doing business in such a way that the general tax rate is actually a penalty. Because of this apparent difficulty, rates are fixed arbitrarily and necessarily allow some properties to escape their just proportion of taxation.

That, as has been shown above, the general sales tax is in reality a tax on consumption, and is not altogether just, because it falls primarily upon the necessities of life, such as food, fuel, clothing, and shelter; but it is admitted that it also falls upon luxuries.

5. That the gross sales tax is objectionable because it is always easy for the Legislature to get more money by raising the rates in the different classifications, which course is usually followed in tax matters.

While universally uniform and equal taxation, with the emphasis on equality rather than on uniformity, is the goal, it is a hard one to reach. To approach equality a number of factors should be considered. An eminent writer on taxation has laid down the following seven requisites of a sound tax system:

1. It must insure fiscal adequacy. That is, it must be productive of sufficient revenue to meet the needs of the state.

2. It must be economical in administration. A tax that costs 50 per cent. to collect is a poor tax.

3. It must be just and equitable in its application, so that all citizens may bear their fair share of the tax burden.

4. It must be elastic, so that it may have the capacity to respond quickly to changes in the demands for revenue.

5. It must be simple in its terms and in the process of administration.

6. It must be diversified, so that there will be a number of different taxes, properly co-ordinated, to form a unified and consistent whole.

7. It must be flexible so as to permit the Legislature to pass laws in keeping with changing social and economic conditions.

The gross sales law of West Virginia within itself meets the second, fourth, fifth and seventh provisions laid down above.

The tax question is always with us and has been with all people since government began. It will continue so long as government lasts.

Any tax program should be planned on the amount necessary for any division of government to spend to function efficiently, not on the policy of getting every cent possible and spending it. The expense of government should be distributed fairly on all taxable sources so that each would pay its just proportion and no more.

That result is difficult to accomplish and rarely, if ever, prevails.

William G. Conley,
Governor of West Virginia.

When on Your Way, See Onaway.

Onaway, Feb. 28—Did you see the write-up about J. E. McMullen in the Sunday Detroit Free Press, Feb. 19? Well, it not only gave a good history of Mac's life, but his picture looked just like him and seemed to speak. Mac is the editor and publisher of the Linden Leader and formerly edited the Onaway Interlake; an all round man capable of occupying the pulpit, making a political speech or conducting a Fourth of July celebration. It is too bad to lose such a man from a community and I don't know but what he has his eye on Onaway, the town that has possibilities.

The Community Council held its regular meeting in the Clark Hotel last Monday night with election of officers as the first order of business and with the completion of the session the tables were spread with the goodies that the famous hotel has a reputation of preparing.

President L. B. Karr occupied the chair and conducted the meeting in his usually capable manner. Dr. Borowski, county sanitary inspector, of Rogers City, gave a very interesting and instructive address. Here we go; we're off for the 1933 activities for a better Onaway.

The father and son banquet held in the M. E. church parlors Wednesday, Feb. 22, taxed the seating capacity of the room. Toastmaster Schonhals did justice to the occasion in his usually superb manner and the responses came thick and fast; a decided success and a delightful time. If George Washington could only hear as the program was given!

February has been a busy month in Onaway. If the remaining ten months do as well there will be no dull days to cry over. As advertised, the three act musical comedy sponsored by the Chamber of Commerce and American Legion was staged at the high school auditorium Friday and Saturday and played to a full house. The play was directed by Miss Sara Frances Armstrong and "went over big." The "Left-over quartette," composed of business men, John Isbister, John L. Wright, Ed. M. Everling and Jim Daley, nearly drove some of the audience into hysterics.

Throw away your check protectors. What are they good for now?

Dr. L. D. McMillan, formerly of Onaway, now practicing in Central Lake, was in the city last week transacting business and greeting old friends.

Floating bank checks have about as much value just now as a forged check; poor inducement for a check raiser.

The Perry Sales announces the introduction of the new Chevrolets and Oldsmobiles this week under the supervision of Mack McNabb, a former ex-

pert Chevrolet salesman who could sell B. V. D.'s to an Eskimo.
Squire Signal.

Dissents From Conclusions of Mr. Reynolds.

Allenville, Feb. 23—I see in your issue of Feb. 22 an article written on the old ice cream freezer by E. A. Reynolds. His idea of making ice cream at home harks back to a good many years ago. I remember when we pounded ice in a sack with an axe. But to-day we shave the ice with a chisel and in fifteen minutes we have a gallon of just as good ice cream as you ever tasted, and the total cost to the farmer for a gallon is about thirty cents, which will give a good sized family and a lot of their friends a big dish, say twenty people. You will pay for a gallon of ice cream at a retail store \$1.60. Now I think this is worth all the sweat you lose turning the crank. Of course, the Reynolds article is all right if everyone lived in the city, but, thank God, we don't. And by the way, every farmer in this township owns an ice cream freezer, so the last one isn't in the National museum. And we don't live on the backwoods forty either.

J. D. Erskine.

One Dollar Shoes Worry Trade.

The sharp increase since the first of the year in the sale of leather shoes to retail at \$1 and \$1.50 is causing a great deal of concern to tanners and shoe manufacturers, it was reported here yesterday. Recent large orders placed by chains and basement divisions of department stores indicate that the volume of such styles will gain considerably during the remainder of the year, it was said.

Tanners complained that it is impossible to sell leather at a sufficiently low price to warrant a \$1 shoe, but the mill making this style is apparently finding no difficulty in obtaining material. It was suggested in one quarter that tanners stop selling leather to the plant in question, since they are actually creating competition for buyers of their better grades, but the scramble for business is so keen now that such a step was regarded as unlikely. Competing shoe manufacturers find that sales of the \$1 and \$1.50 numbers are cutting into the more expensive lines but, since the trend is definitely for cheap footwear, they are powerless to stop it.

A Business Man's Philosophy.

I stopped at a bakery to purchase a loaf of pumpernickel. While waiting for my bread to be wrapped I observed another man shoving his loaf into a large, polished briefcase. As he walked from the shop he had the appearance of an important corporation lawyer, whose clients had crowded him with so much work that he had to take his papers home with him.

I have heard that the briefcase has long been used by retail bootleggers for the transportation of small orders. I also know that many salesmen carry newspapers and old magazines in their briefcases. Many men who plan to dine downtown slip a change of linen and a razor into a briefcase before they leave home in the morning.

The modern briefcase has a multitude of strange uses. Its use as a receptacle for baked goods was new to me, however, and that is why the incident is mentioned.

William Feather.

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

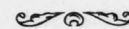
**Distributed exclusively by
us and sold to Independent
retailers only with a
rapidly growing demand.**

**Hart Brand
Canned Foods**

**Hunt Bros. &
Co. Canned
Fruits**

**Quaker
Products**

**Table King
Products**



LEE & CADY

MOVEMENTS OF MERCHANTS.

Kalamazoo—William Verdies has engaged in the meat business at 722 North Burdick street.

Detroit—The H. B. Clifford Roofing Co., 2730 Lawton avenue, has decreased its capital stock from \$275,000 to \$1,000.

Iron Mountain — The Brauns & Thomas Co. has changed its capital stock from \$150,000 to 2,000 shares no par value.

Detroit—The Prosperity Sales Corporation, 422 Stormfeltz-Loveley building, has changed its name to the Direct Sales Corporation.

Hart—The Hart Baking Co. has been incorporated with a capital stock of \$5,000 preferred, \$1,000 being subscribed and paid in.

Detroit—The Bower Roller Bearing Co., 3040 Hart avenue, has increased its capital stock from 250,000 shares no par value to \$1,250,000.

Detroit—The Americus Watch Co., 606 Metropolitan building, 33 John R street, has decreased its capital stock from \$40,000 to \$10,000.

Wyandotte — The Star Bottling Works, 467 Eureka avenue, carbonated beverages, has changed its name to Kreger's Beverages, Inc]

St. Charles — The Saint Charles-Garfield Coal Co. has been incorporated with a capital stock of \$30,000, \$10,500 being subscribed and paid in.

Detroit—The E. G. Knop Co., 2930 Dickerson avenue, razors and cosmetics, has been incorporated with a capital stock of \$1,000, all subscribed and paid in.

Saginaw—The Union Store, Inc., 110 South Franklin street, dealer in clothing, furnishings and dry goods, has been incorporated with a capital stock of \$8,000, all subscribed and paid in.

Mackinac Island—W. S. Woodfill, of Chicago, former manager, has purchased the Grand Hotel, largest of the summer resort hostleries on the Island, from the receiver. \$75,000 was the consideration.

Kalamazoo—Mrs. William Verdies has engaged in the baking business at 720 North Burdick street, under the style of the Holland Bake Shop, specializing in Holland recipes for cakes, cookies and breads.

Detroit—The Lambrecht Coal Co., 1836 Mullet street, has been incorporated to deal in fuel and builders supplies with a capital stock of 1,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Traverse City—The Burwood Products Co., whose plant at Owosso was destroyed by fire last December, has removed its business here, starting production March 1. Employment will be given to thirty persons.

Detroit—The Braun Knitwear Co., 130 West Jefferson avenue, has merged its business into a stock company under the same style with a capital stock of 100 shares at \$100 a share, \$10,000 being subscribed and paid in.

Grand Rapids—The Peoples Cafe, 348 West Leonard street, has opened a retail bakery department in connection with its restaurant, and will use

its own baked goods exclusively as well as sell them to the public.

Monroe—John W. Dewey, dealer in fuels, lumber and building supplies, has merged the business into a stock company under the style of the J. Walker Dewey Co., with a capital stock of \$1,000, all subscribed and paid in.

Ann Arbor—The Michigan Biological Supply Co., 208 South First street, dealer in biological supplies, has merged the business into a stock company under the same style with a capital stock of \$20,000, \$10,000 of which has been subscribed and paid in.

Bloomington—Plans are under way to erect and equip a cheese factory here in time to open for business in the spring. The city of Kalamazoo closed the doors to any farmer marketing milk in that city unless he pays the city \$50 per year for inspection service. This charge is resented by the farmers who live near Bloomington, which finds expression in the determination to embark in the manufacture of cheese on the co-operative plan.

Bancroft—On a cold February morning fifty-one years ago, Henry P. Shane, then 24 years old, drove into Bancroft in a buggy. In the buggy he carried all of the equipment he thought he needed to start a jewelry business in the town which had been established five years before. Last month he celebrated fifty-one years of continuous operation of his jewelry store. During this time he also spent thirty years as express agent in the town, was for twenty years manager of the local telephone company, and for the last eight years has been representative of the Consumers Power Co. Mr. Shane also has taken an active part in the social and civic life of the community. He is one of the few living charter members of the local Masonic Lodge, organized forty-eight years ago, and for thirty-five years was its secretary. He was village president for six years and has held every other village office, as well as being a member of the Board of Education for eleven years.

Manufacturing Matters.

Detroit—The Banner Manufacturing Co., 1341 Adelaide street, manufacturer and dealer in chemical preparations for cleaning, has been incorporated with a capital stock of \$2,000, all subscribed and paid in.

Detroit—The Michigan Casket Co., 1235 Rivard street, manufacturer and dealer in caskets and undertakers supplies, has merged its business into a stock company under the same style with a capital stock of \$50,000, \$20,000 of which has been subscribed and \$18,000 paid in.

Detroit — The General Beverage Equipment Corporation, 1603 Longfellow avenue, has been organized to manufacture and lease machinery for carbonization of beverages, with a capital stock of 5,000 shares at \$1 a share and \$25,000 preferred, \$2,503 being subscribed and \$1,400 paid in.

There's room at the top because many, once they get there, fall asleep and fall off.

One City's Experience With the Unemployed.

Seattle, Wash., Feb. 24—I enclose the last on our Unemployed Citizens League activities which you may find interesting in view of the unemployment prevalent. For a year the people, the mayors, the county commissioners and all beseeched the state officials to do something to ease the burden. The state held it was purely a local problem and just prior to election, the commissioners took over the commissaries which had been manned by the unemployed and put in about fifty paid workers as storekeepers, supervisors, etc. Thereupon the UCL defeated the current commissioners and elected two new ones, one of whom lined up with the hold over commissioner who was under indictment and found not guilty of stealing a county fan, etc., for his new home, and they agreed to turn the commissaries back to the unemployed themselves, they to decide the food ration, clothing, etc., for themselves. In the meantime, King county ran out of money and was on the voucher system and some half million or more in the red for commissary groceries, etc. They appealed to the RFC for a loan and a temporary one was granted which would carry them through December and January. When the new governor went into office in January, he immediately set up a relief board for the state with paid officials. They put all relief under the Public Welfare workers with whom the UCL have always quarreled. The UCL insisted that any man not making over \$12 per week steadily was entitled to free groceries, etc., and no checking up by professional welfare workers. The commissaries are closed to-day with the final distribution of groceries. Now it is necessary to go to the Welfare each week and request, not demand, a food ration for the family. This is honored for certain definite amounts of certain definite foods by authorized groceries. The groceries are paid for twice monthly out of RFC funds. These funds cannot be used for anything but food. The commissioners cannot change it and the state will not.

The UCL decided on a demonstration, demanding no supervision, a larger food allowance, no work unless cash be forthcoming for at least \$13.50 per week, and Seattle has been seething for the past four or five days. They held the county-city building for about three days, sleeping there, singing, etc. The commissioner, Stevenson, who was elected by them, finally ordered them to clear the building and permit business to go on. When he could not enforce the order, he made a written request for the mayor and police to take charge. The men were warned and when they persisted in remaining some four thousand strong, the police locking arms, simply swept them before them from one floor to another. When a group of them attempted to come back, they used a fire hose to subdue them. It ended with the UCL retreating and things quiet once more. No tear bombs were used, as Mayor Dore felt the women and children would be trampled in the rush to get out, nor did they have to really hurt anyone. It seems the county and city government has won the first clash.

Since the new set-up in county control has been installed, they have arranged to give the unemployed light and water free. They have arranged for a group of lawyers to advise them and help any needing legal help as individuals, but not as a league. They have refused to order the eviction of unemployed citizens from the houses they once owned, or even from rented ones, and while I do not like the food voucher plan, with no work necessary, I cannot see what cause for complaint the UCL really has. Seattle has been unable to sell her bonds voted for improvements, which would put men to work. The state has not yet swung

into action with any program, and the RFC hasn't done anything but grant a temporary loan for food only. When the UCL demonstration swung into line, hundreds poured into the city to join them from Bellingham, Everett, Tacoma, Spokane and way points. The mayor sent them home with gasoline furnished free and has now banned all parades or demonstrations.

Keeping Faith.

The men at the head of the Irish Free State are the men responsible for selling bonds in this country to assist in the establishment of an Irish republic. Friends of an independent Ireland here subscribed for about \$5,000,000 of these bonds. De Valera, admitting that the money was subscribed for the benefit of Ireland, now recognizes the obligation of Ireland to redeem the bonds. According to the announced plan they will be paid at the rate of \$1.25 for every \$1. The holders of bonds for \$25 and less will be paid in cash. The holders of bonds in larger denominations will be paid in stock bearing 3½ per cent. interest to be redeemed in five years. The Free State Government could easily have repudiated this debt, as it did not contract it. In keeping faith with those who have supported the cause of Irish freedom with their money it is exhibiting a financial integrity which deserves high praise.

Orders For Sheets Heavier.

At a period when considerable talk is being heard for the necessity of reducing list prices on sheets and pillowcases, selling agents are agreeably surprised this week by a fairly good-sized volume of business from department stores. Such goods are expected to be used in special March promotions in the domestic departments, and will be offered very cheaply. There is no unanimity in the market as to whether lists will be cut or not, but in some quarters very low prices have been heard. The alternative to a price cut is a reduction in production, which some mills may undertake.

Hold Sarouk Price War Ended.

With stocks of off-price Sarouk rugs cleared from the market, importers predict that further price wars, such as were witnessed among New York stores last week, will not recur this season. The wholesalers consider the market stabilized again, with retail prices ranging from \$200 to \$225. The rugs which formerly sold around \$235 in the 9x12 size were offered as low as \$180 in the recent price conflict. At the present time merchandise offered at less than \$1.45 a foot in the wholesale market is limited to undesirable goods, it was said.

Friend of the Jobless.

"Just what good have you done to humanity?" asked the judge before passing sentence on the pickpocket.

"Well," replied the confirmed criminal, "I've kept three or four detectives working regularly."

Bobbed hair is easy to comb—and doesn't catch on a man's coat buttons.

The civilization of one age is the barbarism of the next.

Essential Features of the Grocery Staples.

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

Canned Fruits—California peaches are still subject to distress selling, but this phase seems to be wearing off. At least there is not as much merchandise in evidence as there was a few weeks ago.

Canned Vegetables—Canned vegetable prices have been under considerable pressure, due to necessary liquidation which has spread in recent weeks. The need for money among packers has found expression in offerings which have been at definitely lower prices. The market had been dragging along with a fair degree of stability, and only a routine business, but packers held hopes for improvement after the first of the year, and where they could do so held on to their stocks. This improvement has failed to materialize in the degree that would enable first hands to continue an orderly marketing of their unsold items. The result has been that new lows have been made. Declines have not been general, but there have been enough offerings under the established market to make for an easier undertone. Distributors continue to proceed with rare caution. No one seems to be interested in futures. The situation is such that everyone is wishing the weak spots might be removed so that some degree of confidence would be restored to trading.

Canned Fish—Alaska salmon is irregular, as one large operator has not met the advance on reds and pinks, and the chances are that smaller operators will refuse to be bound by it for the same reason. Demand for salmon continued rather thin during the week, with the holiday and the price changes making for a somewhat unsettled market.

Dried Fruits—The dried fruit market is active here and the trade is feeling much encouragement at the demand for many items. Spot prices are being well maintained on a somewhat higher basis, while the Coast price structure also has worked up considerably. First hands in California have succeeded in getting prunes, raisins and apricots and apples well above their lows. Of course, the prices are still cheap, but the primary market appears to be well controlled just now and there is a very satisfactory volume of fruits moving to various parts of the country. There is no particular change in raisins here or on the Coast. In California there is a feeling that Thompson prices may be advanced, but Muscats and bleached raisins of all varieties are easier, and there is little trade interest in them. It is felt, also, that there will be a cleanup of raisins, with the exception of muscats, before the new season. California prunes were recently advanced on the Coast from 30s to 70s, with the exception of 40s as also were apricots of all grades. Apples and peaches were equated higher and Oregon prunes were also considerably stiffer.

Nuts—The nut market shows no particular change this week. Prices on the spot vary according to seller,

but there is not enough demand to really establish anything like values. Buyers are trying to get top grades for low grade costs. This is true in pecans, which are scarce in the higher grades, but old crop lots usually are found and they meet the requirements of the purchaser. Brazils are doing very little, while almonds and walnuts have not yet felt the usual spring upturn. The next two weeks ought to establish definitely just how much of this new spring business is to be expected. Shelled nuts are moving in a rather thin way. Manufacturers are closely covering their requirements, and while prices abroad have held firmly or even advanced, the better tone has found little reflection here.

Olive Oil—The market abroad shows little change, but prices in Italy are higher by about 3 per cent. Quotations from Spain were unchanged as the week opened. The tendency is to keep the market nominally higher, although the chances are that concessions are possible on firm business. Stocks here are moderate and business is fairly active in a replacement way.

Pickles—Pickles show no improvement in business. Consumer interest is restricted and there is no sign that the statistical position will have much effect in the near future. Supplies of genuine dills remain light.

Rice—The rice market is doing fairly well here and in other domestic markets. The reduction in freight rates from 25c to 15c has created more interest in the trade. The situation in the South is improving somewhat, as the undertone of rough rice has strengthened on news that acreage preparation for the new season has been delayed and that considerably less planting is in prospect.

Vinegar—Vinegar also was doing a routine business. Soon the trend of consumption should turn upward. Prices maintained on a steady basis.

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, \$2.25.

Carrots—Home grown, 40c 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 35@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, \$1.25 per doz.

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

C. H. Pea from elevator\$1.05
Pea from farmer85

Light Red Kidney from farmer -- .85
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 10c for pullets.

Grape Fruit—Present prices are as follows:

Florida Mor Juice\$2.50
Florida Sealed Sweet 2.75
Texas, Choice 3.00
Texas, Fancy 3.50
Texas, bushels 2.25
Green Onions—Chalots, 60c per doz.
Green Peppers—50c per doz.

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

Lettuce — In good demand on the following basis:

Imperial Valley, 6s, per crate ---\$3.00
Imperial Valley, 4s and 5s, crate. 3.25
Hot house, 10 lb. basket65

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 lb. carton.

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

126\$3.25
150 3.25
176 3.25
200 3.25
216 3.25
252 3.25
288 3.00
324 3.00
Red Ball, 50c per box less.

Indian River oranges are sold on the following basis:

126\$3.00
150 3.00
176 3.00
176 3.00
216 3.00
252 3.00
288 2.75
324 2.75
Bulk, \$3 per 100 lbs.

Temple oranges, 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, 26c for 15 lb. sack.

Poultry—Wilson & Company pay as follows:

Heavy fowls 11c
Light fowls 9c
Ducks 8c
Turkeys 11c
Geese 7c

Radishes—40c per doz. bunches hot house.

Spinach—\$1.75 per bu. for Southern grown.

Squash—Hubbard, \$3 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.

Veal Calves — Wilson & Company pay as follows:

Fancy 6@7c
Good 5@6c

Pity the mortal who has ceased to chase at least one rainbow.

Give the Farmer His Chance.

Thousands of our best farms are under mortgage at from a fourth to a full half of their value in normal times. On this indebtedness the farmer has to pay interest at commercial rates besides paying taxes both on his own equity in the land and that of the lender as well. It is a heavy task, even in ordinary times, and only the best of farmers, with the hardest work and under the blessings of robust health, both of himself and all the family, can meet the obligation.

It is utterly impossible now and the great question is: What is to be done about it? On the answer to this question the prosperity and the happiness of these thousands of families depend. Besides that, the public welfare is involved. For the public has a stake in these families. And it has a stake in the lands they occupy. For, in the last analysis, these lands belong to the Nation and we are all interested that they be well occupied, well farmed, and that the coming generation that shall grow up on these lands shall be normal American citizens, not beggars, nor hoboes, nor even communists. Something is involved here besides the mere legal rights of a lender.

If, in times like these, when nobody is meeting or can meet the ordinary obligations of business, the mortgage is foreclosed, two things happen that are not profitable to society: First, an independent, self-respecting and resourceful family is set adrift to add to the problem of unemployment.

The only other thing that can happen to the farm is that it shall be taken over by the bank, the insurance company or other corporate interest. It cannot be sold except at ruinous sacrifice to the bargain hunters. Neither the bank, the insurance company nor any other financial structure is organized to conduct the business of farming. All they do after taking over a farm is to rent it. But in doing this they automatically assume the taxes not alone upon their equity but upon the entire valuation and they will do well if, in addition to the expense of taxes and upkeep, they realize much of anything on the investment.

Even if they could secure the former owner as a tenant it is unthinkable that the family could do any better or even as well either for themselves or for land as when they called it "ours."

On the other hand, if proceedings of foreclosure are not instituted and the family remains upon what is in all equity their home, how they will work and save and struggle to pay off that mortgage as soon as possible after normal times return. And what they will accomplish. For no renter, or even a corporation, can compete with a farm family fighting for its home when it has half a fighting chance.

This means that in the vast majority of cases the creditor will in the end receive more money with less trouble and expense by leaving this family on its farm than he can realize in any other way.

The legal method is not always the moral one and now, as but once in the lifetime of any one generation, now is the time for trying of the souls of men, of what stuff they are made.

Dr. Eugene Davenport.

MUTUAL FIRE INSURANCE

Why Patronize Home Insurance.

Quite an extensive campaign has been started to encourage Americans to "Buy American." Recently an editorial appeared in the Saturday Evening Post on the subject. I am most heartily in accord with the campaign and can go all the way with the editor in his conviction that it is necessary for our self-preservation that we "Buy American."

In America there is very little resistance to foreign made goods and in many of our best stores the foreign made goods (which in many cases are inferior in quality) are pushed to the foreground to the exclusion of our American merchandise. While it is reported that in most foreign countries it is difficult to purchase American made goods and clerks in the stores are many times snobbish when American made goods are demanded.

A whole volume could be written on this subject, but let us turn to "Buy American" as it applies to insurance.

There are at the present time 371 stock fire insurance companies doing business in America, 126, or more than one-third, of which are foreign owned and foreign controlled. Eighty-two of the 126 companies are located in foreign countries including England, Scotland, Denmark, Sweden, France, Spain, Switzerland, Netherlands, China, Japan, India, Czecho Slovakia, New Zealand, and forty-four of the 126 companies are located in America, but are owned and controlled by foreign stock holders.

During the year 1931 foreign insurance companies took from America seventy-six millions of dollars more than the amount due this country in 1932 for war debts. If we were as American in the buying of fire insurance as we should be, we could have cancelled the entire amount due us and still be seventy-six millions of dollars to the good, and this vast amount of insurance premiums continues year after year to flow from our shores to foreign countries.

Mutual insurance is American insurance. No foreign mutual fire insurance companies are doing business in America. Mutual insurance companies are owned and controlled in America. All premiums are kept in America for the protection and prosperity of America.

There are several mutual fire insurance companies in Michigan which own property in Michigan and are a decided financial help to every citizen of Michigan whether said citizen is a policy holder or not.

There are no stock fire insurance companies in Michigan. All

premiums paid to stock insurance companies immediately leave the state. About sixty-six and two-thirds of all such premiums go to other states and about thirty-three and one-third finds its way to foreign countries.

We are told that a guardian angel looks after drunken men, children and fools, but that guardian angel expects children to grow up. Will the purchasers of stock fire insurance ever grow up?

How inconsistent the campaign to "Buy American" made goods and then buy foreign insurance to protect said goods against loss by fire. How these foreign stock holders must "chuckle" to themselves as they hear Americans talk of our Americanism, see us build tariff walls, starting a campaign to "Buy American", and each year send to them hundreds of millions of dollars in insurance premiums which should be kept in America to promote the prosperity, peace and happiness of all American citizens.

Surely consistency thou art a virtue.
L. A. Winchester.

Disposed To Ignore the Terms of Guaranty.

Rosebush, Feb. 28—The Tropical Paint Co. is still trying to get me to pay for their paint. I am sending you a copy of their guaranty, which was printed with a five year guaranty, but the agent thought it was such a good job he changed it to eight years. Mr. Collins, their agent, put this point on himself. He must have known how to apply it. The roof was leaking a little before he put on the paint, but has leaked much more since he painted the roof. I have repaired it in several places. I am going up and fix it some more to-day. It has leaked plenty every time it rained. What would you do if you were me?

F. C. Matteson.

Guarantee.

When applied according to our printed specifications, we guarantee Roofkoter will remain waterproof for a period of eight years.

In the event of Roofkoter failing to do this, and if such failure is due to defective quality, we will any time within five years from date of sale, furnish a sufficient quantity of Roofkoter to repair any part or any roof where Roofkoter has failed to do as guaranteed.

Tropical Paint & Oil Co.

Our advice to Mr. Matteson is to sit tight and insist on the seller of the so-called paint making good on the letter and spirit of its guaranty. Unless it will do this it is not a proper concern for anyone to do business with and the Realm will see to it that its readers are kept posted as to the true character of the organization and its methods.

The leather-aproned tribe of huskies who once so jauntily juggle oaken beer kegs in the wake of the brewer's big horses will have something new on their hands if and when the demand for their services revives. This is a newly designed beer keg of chrome nickel steel. Brewers are also said to be discussing the storage of their product in stainless steel tanks and its distribution in huge tank cars, trucks and cylinders of the same metal.

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.

MICHIGAN BANKERS' & MERCHANTS' MUTUAL FIRE INSURANCE CO.

Fremont, Michigan

(Organized 1916)

FINANCIAL STATEMENT—December 31, 1932

ASSETS	LIABILITIES
First Mortgage Loans\$ 5,462.92	Unearned Premium
U. S. and Municipal Bonds 8,470.00	Reserve\$ 25,373.51
Cash in Banks 23,827.27	Reserve for Losses 6,987.13
Accrued Interest 46.39	Due Reinsuring
Premiums Due 7,902.47	Companies 1,354.96
Notes Receivable 38.87	Reserve for Other Claims 49.91
Due from Reinsuring Cos. 6,237.50	Net Resources 107,492.90
Reinsurance Due on Paid	
Losses 4,967.28	
Contingent Surplus 84,305.71	
	\$141,258.41
	\$141,258.41
Insurance in force December 31, 1932	\$8,392,788.00
Less Reinsured	3,004,430.00
Net amount in force December 31, 1932	5,388,348.00
SAVINGS TO POLICY HOLDERS SINCE ORGANIZATION	\$297,433.05
LOSSES PAID SINCE ORGANIZATION	\$458,461.01

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

SERVICE
Correct Insurance Coverage
Engineering Advice

SAVINGS
12½% To 40%
According To Classification of Property

THE MILL MUTUALS AGENCY

LANSING, MICHIGAN

Mutual Building

Phone 20741

DETROIT OFFICE
Transportation Bldg.
Phone
Randolph 0729

GRAND RAPIDS OFFICE
Grand Rapids Trust Bldg.
Phone
95923

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

A recent bulletin from the Better Business Bureau of Detroit, in commenting on endless chains, says: The participants cannot hope to enforce payment of their illegal commissions, if any. The State of Michigan requires hucksters' and peddlers' license in the annual amount of \$5. It is not improbable that every link in these numerous endless chains must procure such a license or be liable for penalties under the law."

In this same bulletin the Bureau points out that these schemes are old enough to have hoary whiskers:

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

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

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

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

Kidding the mathematics of chain selling, The New Yorker runs up some fictitious totals of sales that might be made under the plan, adding, "If new endless chains continue their present birthrate, we may expect that next summer the earth will be covered several feet deep with fountain pens, as

well as bill folds, pocket lighters and flashlights, which the chain people are selling. The whole will probably form a geological stratum, burying both the depression and this harried civilization many feet deep, together with any readers who may find errors in the foregoing computations."

Legal procedure, in cases of this kind, originates with the Post Office Department in Washington. Investigation of the practices of various individual concerns engaged in chain selling is made and if these methods seem objectionable, each company concerned is asked to show cause why a fraud order should not be issued, forbidding them the use of the mails. The company can then appear at a hearing before the Solicitor at Washington, where the case is presented. If after review the Department still charges illegality, the case must then go to the courts.

The chain operators are no pikers about painting pictures of prospective earnings to enquirers. Prospen, of New Orleans, mentioned before, asks, "Would you like to make \$500 or more, or even any part of it, by working only a few hours?" Then they state, among the "rules," that no purchasers or agent shall be paid any commissions exceeding \$40,000.

Mutual Prosperity Plan of Detroit (bridge sets at \$5) is more generous, raising the limit to \$100,000. The catch is that "Mutual Prosperity reserves the right not to accept or pay commissions in respect of any order received by them after Dec. 31, 1933." Pierce & Co., 19 East 47th street, New York, sets no limit on the amount of commissions which can be earned, but protects its uncertain future by the specification that "the cumulative commission plan ceases to be effective with respect to the holder of any registered number at the expiration of one year from the date of issuance of that number." This company, selling \$1 billfolds, claims to have sold 25,000 since October 1 and to have paid out \$12,500 in commissions.

The most amusing variation of the endless chain idea we have run across is one reported by the Chicago Tribune. Harrison's Food Fountains, Inc. ("Heart-o-Orange"), of Chicago, are promoting a tie-up between orange juice and world's fair tickets. For \$1.50 the purchaser gets a ticket good for twenty orange drinks and admission to the fair. He then sells three more of these tickets, on which he gets no commission, but if each of the three purchasers sells three, he gets 25 cents apiece, and so on. Any purchaser can start a new chain on which he will draw commissions after he has sold his allotted three tickets.

Says the Tribune: "With only one chain working, more than 20,000,000 persons would have purchased tickets at the consummation of the fifteenth link, and each would have twenty orange drinks coming. If the scheme worked out with twenty or more unbroken chains, the entire population of the globe would have admission tickets by the time of the opening of

the fair in June and all the water of the great lakes and the seven seas would have to be diverted to Chicago to make their orange juice. This would not please Wisconsin and the other lake states, nor the Supreme Court."

Prosperity Sales Plan Corporation, generally thought to be the largest of all the chain operators, is said to have sold 37,000 fountain pens at \$3 each during the last two months. This same company incidentally, is well enough heeled financially so that it will undertake a legal fight if a citation is issued against it.

Former Michigan Resident Advanced By General Foods.

Charles A. Wiggins, recently placed in charge of advertising institution and bulk products for General Foods, New York, is another Michigan man who has made his mark in the world's largest and oldest business—the food industry.

Mr. Wiggins, who will continue as assistant to Ralph Starr Butler, vice-



Charles A. Wiggins.

president in charge of the company's advertising, in addition to his new duties, has been prominently identified with General Foods advertising activities since the organization's inception.

Joining the Postum Company, in Battle Creek, in 1917 he held various executive positions in the advertising department until 1922. At that time, upon the removal of Postum headquarters to New York, Mr. Wiggins went East and one year later was made assistant advertising manager. During the early part of the company's expansion program Mr. Wiggins concentrated on the advertising of Postum, Grape-Nuts, Post's Bran Flakes and Post Toasties. With the acquisition of other food products he was called upon to assist in the promotion on the entire line.

In his new work, Mr. Wiggins will direct the advertising in the institution and bulk field of more than twenty-five products, among them Jell-O, Calumet Baking Powder, Walter Baker's Chocolate, Swans Down Cake Flour, Diamond Crystal Salt, to the baking, confectionery, hotel, restaurant, milling, ice cream, dairy, provision, nut packing, and canning industries.

Mr. Wiggins' headquarters will continue to be in New York. He lives with his family in White Plains, N. Y.

Born in Kalamazoo on October 7, 1894, Mr. Wiggins lived there only a short time before his parents, Mr. and Mrs. Arthur Wiggins, moved to Battle Creek, where they still reside. During the war, Mr. Wiggins served with the U. S. Navy, being stationed at the Great Lakes Naval Training Station in Chicago.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Feb. 28—The St. Ignace bank surprised its customers last Thursday morning with the announcement that it would not cash any checks until further notice, but would open a trust account for its depositors which would allow them to any withdrawal in a regular manner. This has caused much confusion and has paralyzed business. While the Sault banks are still functioning they will not accept any checks on the St. Ignace bank. How long this condition will last is a serious problem, and unless something is done to permit the bank to continue business as heretofore there is no telling what the result will be.

Petitions are being circulated here addressed to George R. Hogarth, conservation director, for the continuance of the open season on spearing of herring and other fish of like variety until April 1. The season closes March 1. The petition points out that "at this time when many men are unemployed in this vicinity, it is a great help and necessity to them in assisting them to provide for their families." Coast guard men estimate that between Point Iroquois and DeTour on St. Marys river there are between 300 and 500 fishing shacks.

A crowd of over 300 was present last Friday night at the formal presentation of the drum and bugle corps to the Legion and city officials. A full corps of forty pieces played four numbers. J. A. Maloney, assistant business manager, mapped out plans for a trip to the National convention this summer at Chicago. They plan to buy Indian uniforms to represent the post and city.

School children get a big kick out of the story that George Washington never told a lie. As one of them wrote in his essay, "This is what distinguishes Washington from all other public men."

At a meeting of the county agents here, representative farmers and merchants of Chippewa county will continue their efforts to bring the producer, distributor and consumer of farm products closer together, to the end that Chippewa county farmers may find a local market for their products.

The Grand Hotel at Mackinac Island has been sold to W. S. Woodfill, former manager, at receivers sale for \$75,000. This hotel is the biggest asset that Mackinac Island has.

George E. Bishop, business manager of the Michigan Century of Progress Commission, has returned to Marquette after several weeks spent at Lansing in the effort to secure legislative action for the appropriation of \$125,000 to finance the state's exhibit in Chicago. He pointed out that the commission has already spent \$25,000 authorized by the 1931 session of the legislature for lease of 5,000 square feet of space in the Court of States building, together with an additional \$15,000 spent in designing and preparing a suitable exhibit. The opening date of the exhibit is set for June 1.

We are not going to worry about depression until it gets so that one can find a parking place in the business district before midnight.

William G. Tapert.

SCRIP AND BARTER.

Among the many remedies suggested for the present economic stagnation, two have been given some sort of trial. Business by barter is actually in effect on a small scale in various places. Possibly its proportions are greater than they seem, since the exchange of services can be arranged and effected without any governmental authority. The other method, the issue of scrip and certificates of indebtedness for use in lieu of money, has been widely tried by cities and smaller communities, particularly in the South.

Knoxville, Tenn., has already put in circulation more than \$1,000,000 in scrip, to meet the city's monthly pay rolls. Atlanta, Ga., issued \$400,000 worth of paper just before Christmas. Many smaller cities and towns have issued "dollar bills," most of them requiring that a three-cent stamp be attached to the scrip whenever it changes hands. After thirty-six transactions, the scrip is redeemable at face value.

It is too soon to say whether these methods have done much to revive business. Merchants in Knoxville assert that scrip money has been more than a convenience, that it has stimulated trade and accounted for a greater turn-over than the actual cash in circulation. But the practice of issuing this sort of paper will not reach a real test until redemption day is reached. The larger issues, of course, are secured by expectations of future municipal income. They are promissory notes, made negotiable. The other scrip is paid for, eventually, by those who use it, at the rate of three cents on every dollar's worth of business done by means of it.

Neither of these scrip moneys, therefore, replaces real currency, although they may serve a purpose in emergency. And their successful use in local communities, under local conditions, has no bearing on the National problem of putting more money to work without impairing its credit.

THE JAPANESE MOOD.

The casual way in which the Japanese mention the possibility that they may have to take Peiping and Tientsin, the most important cities in Northern China, affords some idea of their present mood. Of course, the occupation of these two centers would make it easier for their army to effect the conquest of the Province of Jehol and to defend it in the future. But military operations in this area, where several foreign countries, under the Boxer treaties, maintain troops, would seem to be a bit hazardous.

In like manner, it might be said that the Japanese would be in a stronger defensive position if they took the Philippines and Guam, Hongkong and Shanghai, or, for that matter, Singapore. Their militarists have warned them that their withdrawal from the League of Nations, which may occur this week or next, might mean war with the remainder of the world. They seem to contemplate this eventuality with equanimity and even enthusiasm.

The militarists who now control Japan are going their own way with

complete disregard for world diplomacy. That detail they leave to the Tokio Foreign Office to handle. Here is again manifested that curious dualism which is characteristic of the Japanese—"The voice is Jacob's voice, but the hands are the hands of Esau."

Obviously, the remainder of the world is not going to war with the Japanese unless they run amuck in a manner which at present seems hardly probable. But the remainder of the world will undoubtedly refuse to recognize the validity of the situation they are creating. Furthermore, Japanese credit and trustworthiness have already been shattered. It is on the rock of enlightened international opinion that this excursion into old-time imperialism will ultimately break.

BUSINESS RESEARCH.

The proposal now being circulated in interested quarters to centralize the collection and distribution of all business statistics in one bureau of the Government has been received with lively interest and appears to be gaining sufficiently strong backing from business and legislative leaders to assure its adoption. At present the work to be done by such a bureau of business research is carried on in unco-ordinated fashion by a dozen different agencies, with, of course, endless duplication of time and expense.

As recommendations for the new method, there are put forward three outstanding advantages. Business houses would be troubled with making but one report. Secondly, when in need of information the business man would get it from one source. Thirdly, the expense of gathering such data would be reduced almost by the amount to which the Democratic platform pledged the party.

Two conclusions are readily reached concerning the great mass of business statistics which has grown up since the war. One is that there is too much unco-ordinated data and the second is that it is often too old to be of any great use. The suggestion has been made, and it is a valuable one, that the Census Bureau might provide a continuing service rather than its widely intermittent reports.

Another suggestion also worth while, it would seem, is to provide some means of checking against the figures now issued. A law requiring every business house to submit reports, and reliable reports, should be the first step in any program aimed at attaining some control of our vast economic machine.

ANTI-TRUST LAW CONFUSION.

While Government fiscal policies, the war debts, tariff and banking reform take precedence over other public questions, it is to be hoped that the issue of the anti-trust laws will soon be settled one way or another. Hopes entertained by many business interests that a way may be found to allow general agreement on prices, either through production or some other form of control, have added immeasurably to the confusion which has upset trade and industry.

That any such permission will be given is indeed doubtful. In fact, the tendency seems to be the other way around. Lack of law enforcement since the war has meant a wide extension of price-fixing agreements which probably can be blamed for an important part of our economic trouble, since they are responsible for some of the present price maladjustments interfering with the free flow of business.

"Selling below cost" is a practice which is condemned on all sides, and yet it is obvious that if it is indulged in to any great extent the seller must soon close up shop. Laws aimed at stopping this practice are hopeless because in most instances the seller could prove beyond question that he was operating just as profitably, if not more so, as many of his competitors. In short, one man's costs are not necessarily another's, and it becomes necessary to fix uniform costs, which the law does not allow and is not likely to allow.

Stricter enforcement of the present laws would end a lot of the present foolishness and promote greater efficiency and wider markets, it is believed.

INCREASED OPERATIONS.

A further example of the vacillation and delay which have proved so costly in meeting the economic problems of the country is presented by the fresh outbreak of banking troubles. Apparently the outgoing National administration can meet no emergency, so business interests have been forced to conclude, until it is on top of them. Financial and banking leaders seem to exhibit a similar degree of helplessness, so far as preparations are concerned for taking care of these crises and thereby moderating them. State-wide holidays have come in for severe censure, along with the failure to oust managements which have proved their incompetence.

Despite these severe handicaps, however, business interests are aiming to increase operations if the advent of a new regime at Washington awakens any show of renewed public confidence. Cabinet appointments announced by Mr. Roosevelt during the past week, along with his selection of a Budget Director, were well received in business circles. Sound money and Government economy were connoted.

A certain defeatist attitude has grown up in high quarters which would now let destruction have full sway, but this is by no means the sentiment among the rank and file. The latter believe that a stirring appeal by the new administration to the courage of the country, accompanied by definite plans of action, may very well mark the turning of the tide.

DRY GOODS CONDITIONS.

Little change is noted in retail trade during the week, and the general tendency is still downward if anything. Exceptions to this trend are to be found, of course, in those instances where special sales drives of one kind or another are under way. The response to these promotions is quite

satisfactory, according to trade advices. Home furnishings have advanced to a better position in the demand. Men's wear volume improved.

While not a great deal is expected for the remainder of the month, retailers here and in other centers are looking forward to improved business after March 6. They think that public sentiment will respond to new leadership at Washington and the prospect of action upon pressing problems of the country. Seasonal influences are also expected to play their part in stimulating consumer demand.

In anticipation of these possibilities, many stores intend to put on large special sales much on the order of those being conducted in New York. Wholesale merchandise markets report preparations for these events, which, if successful, should lead to a very brisk demand, because so far wholesale purchases have been running well below even the smaller volume of trade being done at retail.

BUSINESS NOT IMPROVING.

The waiting attitude in business, which has been commented upon in recent weeks, has grown more pronounced. While the approach of the inauguration this week could be accepted as the normal reason for this "marking time," it is to be feared that unfavorable developments also had their effect. Chief of these is the anxiety once more thrust upon business interests by the banking situation.

Difficulties in the Middle West were thrown into a sharper light by continuation of the virtual moratorium in this State, by the holiday announced in Maryland and by the details of the aid required from the Federal Reserve System. The Reserve supplied some \$215,000,000 in credit for the week. This was the largest sum issued since the emergency in the Fall of 1931 after Great Britain abandoned gold payments. Money in circulation rose to a new all-time high. The adjusted figures are now well over the panic level of last Summer.

FARMS THAT PAY.

What state has the highest average gross income per farm? Iowa? Iowa ranks ninth. Kansas, then? Kansas ranks eighteenth. It must be South Dakota. But South Dakota ranks twenty-first. The state that leads is California, with an average gross value of products per farm of \$3,460. Second comes, not a Western state, but New Jersey, with an average gross value of \$3,062. Then follow, in order, Connecticut, Nevada, Rhode Island, Massachusetts, Arizona, Wyoming, Iowa and Nebraska. That is, of course the leading ten states in this respect, four are in the supposedly hopelessly urban East. Moreover, Vermont, the state of abandoned farms, is ahead of Kansas; New Hampshire outranks Minnesota, and Delaware just passes Wisconsin. The products considered include crops, live stock and live-stock products, and the figures collected by the U. S. Department of Agriculture, are for 1931.

Delay puts out the fire of purpose.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Just as we were closing our doors for the week end Saturday we received a call from Secretary Bervig, of the Michigan Retail Hardware Association, who was devoting the day to closing up some unsettled matters growing out of the annual convention the week before. He brought me two papers which I will undertake to publish verbatim in subsequent issues of the Tradesman. One is the masterly handling of the subject Strategy of the Campaign by E. B. Gallaher, of Norwalk, Conn. The other is a remarkable paper on the cost situation (Red Cross or Double Cross) by Veach C. Redd, of Cynthiana, Kentucky. I would use one of the papers this week but for the fact that I am devoting our spare space to a condemnatory article on the Gross Sales Tax by the Governor of West Virginia, which I regard as the most timely topic now before the American people.

Mr. Bervig said the total attendance at the Grand Rapids convention was 1150, which is 8 per cent. more than the attendance at the Detroit convention the year before. Five years ago the Michigan organization constituted 7½ per cent. of the National organization. Now it is 8.9 per cent. During 1932, 1350 calls were made on members of the Association, including 450 calls made by the Secretary. Twenty-seven group meetings were held during the year, fifteen in the spring and twelve in the fall. The secretary asked me to correct the statement I made last week that his annual salary is \$6,000 per year. It is only \$4,000. The following broadcast was made by Secretary Bervig over WOOD the Saturday after the convention adjourned:

Many times in the past Grand Rapids has been host to the Michigan Retail Hardware Association. Grand Rapids has been chosen so often because of its geographical location accessible in a few hours from every part of the state, serviced by the finest arterial highways in the country, spreading out like a veritable network, tapping the industrial and agricultural regions to the East, South and West and the resort country to the North.

To be a successful convention city, accessibility is important, but facilities for handling exhibits and convention crowds must be adequately and efficiently provided.

Through the construction of the Grand Rapids civic auditorium, conventions, National and state, have at their disposal one of the finest, probably the finest exhibit and convention hall in the United States. This building is a tribute to the spirit of Grand Rapids, unconquered and unconquerable. Every possible facility is provided, a magnificent exhibit floor, meeting rooms for groups of 4,000 and smaller rooms as desired, committee rooms, a public address system, electrical and gas connections, modern lighting equipment and artistic decorations.

These facilities are peculiarly fitted for the purpose of the Michigan Retail Hardware Association, the largest trade association in Michigan and the largest hardware association in the United States.

Hardware dealers met here this week for what is considered the most successful and productive convention

ever held in the thirty-nine years of Association history. Registration totaled 1102, coming from every county in the state, Upper as well as Lower Peninsula.

The hardware dealers met in the spirit of the pioneers who made Michigan the wonderful state it is. As we approach the final phase of the reconstruction period, hardware men realize their part in the job of weaving together the broken threads of the economic web. They are determined to carry on with courage and confidence. They have adopted the slogan "Times may be tough, but we are tougher," and in that spirit carried out the convention theme of the *Business Battle*. To project the spirit of the convention the hotel was decorated with army equipment. A salvation army band opened the first session with stirring martial music, buglers sounded assembly call and the battle was on.

That battle was how to better fit the hardware dealer to serve his community and to meet his responsibilities as a merchant and as a citizen.

They have declared war on the idea that the best way of carrying on governmental activities is to levy more taxes and lay down the common sense declaration, before additional taxes, whether sales or other taxes are levied, a more determined stand must be taken by our legislators, state and national to reduce taxes—speedily and adequately. Only when that task is accomplished can our governmental units, local, state and national, come with clean hands to ask for other forms of revenue.

Elimination of unfair competition and trade practices, with effective action to prevent abuses were put under way. Methods of store organization and management were proposed to "Strengthen the weak spots in the line."

The Hardware Association army marches on to fit themselves, their stores and their methods for the battle of 1933.

The hardware exhibit was one of the largest, if not the largest, held in the United States in 1933. Each day the exhibit in the civic auditorium was studied by dealers who picked the merchandise to best service their communities. Wednesday evening the doors were thrown open to the public which jammed the aisles with interested people examining the various displays—finished merchandise, processes of manufacture, store equipment. For entertainment there was provided talking pictures, a program of martial music, the interesting State police display, with guns and revolvers taken from criminals, methods of apprehension and identification.

The climax of the week was the Thursday victory celebration and dance in the beautiful concert hall of the civic auditorium.

The spirit of the convention was exemplified by the manner in which, on the opening day, the delegates and exhibitors met the news of the bank moratorium. As a fine ship meets a fierce Atlantic gale, the waves swept over the ship. It righted itself in a few hours and went on full steam ahead to its destination.

The Association acknowledges the wonderful help with the program, entertainment and exhibit, given by the hardware dealers of Grand Rapids. I say again "Times may be tough but we are tougher." The Hardware Association and its members carry on to greater accomplishments in 1933 and succeeding years.

Before the annual convention met the secretary sent a man and woman to make one purchase from forty Grand Rapids hardware dealers. Only ten of the forty thanked the purchaser and only three asked if the buyer would be interested in anything else

in stock. Notations were also made as to politeness, personal appearance of salesmen and conditions found in the stores. These notations were all carefully compiled and the secretary is calling on each of the forty merchants who were participants in the campaign, in the belief that, if he will heed the suggestions of the secretary, he can double his volume during 1933.

I asked Mr. Bervig what he thought of my suggestion that a by-law be presented to the next convention, providing that the annual conventions for 1935, 1936 and 1937 be held at Grand Rapids, so as to place Grand Rapids and Detroit on an even basis and thereafter hold the conventions alternately in the two cities. This would also do away with the unseemly scramble which takes place every year over the location of the next convention and the introduction of political wire pulling and chicanery which has no place in an organization like the hardware association. Mr. Bervig replied that he was afraid that such an iron-clad rule concerning alternate meetings would preclude the possibility of the convention committee securing as good inducements from railroads, hotels and hall owners as is the case under the present arrangement.

Six Upper Peninsula dealers attended the convention this year. This is more than has ever put in an appearance at any previous convention.

Said Senator George Fearon, Republican leader in the New York State Senate, in debate one day last week: "The time has come when members of this legislature must view the situation, not from the viewpoint of new taxes, but from the viewpoint of reducing state expenditures." The time for this has long since come for every town board, city council and state legislature in America—and for the Congress of the United States as well.

The consolidation of the Dun and Bradstreet mercantile agencies reminds me of the controversy I had with both organizations about forty years ago. Bradstreets had been in strong hands in Grand Rapids for about ten years, but on Jan. 1, 1893, passed under the management of a weakling. Dun's was in even worse condition. Both managers lacked judgment, poise and vision. The same was true of the Detroit managers and the New York executives. So many serious mistakes were made in both ratings and reports that I opened a broadside attack on their business methods—or lack of method—broadcasting exposures which placed them both in a very unfavorable light before the mercantile and financial interests of the country. My cause was evidently awaiting a leader, because my charges were immediately taken up by many of the leading financial publications, carefully investigated and wholeheartedly approved. Agency men met in Detroit and decided to withdraw any rating from the Tradesman Company, in the belief that they would thus destroy our business. One of Dun's executives repeatedly boasted that he would send Stowe to the

poorhouse if it cost every cent the Dun agency possessed. I paid no attention to these threats and the subsequent boycott, because I realized how impotent an organization directed by such a man would be to carry its threats into execution. I never suffered any loss or inconvenience from the withdrawal of my rating and inside of three years both local agents were very solicitous to bring about a resumption of former relations—on my own terms—which plainly proved what I had always maintained: that the terms of agency service are simply a matter of negotiation, depending entirely on the pressure the customer can bring to bear on the agent. The outcome of the matter was carefully followed by many Eastern publications of high character, which played it up in their mediums from time to time. Their conclusions were that I had done the customers of mercantile agencies a great service by calling attention to errors and abuses which were subsequently corrected by the agencies.

I note Will Rogers comes to my assistance in the Japanese situation. In his Sunday summary of conditions he asserts that if the twenty nations who denounce the action of Japan in her onslaught against China would discontinue buying anything from that country she would discontinue war operations immediately. Japan is so near the brink of universal bankruptcy that this programme would solve the most difficult problem the world as a whole has ever been forced to face.

It begins to look as though a worthwhile history of the furniture industry of Grand Rapids will never be written by anyone who lived at a time when authentic and first-hand information could be obtained. William Widdicombe once told me that if he lived long enough he would write a history which could be depended on for accuracy. He wrote an outline of what he had in mind, which was published exclusively in the Tradesman about twenty years ago. He died before he got any further with the undertaking. Some years ago the Grand Rapids Furniture Association requested Charles R. Sligh to write the history. He cheerfully responded to the request, but he died before he started in on the great undertaking he so graciously assumed. Less than a year ago George F. Clingman, of Chicago, announced that he would step into the breach and do the subject justice. As soon as I heard of his plans, I wrote him as follows:

I have lived in Grand Rapids fifty-six years and have undertaken to keep in close touch with some units of the furniture trade. For sixteen years I served as local correspondent for Boston, New York and Chicago furniture journals.

I urged the late Arthur S. White to write a history of the furniture trade of Grand Rapids for a quarter of a century, but he never got further than fragmentary sketches.

When Charles R. Sligh was commissioned by the Furniture Association to write such a history, he drew on me for my data, which I told him I would gladly furnish him any time he gave the word. He died before he started on the undertaking.

(Continued on page 23)

FINANCIAL

Analyzing Industrial Securities.

The present security purchasers may analyze the cause of the break up of many corporations as due to the fact that they were capitalized on the basis of expected earnings in good times. A corporation may exist indefinitely, if its capitalization is in common stock, because it has no bond charges. Of course, there are many corporations who have large issues of bonds but the investor should very carefully note, in analyzing the company, the percentage of its outstanding bonds in relation to its capital.

The safest type of corporate financing is that in which the corporation pays for its new plants and improvements out of earnings. In an industrial concern there are peak periods and low periods and an industrial corporation should conserve its earnings and borrow sparingly. In times of prosperity, such as the period before 1929, the management of many corporations expanded, bought new equipment, built new plants and financed this through borrowed money. The extension on borrowed money to accommodate business beyond a reasonable limit is a questionable policy.

The investor, contemplating purchase of a bond, should first ascertain that the fixed charges of the company have been sufficiently earned with a liberal allowance on the particular issue.

The investor should also compare the balance sheets before or after the financing of a corporation in which he is contemplating making an investment. This information usually discloses the reason for the financing. In many cases, raising of funds should be very carefully checked to be sure that it is for a sound extension.

Jay H. Petter.

England's Ability To Pay Her Debts.

Within the last few weeks England has repurchased the entire amount of gold which was used to pay the December 15 installment on her debt. This quite properly has raised the question in many minds of exactly how much of a burden the existing debt schedule is in so far as England is concerned.

It is obviously impossible to give a definite answer to this question. Without doubt, however, the ability which the country has shown to accumulate gold has placed the burden of proof upon England in all negotiations looking to a revision of the debts. There has been no material change of business conditions, and certainly not for the better, in England since the middle of December.

In an analysis of this problem it is well to recall the probable reasons leading to England making the December 15 payment in gold. The first of these was the possibility that the British Treasury had concluded for one reason or another that there would be an extension of the moratorium and that because of this no preparation in the way of accumulating foreign balances was made. If this was the case the only means for making payments was to use a part of the gold reserve of the Bank of England or to borrow from New York institutions.

The second possible reason for making payment in gold was that it would cause a swing of public opinion in favor of England. In other words, payment in gold would make it look to the world as if the United States was demanding its "pound of flesh" and that England rather than repudiate an obligation would make the payment even though it would be a painful loss. If this was the case it means that England simply was playing on public sentiment in an attempt to gain a bargaining advantage through getting the support of the American public for a reduction of the debt.

It is possible, of course, that both of the above factors entered into the British decision. Reports at the time credited England with approximately \$100,000,000 of balances in this market but certainly a substantial portion of these could not have been more than temporarily available for the use of the Government in meeting its indebtedness. At the same time it will be recalled that it became evident some weeks before December 15 that the moratorium almost certainly would not be extended. England, accordingly, had ample opportunity in so far as time alone was concerned to have increased these balances adequately to meet the payment.

It is in connection with this point that the recent action in accumulating gold is important. The fact that the country has been able to replenish its gold reserve to the full amount of the payment, combined with the fact that British trade has not improved in the last two months, indicates that such balances could not have been created. There is, accordingly, much real reason for believing that the American public simply was subjected to a "pound of flesh" trick.

Ralph West Robey.

[Copyrighted, 1933.]

More Air Conditioning.

If from now on, small houses are not built for greater comfort at lower cost, it will not be the fault of equipment manufacturers. The strides which are being made along these lines are far greater than is generally realized.

I have just seen, for example, a single-unit heating and air conditioning machine which can substitute for the old-fashioned hot air furnace but is still within the latter's price range.

This new equipment burns either oil or gas. In Winter, it heats the house with air that has been filtered and humidified. The humidity may be controlled automatically or by hand regulation. In Summer, the same ap-

paratus circulates filtered air through the furnace pipes. Because basement air is usually some degrees cooler than that in the upper part of the house, this circulation is effective for several hours in cooling upper rooms; and, for a small additional expense, the user may add a special cooler using either city or well water, that will keep several rooms cooled throughout the heat of the day.

Much of what we call Christianity consists of denouncing other peoples' vices and faults.

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West Michigan's oldest and largest bank solicits your account on the basis of sound policies and many helpful services . . .

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We sponsor no securities at any time and can therefore render unbiased service.

GRAND RAPIDS, MICH., 11th floor Grand Rapids Trust Bldg. Phone 4720

Ally Your Business

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

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

GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel at Home"

17 Convenient Offices



UNDER THE TOWER CLOCK ON CAMPAU SQUARE

MEN OF MARK.

Aaron E. Davis, Postmaster of Grand Rapids.

That which is to endure must be built on something better than shifting sand, of better material than brittle glass. The wonderful buildings of the past which still lift their heads above the graveyards of centuries are remarkable not only for their artistic superstructures but also for their solid foundations. The Grecian columns are crumbling, the Ionic capitals are disfigured by the vandal hand of time; but the bases remain as testimony that in building for the centuries the ancients knew that solidity must begin with the first stone and the secret of permanence lay not in the air into which the pillar was to reach but in the ground on which it was to rest.

As it is with architecture so it is with reputation. It is builded on a solid foundation of character if it is to withstand all the stress of life. It must remain immovable alike under floods of prosperity and storms of adversity; and so it will not do unless it is established on probity, integrity and energy. On such a foundation is erected reputation stone by stone—by good report, by successful trial, by proper conduct under every circumstance.

And reputation in the thing man makes is like the reputation of the man himself. It must maintain its excellence or its reputation will depart. It is an irrevocable rule of life that governs all things concerning which men have opinion.

Aaron E. Davis was born in Detroit, July 3, 1874. His father was born in the Netherlands. His mother was born in Utica, N. Y. There were nine children in his father's family—two sons and seven daughters. All are still alive except one son, who died many years ago. The family removed to Grand Rapids in 1887, returning to Detroit about twenty-five years ago.

Mr. Davis entered the postal service as clerk Oct. 1, 1894. He was promoted to Assistant Superintendent of the Money Order Department July 1, 1903; promoted to Superintendent of Money Order Department, May 21, 1905; promoted to Postal Cashier May 11, 1908; promoted to Assistant Postmaster March 16, 1929, and appointed Postmaster October 28, 1929. The appointment as Postmaster was not a political one, but a reward for years of service. During this period of service he was stamp clerk, and also station examiner, having charge of all financial transactions of the Grand Rapids Postoffice. He was also a member of the Local Civil Service Board for approximately twenty years, seven years of which, during the war, he was Secretary. He conducted all local civil service examinations during the world war. He had charge of sale of all Government securities which were sold through the postoffice during the war period.

Since assuming the office of Postmaster, the city delivery service has been extended South to Fisher Road and West on West Leonard street to two miles beyond the city limits. City delivery service has also been extend-

ed around Reed's Lake, Ravenswood and Cascadia.

He has also provided the public with better facilities for handling of mail during the Christmas period. A new fleet of trucks has been secured for our postoffice garage. The garage has been remodeled and modernized.

He has also provided for an hourly collection service on Monroe avenue in order that the patrons of his office would be provided with better facilities for the dispatch of their mail. The entire scale equipment at the main office and classified stations has been replaced with modern scales.

There have also been extensions made on the rural routes emanating from the Grand Rapids postoffice, thus

Mr. Davis' elevation to the position of Postmaster constitutes the first time in the history of the Grand Rapids office when an employe was elevated to this highest office in the local postoffice.

Mr. Davis was married Oct. 29, 1919, to Miss Lucele Bowen, of Terrell, Texas. They reside at 434 Paris avenue. They have had no children.

Mr. Davis owns up to three hobbies—base ball, bridge and classical music. One of his sisters in Detroit is a notable musician. He once found great delight in playing ball. Now he confines his relation to this sport to being a fan.

Mr. Davis' present term of office expires Oct. 16. He has been en-



Aaron E. Davis.

providing improved service to those rural patrons. Eight rural carriers now leave the city each morning with mail. Mr. Davis recently prepared a revised domestic parcel post rate guide which has been of great assistance to our mailers. There are now seven classified sub stations and thirty-eight contract stations in the city.

As showing the growth of the Grand Rapids office, the numerical strength of the working force furnishes an example:

Carriers	142
Clerks	120
Special messengers	12
Substitute clerks	20
Substitute carriers	31
Garage	18

dorsed for re-appointment by the Association of Commerce, the newspapers, the noon social organizations and the public in general, because he has always conducted the office on a non-political basis. The only qualification required of an employe is efficiency. This system, steadfastly adhered to, has given the city the reputation of having one of the best conducted postoffices in the United States.

Mr. Davis has always been first and foremost in every movement for the good of the city, but anyone who has ever succeeded in inducing him to leave the post office during business hours has never been found.

Obligations assumed should be met.

Questions and Answers of Interest To Grocers.

No. 1. Question—Do we eat as much dried fruit as we did thirty years ago?

Answer—We eat more dried fruit now. In 1899, only 1.27 pounds of dried fruit were consumed by each person on an average, while in 1927, the latest year for which we have figures, each person consumed 5.22 lbs.

No. 2. Question—Who is Secretary of the National Association of Retail Grocers and where is his office located?

Answer—Charles H. Janssen is Secretary of the National Association of Retail Grocers. His office is located at 2388 University avenue, St. Paul, Minnesota.

No. 3. Question—What is the objection to fancy borders in an advertisement?

Answer—Fancy borders draw attention to themselves and take away part of the effectiveness of the advertisement itself. A plain, neat border makes an advertisement look well but does not draw the reader's attention away from the advertisement itself.

No. 4. Question—How many grades of olive oil are there?

Answer—Broadly speaking, edible olive oil can be classified into three distinct grades; first pressing oil, known as Virgin olive oil; second pressing oil, and a third grade, which is either a first or a second pressing of a somewhat inferior quality of olives. This third grade oil has a stronger flavor and a darker color than the first two grades.

No. 5. Question—What is meant by "patent" flour?

Answer—Flour made from wheat, from which the germ oil has been removed.

No. 6. Question—What are "budded" walnuts?

Answer—They are larger than the ordinary walnuts and their meat is of a much better quality and superior flavor. This variety of walnuts is produced in this way: The black walnut, which is native to California is planted in a nursery; when the seedling is one year old, the bud from a selected English walnut tree is bedded under the bark and waxed over. The nuts produced from this "budded" tree are the walnuts known as "budded" walnuts.

No. 7. Question—How is white pepper obtained?

Answer—White pepper is obtained by grinding the mature black pepper berries, after the outer black coating of the berries has been removed.

No. 8. Question—How many gallons of molasses are there to a barrel?

Answer—Between 45 and 55 gallons; the number varies.

No. 9. Question—What is meant by "virgin" peanut oil?

Answer—Peanut oil obtained by the cold-pressed process. It is especially fine flavor and requires no refining.

No. 10. Question—Why are some cans lacquered on the inside?

Answer—Cans with lacquered lining, commonly referred to as "enameled" cans, are used in packing certain products containing acids and having a high natural color, in order to prevent the bleaching effect that would be caused by the action of the tin coating of the plain cans on the coloring matter.—Kentucky Grocer.

RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

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

What We May Expect of the New Administration?

Let's make no mistake—politics hits all of us. Two recent news items show how we are all so directly affected that we cannot choose but pay attention.

First is another demonstration that we sure want less government in business. This is report that the Los Angeles County Bureau of Efficiency decides that because retail grocers have been taking 20 per cent. margin on relief orders, relief will henceforth be handled from county operated depots. What efficiency actually inheres in that bureau may be gathered from the statement of one large retailer, thus:

"I would be glad to handle that business on a profit of 1 to 1½ per cent., but there is not even that narrow margin in welfare orders. County officials expect to save \$175,000 to \$200,000 annually by handling the orders through local depots. In my opinion there will be no savings when overhead and other expenses are included. But of course a lot of new political jobs will be created."

Such a statement by one retail grocer, however large, might not be conclusive, but it is reported that the large chain grocers who formerly handled much of that welfare business have quit it as unprofitable. And who will believe for a second that they would have abandoned that business if it carried 20 per cent. gross?

It should seem, then, that the kind of efficiency to be found in those bureaus is the old-time kind: ability to provide properly for "the boys."

My second item shows with grim seriousness that this is not much of a joke. This item takes me back to the McKinley campaign. McKinley was talking on the stump and, to make himself impressive to his partly hayseed audience, he said slowly, with great emphasis:

"My friends, we have to realize that it costs just about \$300,000,000 a year to run our Federal Government—almost a million dollars a day."

Now we are forty years later than McKinley's campaign and here is a statement by B. C. Forbes, published Jan. 24:

"Our Federal Department of Agriculture costs (to run) one million dollars every business day. Here's a spot for President Roosevelt's economy axe."

One single department now costs more to operate than did our entire Federal Government within my own easy memory. And please notice that this includes absolutely nothing of the hundreds of millions that department has squandered in its futile efforts to nullify the law of supply and demand. Nor does it include a single dollar out

of which it will add to its squanderings if the "allotment plan" goes into effect.

If there is any man—or woman—anywhere who thinks politics means nothing to him, he had better give himself another serious think right now.

One American citizen—a plain non-political citizen like most grocers—wrote this to Governor Albert G. Schmedemann, Madison, Wisconsin:

My dear Al.—"I see by the papers," as dear old Mr. Dooley used to have it, that you plead for the support of every citizen, regardless of party.

You'll be sure to get that if you keep in mind the following:

Cost of living has gone down 26 per cent. at least. On this basis the present dollar is worth \$1.35 plus of that of 1929; and this fact applies to government salaries as well as to the average citizen's income. In fact, it is more applicable, for such salaries have an element of certainty, which is something distinctly lacking in all other kinds of incomes—earned or otherwise. Let reductions, like charity, begin at home, in the government family.

A Democratic President, whose stature grows with the passing decades, whose administration you and I remember well, once said that we were faced with a condition, not a theory. The present condition is back to about 1880. It is wise to cut all our suits according to our cloth. Let us recall the Schmedemann-Findlay scales and standards of living of those days in the adjustment of expenditures in the next few years. Let us not worry too much about the "American standard of living." That has been far too high living of late. We know how cheap wheat is. Let us realize that a bowl of cracked wheat with milk and sugar—simply well cooked—makes a nourishing, perfectly balanced ration for man, woman or child; food on which solid work and study can be performed without danger of malnutrition. That is the scale to which we may revert with great profit to all, and the more speedily we do this the more rapid will be our recovery.

Wisconsin, settled originally by New Englanders and "York Staters", has the right background of hard common sense and thrift to accomplish recovery by getting down to basic facts. And if you lead your people along the lines indicated, not only will you have what you ask for, but will point the wholesome way to other commonwealths. You could hope to do no greater service to our whole people.

Every good wish for your administration. Your friend for more than fifty years.

Paul Findlay.

I submit that such a communication may well be written by every man in our country to every official he knows either personally or by reputation or hearsay. Politicians everywhere have their "ears to the ground" to-day as they have not had in half a century.

Governor Schmedemann did not commit himself much in his answer to the quoted letter, but he did answer it and he did promise to give careful thought to the suggestions. And to the extent that he does give not only careful but practically applied thought thereto will his own political future be affected. For the fact is that we Americans are up in arms as never in the experience of any man now living.

Effects of the protests are apparent everywhere. Any number of towns are declining to accept new postoffice buildings from Uncle Sam. They are telling Washington to save the money. One Long Island town was prompt in its refusal of such a building, showing

that the rented quarters now in use were ample for all business done; that cost thereof was some \$3,000 a year for rent, whereas the new structure would entail a cost of, say, \$15,000, so

please do not spend that money here, was the gist of the message.

Any suggestion based on spread the work or give employment that is not
 (Continued on page 13)

Order

ROWENA

(Better-Milled)

FLOUR PRODUCTS

Customers rebuy

VALLEY CITY MILLING CO.
GRAND RAPIDS • MICHIGAN

CANDY FOR EASTER APRIL 16



Every Item a Popular Seller

It Costs Little To Modernize Your Store



-- the MONARCH Way

"See It in Glass—Buy It in Tin"

WE furnish the ideas. We loan you the Display Brackets. You get the Display Tables, Pickle Stand, Flood Lights, Price Tag System—all on most favorable terms. We charge no rent nor royalties for our patents. Increased sales quickly pay cost of installation.

Nationally advertised Monarch Foods—more than 250 of them in the line—bring retailers a *satisfactory* return and combat the severest competition. For complete information, mail the coupon below, or write us a letter or postal card.

• Sold Only to Independent Merchants •

MAIL COUPON NOW

REID, MURDOCH & CO., Drawer R. M., Chicago, Ill., Dept. M-3
 Please tell me about "The Monarch Way" to new Prosperity.

Name.....

Address.....

MEAT DEALER

Michigan State Association of Retail Meat Merchants.

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

Short Educational Course For Retail Meat Dealers.

With men of the retail meat trade from forty cities of Iowa in attendance, the first short course for retail meat dealers held Feb. 21 and 22 at Iowa State College, was highly successful from every standpoint.

The retailers present were unanimous in their praise of the program, terming it the best educational endeavor ever carried out in the interests of the retailer in meats. So impressed were they with the value of the course that they appointed a special committee to confer with Iowa State College and the National Live Stock and Meat Board in the interests of repeating the program next year on even a more comprehensive scale.

The chief purpose of the course at Ames was to assist the retail dealer in being of greater service to the consuming public. Subjects presented and around which the discussions centered included phases such as the preparation of cuts with an eye appeal, what constitutes the most effective advertising, window displays as an advertising medium, the importance of efficient book-keeping methods, how to operate a market to please the housewife, etc.

It was emphasized to the dealers that if meat is to maintain its place as the center of the diet it is up to the dealers themselves to exert every possible effort toward presenting their product in a form that will appeal to the housewife.

Special attention was devoted to the problem of moving the less-demand cuts—the forequarter of beef and lamb and the less popular cuts of pork—and ways of solving this problem were offered. For example the ham shank is considered a "sticker" in many markets. Seven ways of preparing this cut for the retail counter were demonstrated.

W. C. Davis, of the U. S. Department of Agriculture, discussed meat grades and the necessity of strict sanitation in the retail market. Dr. P. Mabel Nelson, of the Foods and Nutrition Department of Iowa State College, told the class what the housewife wants in the way of meats and pointed out that the retailer must be in a position to supply these wants. Dr. Howard C. Greer, of the Institute of American Meat Packers, explained the advantages of proper book-keeping methods, R. C. Pollock, general manager of the National Live Stock and Meat Board, cited a variety of merchandising ideas in the interests of stimulating meat sales. These were some of the highlights of the program of lectures presented.

Round table discussions brought out many interesting and valuable sidelights and were indicative of the thoroughness with which the various subjects of special concern to the retailer were covered.

For example, one dealer brought up the question as to whether cuts with the bone in were more desirable after being cooked than cuts with bones removed. He was emphatic in his conviction that the bones were desirable, because they imparted additional flavor.

To settle the question the home economics department of the college prepared two meat dishes the following day—one with bones and one without. The dealers then were given the opportunity to conduct a "taste test." The vote was unanimous in favor of the boneless cut.

The short course was arranged under the supervision of C. W. McDonald, meats specialist of the college extension department. Working with Mr. McDonald were F. J. Beard of the meats department, the animal husbandry, foods and nutrition, and home economics departments. All packers of the state co-operated closely in assuring the success of the program. Others who took an active part were the U. S. Department of Agriculture, Institute of American Meat Packers and the National Live Stock and Meat Board.

Too Much Sauer Kraut Being Packed

At the meeting of the kraut section of the National Cannery Association in Chicago last week, B. E. Babcock, of Phelps, N. Y., made the point that the makers of kraut had all directly benefited from the previous campaigns which had featured kraut as a vital part of daily food menus. The pack of 1932, he indicated, was 20 per cent. over that of actual consumption, as it is estimated to-day, whereas it should have been approximately 33 per cent. less. Because of the present economic situation he showed that the price of the packing, can, wrapper, etc., amounted to 50 per cent. of the price received for the whole. Low prices are putting incompetents out of business, he stated.

What We May Expect of the New Administration?

(Continued from page 12)
founded on solid utility and the need for the undertakings is fallacious—always a delusion and a snare. Conservation of resources, savings, the accumulation of a sturdy backlog—these always precede recovery from economic sprees. There is nothing like the old fashioned plan of paying as we go. And if LaFollette's scheme to borrow five billions to relieve unemployment goes through, our headache will be just the harder to cure—except, of course, for the army of new office holders who will get soft jobs in the administration of such funds.

A brass tack's example of how such plans miss fire is seen in the little town of Marysville, California. The postoffice there is in rented quarters amply large for every bit of business, but civic pride was aroused and it was backed by the thought that Marysville labor would be employed. So Uncle Sam buys a central corner and plans a stately building.

Next: The law stipulates that work must be let to the lowest bidder. A Sacramento contractor got the job. He brings all his workers with him. Not a single Marysville resident gets a

cent of wages out of the job, variously reported to involve \$100,000, \$75,000 or \$50,000. It is probably all of \$100,000.

The town is thus provided with facilities beyond its needs by a generation at least on which you and I and every other American pay tribute—and the purely selfish, ethically and economically indefensible local consideration of home labor misses its aim at that. Government handouts? Is it not to laugh? Paul Findlay.

A Business Man's Philosophy.

I have been spending much of my time in the last few months in search of a new philosophy. I cannot reconcile my old ideas with the facts that turn up in the news, on the street, and in my own business.

Other men seem to be equally bewildered.

The beggars who call at my house and office, and accost me on the street, make me sick at heart. The ruthlessness which economic conditions compel, frightens and chills me. I do not like the depression in any of its aspects.

In its early stages the depression was interesting. To know that people could lose half their fortune and still smile was comforting. It was a fine tribute to their bravery and sportsmanship. But when people lost all their savings and equities, and were left not merely penniless but burdened with debt, I could find no moral in their misery.

If wealth were being more equitably distributed I could take satisfaction from the fact. But wealth is not being distributed; it is evaporating.

Temporarily, therefore, I am without a philosophy. I get no help from my current reading. I don't know what to think. William Feather.

Indecision often comes from indecision.

The little man can't see far.

Oysters and Fish

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

FRIGIDAIRE
ELECTRIC REFRIGERATING SYSTEMS
PRODUCT OF GENERAL MOTORS



WITH
FAMOUS
COLD
CONTROL
AND
HYDRATOR

All
Models
on Display
at
Showroom

F. C. MATTHEWS & CO.
18 E. Fulton St. Phone 9324

LOWEST PRICE ... in 12 Years

Now, for a limited time, you can buy Royal Baking Powder at the lowest price in 12 years. Call up your jobber today and place your order. Then make preparations to feature this quality demand item at a new low price. Tell all your customers about it. You'll find them eager to take advantage of this outstanding value!



ROYAL BAKING POWDER

Products of
STANDARD BRANDS INCORPORATED

HARDWARE

Michigan Retail Hardware Association.
 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.

Looking Ahead To the Spring Selling.

The spring months are just ahead of us, and with the approach of spring comes the psychological moment for the hardware dealer to push the sale of housecleaning lines.

It is sound policy for the hardware dealer to look ahead and plan ahead. It is also sound policy for him to start his sales effort some time before the opening of the actual buying season. Before sales can actually result, some educational work must be done. Hence, within the next week or two housecleaning lines for the spring trade should be featured aggressively.

Spring housecleaning used to be one of the big items in the housewife's annual program. It still is. Of course, modern inventions have changed conditions somewhat. The old idea of a thorough upsetting and cleaning of the entire house every spring and every fall has given place to the newer idea of keeping the house clean. In this, the vacuum cleaner—with all sorts of attachments—has been an important factor. But it is safe to say that for many years to come the spring and fall cleaning and overhauling will still go on. Hence it is in springtime that housecleaning lines can be pushed most effectively.

In his window displays, his newspaper advertising and his general publicity, the hardware dealer should stress the idea of saving labor and promoting efficiency by use of adequate equipment. No matter what business conditions may be, the average housewife craves to possess the vacuum cleaner, the washing machine or some lesser device flaunted by her more fortunate neighbor. The demand for these articles is latent; the hardware dealer's task is to transform the craving into the sort of action which results in actual buying.

Link your specific advertising of housecleaning specialties with the general idea that the wide-awake housewife appreciates the value of labor-saving devices and wants to possess them.

As a curtain-raiser for his spring housecleaning campaign, one aggressive small town dealer puts on a Demonstration Week. This demonstration week concerns itself chiefly with housecleaning and labor-saving devices. Through repetition, year after year, it has become a local institution; and people look to see displayed and demonstrated the very latest devices. The object of the series of demonstrations is to show the housewife what help the hardware store can offer her.

In one such year, five distinct demonstrations were put on. A new gas range was featured in the stove department, actual cooking being done and refreshments served to the ladies present. In the electrical department, a variety of electrical devices were demonstrated; and toast and coffee prepared on them were served. Washing machines, wringers and driers were

demonstrated in another part of the store. A sewing machine demonstration and a vacuum cleaner demonstration completed the program; a demonstration of various specialties in the paint department being left until later.

A small town dealer who attempts a program of this sort with five simultaneous demonstrations is tackling a big job. This dealer put it across successfully. In most instances, it will be found more satisfactory to run the demonstrations one at a time—say washing machines for three days or a week; then electrical devices; and so on. In this way you concentrate on the one article at a time. The Demonstration Week with simultaneous demonstrations, however, has the advantage that it draws a big crowd and though most of the people come to see one specific article they end by seeing all. With this store, the opening day, Saturday, usually draws a crowd of 2,000 people, many of them farm customers. Some immediate sales are made; and a lot of good prospects for various articles are listed, to be followed up later.

The hardware dealer is not dependent on outside experts for his demonstrations. Some dealers secure local housewives to handle devices with which they are familiar. Others train their own salespeople for the work. Of course the amateur demonstrator must master the device and the accompanying sales talk; he should be able, not merely to show the machine in action, but to explain how it works in such a way that people will want to buy it. Remember, too, that the demonstration is not an end in itself; it is successful only if it produces sales or interests prospects. Put forth your best efforts to clinch immediate sales; and make a systematic record of the names and addresses of all prospects.

Such events should be given ample advance advertising. Use your local newspaper; send out formal invitations to key-individuals in the community; and use the telephone to invite people you know.

Sometimes it is good policy to put on a demonstration in the window. Anything moving is sure to draw a crowd. Even where a full-fledged demonstration is impracticable, a certain suggestion of action may be imparted to a display.

Thus one dealer put on a washing machine display. The floor of the window was covered with linoleum, and a background of burlap provided. The electric machine was connected with a light socket. This main item of display was helped out with an ironing board showing a piece of table linen partly ironed, and an electric iron. The window was filled in with wash-day equipment—a clothes horse with clothes hanging on it, wash tubs, boiler, etc. A display card bore, in large letters, the legend:

Take the "Blue" out of Blue Monday
 Proper Wash-day Equipment Saves
 Time and Reduces Drudgery.

A window display of this sort, even without the show card, carries a clear-cut intelligible message. It emphasizes the idea of saving labor by means of adequate modern equipment.

Along the line of demonstration, many hardware dealers find it worth

while to place devices on trial with approved prospects. Many electrical devices can be installed on this basis; and where once put out on trial, they usually stay.

Plans for such spring activities can be made right now.

Victor Lauriston.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Feb. 20—On this day first meeting of creditors was held in the matter of Shay Okun, Bankrupt No. 5118. Bankrupt present in person and represented by Glenn R. Faling, attorney. Claims filed. Bankrupt sworn and examined without reporter. M. N. Kennedy, Kalamazoo, trustee; bond \$100. Meeting adjourned without date.

In the matter of Century Boot Co., Bankrupt No. 4844. The final meeting of creditors has been called for March 8. The trustee's final report will be approved at such meeting. There may not be a dividend for creditors.

In the matter of Carl F. Skinner, doing business as Carl F. Skinner & Sons, Bankrupt No. 5027. The final meeting of creditors has been called for March 7. The trustee's final report will be approved at such meeting. There will be no dividend for creditors.

In the matter of Ralph L. Jones, Bankrupt No. 4794. The final meeting of creditors has been called for March 7. The trustee's final report will be allowed at such meeting. There will be a dividend for creditors.

In the matter of George Arthur Berry, doing business as Producers Fuel Co., Bankrupt No. 4955. The final meeting of creditors has been called for March 7. The trustee's final report will be approved at such meeting. There will be no dividend for creditors.

In the matter of Major Oil Co., Bankrupt No. 4952. The final meeting of creditors has been called for March 7. The trustee's final report will be approved at such meeting. There may be a dividend for general creditors.

In the matter of Ray Waters, Bankrupt No. 4950. The final meeting of creditors has been called for March 7. The trustee's final report will be approved at such meeting. There will be a final dividend for creditors.

In the matter of Richard George Humphrey, Bankrupt No. 4947. The final meeting of creditors has been called for March 7. The trustee's final report will be approved at such meeting. There may be a dividend for general creditors.

In the matter of Michigan Oil Heat Engineers, Inc., Bankrupt No. 4858, final meeting of creditors was held Feb. 3. Trustee represented by Harold H. Smedley, attorney. One creditor present in person. Trustee's final report and account approved and allowed. Claims proved and allowed. Balance of accounts receivable sold at auction. Bills of attorneys allowed, subject to deduction for lack of funds. Made order for payment of administration expenses as far as funds on hand would permit; no dividend for creditors. No objection to bankrupt's discharge. Meeting adjourned without date and files will be returned to clerk of court.

In the matter of Albin J. Larson, Bankrupt No. 5128, first meeting of creditors was held Feb. 21. Bankrupt present and represented by Robert N. Anderson, attorney. Claims filed. Bankrupt sworn and examined without reporter. Fred G. Timmer, Grand Rapids, trustee; bond \$100. Meeting adjourned without date.

In the matter of Newaygo Engineering Co., Bankrupt No. 5123. The sale of assets has been called for March 10 at the

premises formerly occupied by the bankrupt at Newaygo. The stock for sale consists of machinery and equipment, office equipment, stock inventory, real estate (land and buildings), notes and accounts receivable and drawings and prints, all appraised at \$22,531.64. This property will be sold free and clear of all liens and encumbrances except real estate taxes, obligations incurred by operating receiver and expenses incurred by trustee incident to operation. All interested in such sale should be present at the date above set forth.

Feb. 24. We have to-day received the schedules, reference and adjudication in the matter of John H. Varenhorst, Bankrupt No. 5148. The bankrupt is a resident of Hart, and his occupation is that of a baker, with bakeries at Fremont and Whitehall. The schedule shows assets of \$5,860.14, of which \$850 is claimed as exempt, with liabilities of \$20,899.45. The first meeting of creditors will be called and note of same made herein. The list of creditors is as follows:

Personal taxes due Oceana county	\$198.74
Personal taxes due Newaygo county	43.85
Personal taxes due Muskegon Co.	359.21
Wm. Hengeveld, Hart	60.00
John Girard, Hart	15.00
A. Tanner, Hart	28.00
Glen Mills, Hart	36.00
Willis Russel, Hart	29.00
Joe Van Aelst, Hart	22.60
Andrew Dekker, Hart	112.00
Mrs. Gould, Hart	3.25
Mrs. Benner, Hart	5.65
Mrs. Greener, Hart	15.00
Harry Kuenzer, Hart	43.10
Geo. Graff, Hart	2.00
W. J. Meinert, Whitehall	40.00
G. Wiseman, Whitehall	59.00
A. H. Platt, unknown	180.00
Farmers Exchange Bank, Crys. V.	75.00
G. M. A. Corp., unknown	690.00
Oceana County Sav. Bank, Hart	6,421.59
C. Brubaker, Mears	2,000.00
Arctic Dairy Products Co., Grand Ledge	44.00
Armour & Co., Muskegon	48.02
Chapman & Smith Co., Chicago	183.48
Central Waxed Paper Co., Chicago	488.32
Fleishman Yeast Co., Muskegon	586.81
Fisher Bros. Paper Co., Fort Wayne, Ind.	34.54
E. B. Gallagher & Co., Grand Rap.	236.54
Hart Auto Co., Hart	444.25
Saniwax Paper Co., Kalamazoo	76.57
Wm. D. Hardy & Co., Muskegon	38.00
F. W. Stock & Sons, Hillsdale	45.50
Ludington Gas Co., Ludington	73.92
C. W. Mills Paper Co., Grand Rap.	73.53
Swift & Co., Chicago	372.32
Ad. Seidel & Sons, Chicago	113.42
Unger Commercial Co., Cleveland	260.91
Wolverine Spice Co., Grand Rapids	390.70
Big Maple Garage, Pentwater	17.97
J. W. Allen & Co., Chicago	142.66
Fremont Tire & Battery Shop, Fremont	4.00
S. Gumpert Co., Brooklyn, N. Y.	67.56
James A. Harper Supply Co., Kansas City, Mo.	29.55
Hilker & Bletsch Co., Chicago	149.28
A. Hartsema, Muskegon	24.50
L. G. Jebavy, Ludington	364.50
Kunkle Mfg. Co., Hart	6.35
Pillsbury Flour Mills, Detroit	650.12
Plumb & Nelson Co., Ludington	382.13
Lamont & Hutchinson, Hart	10.44
Cudahy Bros. Co., Cudahy, Wis.	79.40
Griffith Laboratories, Chicago	22.40
Hart Hydro Elec., Hart	238.11
Hart Courier, Hart	3.30
Sayles & Lewis, Hart	2.27
Chevrolet Garage, Hart	16.00
Village of Hart	12.50
Michigan Associated Telephone Co., Hart	19.10
Baker Perkins Co., Saginaw	49.04
H. A. Johnson Co., Boston	46.00
Corn Products Sales Co., unknown	71.80
General Foods Sales Co., unknown	13.44
John Girard, Hart	34.00
Battle Creek Food Co., Battle Creek	2.29

(Continued on page 23)

Times That Test Institutions

It's the "lean" years, through which we are passing, and not the "fat" years that test institutions. Insurance companies that build conservatively on solid rock are the ones that can be depended upon down through the years. The Federal Mutuals have been outstandingly successful on a sound financial policy. Only the soundest of investments back the Federal policy. Policyholders have found they can depend on the Federal Mutuals for safe protection at a saving—year in and year out.

FEDERAL HARDWARE & IMPLEMENT MUTUALS

Retail Hardware Mutual Fire Ins. Co. Hardware Dealers Mutual Fire Ins. Co.
 Minneapolis, Minnesota Stevens Point, Wisconsin
 Minnesota Implement Mutual Fire Ins. Co.
 Owatonna, Minnesota

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.

Fall Underwear Cut 5 Per Cent.

Average price reductions of about 5 per cent. were made when leading mills officially opened their 1933 Fall lines of men's and boys' heavyweight cotton ribbed underwear. In the middle range, that is, the group of styles between the branded numbers and the low-end range, the 12 pound union suit was quoted at \$4.50 per dozen, a reduction of 25 cents from the opening price of last year. The 14 and 16 pound union suits were offered at \$4.87½ and \$5.25 per dozen respectively. Branded lines were listed at 50 cents per dozen higher and the low-end styles were 50 cents per dozen cheaper. The boys' 8½ pound union suits were priced at \$3 a dozen. As reported here previously, these prices will be withdrawn on March 31, to protect mills against any advance in the price of raw materials.

Delay Cotton Glove Appraisements.

Importers of cotton gloves are deeply concerned over a recent order by United States customs officials suspending appraisements on imports from Germany. The action, claimed to be necessary while the government is awaiting information from abroad, has come at the height of the import season and has created a state of uncertainty which has had a serious effect upon sales, importers contend. In addition to the upset condition of the market, the expense of furnishing special bonds in order to get shipments released from customs is deplored by the trade. Officials at the United States Appraiser's Stores insist the investigation is a "routine matter" and will be concluded shortly.

Small Dinner Sets Gain in Sales.

Convinced that the greatest consumer demand for domestic dinner ware is found in sets numbering around 40 or 50 pieces, dinner ware manufacturers are reducing production on services of larger size. Competition from Japanese producers, some of the makers contend, has eliminated the most profitable end of the domestic business, the 94 and 100 piece sets. Although others admit that the demand for large sets has decreased sharply over the last few years, they point to the changes in living conditions and insist that the popularity of large sets of china-ware has dropped permanently. Fall lines of dishes, it is agreed, will be concentrated on services for four to six persons.

Radio Opens Outlet For Premiums.

Advertising agencies specializing in radio have opened a new major outlet for manufacturers of premium goods in the last three weeks. Seeking goods to be distributed to those writing into radio stations, the agencies have placed orders for small household utensils, jig-saw puzzles and toys. Specifications for the premiums stress the fact that the goods must have

"eye appeal" and be serviceable. Items costing not more than 5 cents each are wanted. Weight and size are also considerations, as the agencies insist that the premiums must cost no more than 10 cents, including purchasing price, packing and mailing charges. Initial orders call for 10,000 to 25,000 units.

Expect Shoe Spurt This Month.

With Spring business developing slowly, shoe manufacturers looked forward yesterday to a sharp spurt in demand this month. The lateness of Easter this year has contributed to delayed buying of women's styles but it will be necessary for stores to cover requirements next month. With hide prices fluctuating, little stability has been imparted to shoe quotations and many manufacturers have resorted to shading prices to get business. Producers are finding that only the lowest price styles sell in any appreciable volume now, and consequently are giving most of their attention to such numbers.

Men's Wear Orders Develop.

Forced by the approach of the Spring season to cover their initial men's clothing requirements, retail stores throughout the country are placing a fair amount of business this week. Executives in the Eastern markets, however, declared that a considerable volume remains to be ordered. Buyers said that they were operating cautiously and were waiting for Roosevelt's inauguration before laying any definite plans for Spring and Summer promotions. Popular price ranges were stressed in the clothing commitments, with sports attire also active, while straw hats provide the bulk of the business in furnishings.

Monogram Machines Supplied.

A machine which monograms sheets in an ordinary box of writing paper within less than three minutes has been introduced into retail stores recently by stationery producers as a means of increasing interest in Spring merchandise. The result so far, manufacturers say, is to increase writing paper demand by a substantial margin. Under the plan now in operation, stores purchasing 1,000 or more boxes of stationery retailing at 50 cents and up are furnished with the monogramming apparatus free for a limited period. Re-orders entitle the store to retain the machine for an additional time.

Dry Goods Jobbers Cautious.

Dry goods wholesalers found no incentive in business developments during the week to do anything but operate in the primary markets with the utmost caution. Both they and their retail accounts are holding back orders, waiting for a clarification of the banking situation, and also for the appearance of some stability in the price structure. Only absolute needs are being covered, and these only after a thorough shopping of the various markets. Jobbers believe that the stage is set for a good buying movement, once some sort of confidence is instilled.

Group To Promote Linen Uses.

In an effort to promote the wider use of linen in wearing apparel for men and women during the coming Spring and Summer season, a group

of linen interests has formed a body, to be known as the Linen Guild. The membership of the new group is composed of manufacturers, importers and agencies. The committee in charge of the work is headed by Peter Fletcher, of Lamb, Finlay & Co., and president of the National Council of Importers and Traders, and includes Alfred T. Brown and Carleton Schaller.

Table Buy American Stamp Plan.

Definite word from Washington states that the proposed law authorizing use by postal authorities of a special canceling stamp which would print "Buy American" slogans on letters has been tabled in committee. The bill was the object of spirited attacks

by both importers and exporters who contended that anti-American feeling would be engendered in every foreign country by appearance of such slogans on matter mailed from the United States. Losses were incurred by Great Britain in following a similar practice.

Under a plan evolved by a New York store, pianos and piano lessons are sold together. The store offers a small grand piano for ten weeks, together with weekly lessons from a competent teacher, for \$40. At the end of the ten weeks the \$40 rental fee can be used as a down payment and monthly installments arranged for the remainder.

MICHIGAN BELL TELEPHONE CO.



TELEPHONE SAVES HOME From Heavy Damage By Fire

A large Michigan home recently was saved from extensive fire damage because aid could be summoned instantly ... by telephone. Following is an excerpt from the newspaper account of the fire:

"Will Keep His Telephone"

"Mr. T. _____ said that he had expected to take out his telephone as an economy measure, but this experience has settled the policy of his household, on this question, for all time. Without the use of the telephone, his damage would have been much greater. He complimented the telephone service and the work of the firemen."

GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS MICHIGAN

HOTEL DEPARTMENT

Trip From Los Angeles To San Diego.

Los Angeles, Feb. 25—I always like to take the motor trip to San Diego, so last week when my decidedly underpaid but truly efficient chauffeur, Mrs. Jacque Percy, suggested a trip down there to check up on "Uncle Louie" Winternitz, I fell for her lure and away we went. Of course, on every hand you have scenic attractions in California, but one is ever on the alert for something new—something, while not unexplored, is just a little bit different from something else you are somewhat familiar with, and having heard of a new highway being open to the public, it was a pleasure to accept the invitation. Passing through Fullerton, where our good friend, Mel. Trotter, is now busily engaged with evangelistic work, we kept on through Santa Ana, stopping briefly at San Juan Capistrano, one of the older of the California missions, viewed Laguna Beach, where we made a contact with the Pacific Ocean, and which is populated by a so-called artistic colony. Our first stop was at San Clemente where we fortified ourselves with a delightful luncheon. Three or four miles beyond Oceanside we were switched on to the new highway which, while in most cases is within sight of the sea, we missed the world-famed Torrey's Pines, which were ever an attraction for newcomers; also La Jolla (pronounced "Hoya") The Marriage House of Ramona, Helen Hunt Jackson's heroine, in the novel of that title, and in the middle of the afternoon, reached Hotel Embassy, San Diego, where our Fleischmann friend had already anticipated our coming, with exhaustive preparations for our entertainment. We found him looking well, as we also did Mr. Miller, owner of the Macatawa properties, in Michigan, who is already preparing for his trip Eastward, when he will operate this summer the same as usual. I always liked San Diego. It is the birthplace of California, its Southernmost city, and while it lacks the pretentiousness of Los Angeles, it is wonderfully well located on the bay of that name, has many natural beauties, has been the beneficiary of all human brain could conjure and human hand provide to make it attractive, not the least of these items being the wonderful Balboa Park, which has an area of 1,400 acres. It is the central setting of San Diego, between the business and residence portions of the city and fringed by either. This park was the site of the California-Panama exposition in 1915-16. Many of the exposition buildings and other improvements have been retained and made permanent. These include the California state building, a reinforced concrete structure, which is said to be one of the finest specimens of Spanish architecture in America. From its tower may be seen a wonderful panoramic view embracing harbor, ocean, mountains and islands off the coast of Mexico. All of these magnificent buildings, with their towers, patios and corridors are embowered in trees and shrubs from every land and millions of flowers bloom throughout the entire year. In this park also is a great open air pipe organ, maintained by prominent citizens of San Diego. Every day in the year an organ recital is given, among the birds and flowers, with free seats for all who are interested in the concerts. Broad lawns and deep ravines are here, with countless views of the surrounding country. Cabrillo Bridge, 125 feet in height and a quarter of a mile in length, forms the main entrance to the park. But I will not dwell longer on the features of this particular attraction, for San Diego has many attractions, not the least of which are her splendid hotels, but which, like their Eastern contemporaries, are passing through a

period of depression, the flock of tourists to Southern California being attenuated through force of circumstances. At the hotel we found a most delightful cafe, managed by E. C. Copeland, with offering of a sensible bill of fare, which I am publishing for the benefit of my catering acquaintances:

Vegetable Soup Tomato Bouillon
Waldorf Salad
Filet Mignon, drawn butter
Special Cut Top Sirloin Steak
Grilled Lamb Chops, with peas
Roast Turkey, stuffing and cranberry sauce
Apple, Peach and Pumpkin Pie
Steamed Fruit Pudding, Butter sauce
Orange Sherbet, Vanilla and
Chocolate Ice Cream
Beverages

and all for 65 cents. Various entertainments for the evening were offered us, but we participated in a bridge game, several tables of which were in progress in the hotel lobby. The distance from Los Angeles to San Diego, by the coast route, is 127 miles, but we decided to return by the inland highway, a distance of 174 miles and were very glad we did so, as it is one of the most interesting trips I have ever encompassed. Passing through Escondido, Fall Brook, Temecula and various attractive little Spanish towns, we reached beautiful Lake Elsinor about luncheon time, and relined our digestive tract. I would like to say a lot about this famous resort, but mustn't. Here is a beautiful body of water—not so expansive, to be sure—but surrounded by rocky foothills. Several impressive resort hotels are provided here, but not doing so well, though deserving. From there to Perris, beyond which we found the "prospect" where I had, some years before, made my debut as a real estate inspector, Fairview Farms. The real estate still remained, also the view, if you were interested in the type. At Sherman there is a splendid Indian school, where Uncle Sam takes a hand in directing the welfare of the young "idea." It is a great success and hundreds of good looking offspring of the aborigines are there and well taken care of. Later on they may go back to the tepee, but they will carry with them an interesting experience in civilization. At Riverside I couldn't miss the opportunity of making a brief call on my friend, Frank Miller, master of the Mission Inn. Naturally he offered us creature comforts, but he was busy entertaining a convention of 450 delegates representing the Oxford organization, so we decided not to add to his other perplexities, and as naturally decided to accept "rain checks" for future forays. Thence back to Los Angeles by Foothill Boulevard, stopping at the Tam O' Shanter Inn, Los Feliz Drive, Glendale, for a scrumptious evening dinner. And that's that.

One of my agreeable Pentwater friends, for many years a prominent druggist in that famous town, came for me the other day and pressed me into service as a guide and mentor. That was A. B. Flagg, who is connected with the organization known as the Associated Leaders of Lumber and Fuel Dealers of America. "Art" covers all of the U. S. and is a busy boy, but once a year he comes out West with his good wife, Ann, and I sure do enjoy them both. In the good old days when I was "fighting, bleeding and dying" for Pentwater, as presiding officer of the Booster Club, Mr. Flagg was one of my mainstays. We spent a lot of time trying to build a railroad from Pentwater to Walkerville, in Oceana county, but it really never got beyond the conversation stage, and we congratulated ourselves, after looking over the stock market on rail securities, that it never came to fruition. He drove me down to Long Beach, where we found, engaged in the drug line, "Ed" Elliott, a grandson of "Pop" Elliott, who used to run the Elliott House, at Pentwater, before the Christian Era, I think, but I

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RATES

\$1 up without bath
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CONNECTION**

Park Place Hotel

Traverse City

Rates Reasonable—Service Superb
—Location Admirable.
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ALBERT J. ROKOS, Ass't Mgr.

New Hotel Elliott

STURGIS, MICH.

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

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FIRE PROOF
CENTRALLY LOCATED
Rates \$2.00 and up
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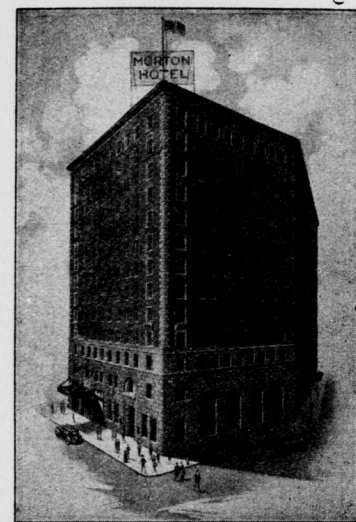
KALAMAZOO

Good Place To Tie To

HOTEL ROWE

We have a sincere
interest in wanting to
please you.

ERNEST W. NEIR
MANAGER



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

400 Rooms—400 Baths

Menus in English

MORTON HOTEL
PHILIP A. JORDAN
Manager



The Pantlind Hotel

The center of Social
and Business Activities
in Grand Rapids.

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

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

always knew of the hotel: and traveling men always took pains to tell me it was the one best bet in hotel operation in that town. I met a lot of other Pentwater expatriates on this trip, but the Michigan picnic is only a fortnight away, and I want to keep a little powder in my locker for that occasion. But I haven't got through with this man Flagg. He still looks to me like ready money.

One hotel journal criticizes hotel managers who cling to the old-fashioned notion of visiting with their dining room guests. I think it a very pleasing custom and I really think it should be encouraged. There is too much tendency toward high hatting on the part of some landlords and one need not go far to discover that the manager who mingles with his guests freely has, at least, the satisfaction of the thought that there is something in hotel existence beside the one idea of making money. I know of one operator who enjoys every minute of his existence, who instructs his head-waiter to so arrange his seatings that he—the manager may occasionally sit down at the table with his patrons and make them understand that he has more than a mercenary interest in them. There is an old saying that we "will be a long time dead," but there will be small opportunity of taking our profits with us when we do make our departure hence, so it seems to me that enjoying life, within reason, as we travel along, is much more satisfactory than consuming the midnight oil in reading about systems which reek with austerity.

The old time Hawkshaw was popularly supposed to keep his mouth closed when engaged in a job of detecting. He didn't issue hourly bulletins announcing what his next move was to be. He rather inclined to the notion that he could work more successfully if the criminal he was seeking was not advised as to plans for his capture. Lately we have enjoyed news items in the local papers which were giving accounts of criminal judicial proceedings, telling us of law breakers who testified they knew every move made against them through the medium of the morning paper, and governed future movements accordingly.

When at San Diego I was advised that Rose Hartwick Thorpe, author of the famous poem, "Curfew Shall Not Ring To-night," in her nineties, is living with an authors' colony near that city. This poem was written at the age of 16 when she was a resident of Pentwater. Her brother, L. M. Hartwick, was prosecuting attorney in Oceana county for several years. Mrs. Thorpe's health is said to be excellent and she is living in comfort.

Detroit hotel men are working out a plan to cover up the discrepancy in values between Canadian currency and our own. The members of the Detroit Hotel Association have agreed to leave the matter of disallowing or allowing a share of the discount to guests registered from Canada up to the discretion of the individual operators, provided, however, that in no instance will the member houses refund more than fifty per cent. of the current discount to guests.

Robert Heeley has been appointed manager of Hotel Tuller, Detroit, having been advanced to that position from his former rank of credit manager. Joseph Maher, former night credit manager, is now chief credit manager.

J. M. Kavanaugh, of Jackson, has leased Hotel Dennis, at St. Joseph, and is now engaged in improving same for the summer trade. Mr. Kavanaugh has a quite extensive acquaintance

along hotel lines and will no doubt make a success of his latest acquisition.

Several of the Detroit and other Michigan hotels have taken special pains to cash checks for their patrons during the recent bank holiday. While there has been no flurry among the banks out here, our governor has announced that in the event of the unfortunate wave reaching here, he proposed to handle the matter in much the same manner as Governor Comstock has done.

Clifford R. Taylor, general manager of hotels for the Detroit Trust Company, has perfected a plan for keeping heavily encumbered hotels open and operating without a loss that is said to be working out wonderfully well with a group of hotels in that city. Instead of closing the hotels that were running in the red, Mr. Taylor entered into an agreement with his employes which allowed them to keep their positions. The income of the houses is first applied to operative expenses, exclusive of payroll, and the remainder is prorated among employes on the basis of their salaries or wages at the time of entering upon the plan. The payroll under this arrangement has never dropped below 60 per cent. of normal wages, and in some instances has gone up to 90. Sounds reasonable.

Irvin A. Kroft, secretary and treasurer of the Pantlind Hotel Company, was elected to the board at the annual meeting to fill the vacancy caused by the passing of Senator William Alden Smith.

Those prohibitionists who are still clinging to the false hope that prohibition will return with the millenium, are again polishing up their armors and conjuring the public with the statement that the sainted Lincoln made the statement, way back in 1842, that intemperance was a greater evil than slavery. He may have done so, but a careful search of the records does not develop that he ever made a statement on the subject during his several years' incumbency in the presidential chair. We do, however, have a very well authenticated story accredited to Honest Abe to the effect that when some of General Grant's critics were complaining to the then president that the Great Warrior was under the influence of liquor on diverse and sundry occasions, Mr. Lincoln expressed a desire to ascertain the brand of liquor Grant was using in order that he might supply same to some of his other generals.

It is announced that the semi-annual picnic of the Michigan Society of California, will be held at Sycamore Grove on Saturday, March 18. It will be an all-day affair, but the spell-binding is carded for 2 p. m. These picnics of the various state societies are distinctive features in the affairs of Los Angeles. They are arranged and attended by those formerly of other states who are now making their homes in Southern California. These organizations are headed with the federation of all state societies, who act in an advisory capacity and employ a general secretary who has an office at Hotel Alexandria, Los Angeles. At this office will be found registration lists comprising hundreds of thousands of names and the newcomer will be supplied with such lists and thereby, in many cases, locate friends and neighbors from his old home town in the East. Some of the picnics they sponsor are really monster affairs, that of Iowa, for instance, numbering its attendance by many thousands. Some other states, Michigan for example, do almost as well in numbers and equally as well in enthusiasm. Sycamore Grove, named from the beautiful

trees of that variety which provide its shade, is more commonly used, but in frequent instances even this is too small to handle the crowds, so the ocean beaches are resorted to. For purposes of assimilating of the huge crowds, without encountering delays, the picnic grounds are arranged in sections, each individual county as a unit, properly placarded, and a registration kept of all participants, such registers being retained in the office of the general secretary as before explained. It is a wonderful experience for one who has come from some Northern or far Eastern state to attend the picnic of those who came from the same commonwealth. Frequently old friends, lost sight of for years, are found, and the mere knowledge that these are all natives of one state, though far away, is an inspiration for all participants. The value of these state societies and their picnics cannot be too strongly emphasized when it comes to such as are not Californians by birth, and my readers, in visiting Los Angeles or Southern California, should bear this in mind in mapping out their progress. In addition to these semi-annual picnics, monthly meetings of the various state societies are held and the aforesaid general secretary will supply full information concerning them.

Two promising young men of my acquaintance, from Muskegon, the acquaintances of years ago, who came out here and made a wonderful success in the catering business, were not satisfied with their progress and invested all their resources in a hotel project here recently. I did not regard the outlook favorably when they were talking about it and had no hesitancy in telling them so. To-day the authorities are in possession of everything they have in the world. The one redeeming feature is that it was their own money mostly which was lost, but it is mournful, indeed, to be compelled to pay so dearly for experience which had been amply demonstrated by others.

Successful caterers in Los Angeles are the ones who supply something—old-fashioned at times—but which appeals to old-fashioned people, and many of the newer ones. I think often of a restaurant operator on Elizabeth street, in Detroit, who made and I presume still makes a specialty of old-time steamed apple dumplings. He sold them by the hundreds daily. But he could make them, and they were reminiscent too. A simple thing, inexpensive, but appealing.

Frank S. Verbeck.

A Business Man's Philosophy.

In the search for wisdom that might help to adjust myself to hard times, I turned to "Tom Jones," an old classic written by Henry Fielding in the middle of the eighteenth century—years before this government was organized.

Shortly before the middle of the book, I came upon a page in which Fielding defined wisdom. He denies that the wise man scorns either wealth or pleasure, because, he points out, a wealthy man can be just as wise as a beggar and can be just as happy in the possession of a beautiful wife or a group of hearty friends as a monk who secludes himself in a barren cell.

In truth, says Fielding, the wisest man is likely to be the richest in the possession of the choicest human blessings, the reason being that he practices moderation. To get the most from life, one must temper desire. By this method one is able to taste all pleasures and gratify every appetite. It is the fool who sacrifices

everything to achieve a single ambition.

To those who object that some wise men are exceedingly avaricious, Fielding answers that they are not wise in that instance; and to those who say that some wise men were intemperate in their youth, he retorts that they were not wise then.

"Wisdom, in short," he explains, "teaches us to extend a simple maxim universally known and followed even in the lowest life, a little farther than that life carries it. And this is, not to buy at too dear a price."

He recommends that this maxim be applied to the purchase of honors, riches, pleasures, and to every other commodity that the grand market of the world affords. Whoever follows the rule will be acknowledged a wise man, in the worldly sense of the word. He will make the best bargains and will acquire all the good things of life at the price of only a little trouble. Whereas others may lose health, innocence or reputation in their furious bargaining, he will retain these for himself.

William Feather.

Gabby Gleanings From Grand Rapids.

C. J. Farley & Co. have decided to close their wholesale dry goods store Monday of each week for the remainder of the winter. They started in on this programme Monday of this week.

S. Postma, Manager of the Postma Biscuit Co., was recently presented with a bouncing baby daughter by his wife. Both mother and child are doing well.

W. N. Senf, manager of the Michigan Bankers and Merchants Mutual Fire Insurance Co., of Fremont, was in town last week as a delegate to the Democratic state convention. He was very much satisfied over the showing his company made during 1932, as set forth in the annual statement published on page 6 of this week's issue. His loss ratio was only .2149 and his surplus shows an increase of \$6,806.78 since the report made a year ago.

Mother Knows.

"Mommer, what becomes of an automobile when it gets too old to run any more?"

"Why, somebody sells it to your pa, dearie, for a used car good as new."

Mrs. S. B. Marble, dealer in groceries, etc., at Reading, renews her subscription to the Tradesman and says: "We certainly would miss the Tradesman very much and do not want to be without it."

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

Warm Friend Tavern Holland, Mich.

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

ARTHUR W. WRIEDEN, Mgr.

DRUGS

Michigan Board of Pharmacy.

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

Michigan State Pharmaceutical Association.

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

Dependency of Healing Arts on Alcohol.

Both medicine and surgery have helped to increase the span of life. Without ample supplies of alcohol the healing arts could not function.

Discovery of ether made possible marvelous progress in surgery. Alcohol is a basic chemical in this universal anaesthetic.

Ether is made in leaden vessels by heating ethyl alcohol with strong sulphuric acid. With no alcohol available, there would be no ether, the first anaesthetic known and now the most extensively used.

Ethylene, a gas used widely as an anaesthetic, is made from ethyl alcohol and is now supplementing ether in surgery.

Nearly 2,000,000 gallons of specially denatured alcohol are used every year in the United States in the manufacture of ether. More than 500,000 gallons of alcohol are used annually in the manufacture of ethylene.

Tinctures important in the treatment of various diseases are prepared with alcohol.

Some of these tinctures are:

Aconite, made from the pulverized root of monkshood, dissolved in 70 per cent. alcohol, is used in fevers and acute inflammatory infections.

Belladonna is made from the dried leaves and roots of the belladonna plant, dissolved in alcohol. It is used to relieve pain.

Digitalis, a remedy in heart disease, is made from the dried leaf of the foxglove plant, pulverized and dissolved in alcohol.

Nux vomica, the ground, ripe seed of the nux vomica plant, powdered, dissolved in 70 per cent. alcohol, is used in pneumonia and cardiac diseases.

Senna consists of the dried leaves of the India or Tinnevely senna plant, powdered, and dissolved in alcohol. It is used as a purgative, combined with other drugs.

Benzoin is a balsam resin from Sumatra and Siam, extracted, dissolved, and preserved in alcohol. It is used as a stimulant expectorant in heart and respiratory diseases.

Myrrh, a remedy in diphtheria, and arnica, household remedy as a tincture to apply to bruises, have as their solvent ethyl alcohol.

Pepsin, the basis of many medicines of aid in digestive disorders, is made by the use of alcohol.

The Pharmacopoeia of the United States contains hundreds of tinctures and fluid extracts that have been made standard, rendered constant in potency, and preserved in their strength by alcohol.

In the manufacture of drugs and medicines more than 5,000,000 gallons of alcohol are used each year.

Alcohol is one of the most vital requirements of modern hospitals.

While over 4,000 different medicines require alcohol in their preparations, including such famous drugs as anti-pyrin, salvarsan, and insulin, alcohol is probably even more necessary to surgery.

The discovery of anaesthesia—ether in 1846 and chloroform in 1847, both alcoholic products—was a great boon to humanity. Major surgery and much of the minor surgery were practically impossible in pre-anaesthesia days, as the patients could not endure the pain. Anaesthesia removed the barrier to progress.

Chloral, made from chlorine and ethyl alcohol, is extensively used in hospitals for producing sleep. It is often administered in tetanus, acute mania, whooping cough, delirium tremens, infantile convulsions, and other spasmodic affections.

Iodoform, which has an antiseptic action, is another chemical made with alcohol largely used in the hospital.

The use of alcohol in the hospital, in medicine, and surgery is so great that an authority has said that if its use were confined only to this field it would still be one of the most important raw materials in the world.

Hospitals could not exist in their present highly efficient state without alcohol. The surgeon and the patient are prepared for operations by ablutions in alcohol. The catgut and surgeon's silks are prepared and preserved with alcohol. The medicines given patients are prepared with alcohol, as are many of the antiseptics and disinfectants.

Hypodermic injections of certain drugs are commonly resorted to at times to lessen pain and frequently in a last desperate, and often successful, attempt to save life. Alcohol plays its part in this heroic function.

Small tablets containing the special drug needed must be so manufactured that they will be germproof, potent, and promptly soluble in distilled water for the syringe used to insert them into the patients' blood.

Preparing these tablets with alcohol—which is ultimately evaporated before the dose is given—makes their consistency such that they dissolve in water instantaneously. No other chemical yet discovered can be substituted for this purpose.

Tincture of iodine is one of the most widely used antiseptics. Alcohol is the solvent used to make this tincture. Tincture of ergot is frequently used in childbirth. Alcohol is the sole dilutant and solvent used in the manufacture of all preparations of ergot.

Varied hospital uses of alcohol are described in this typical report of the

Massachusetts General Hospital at Boston:

"Alcohol is a very important chemical, and it is used in many ways in this institution. During the year we purchased about 6,784 gallons, which would indicate that its use is quite extensive.

"Alcohol is important in surgery in the making of antiseptic solutions which are used in surgical operations; for sterilizing the skin area to be operated on, and also for sterilizing surgeons' gloves used in operations. We also use it quite extensively as a bathing solution.

"In our laboratories alcohol is used for the preservation of specimens and for clearing and dehydrating microscopic specimens. It is also used in our laboratories mixed with ether for the extraction of fats and for carrying on certain forms of precipitation. A considerable amount is used in preparing solutions of aniline dyes for staining specimens for microscopic examination.

"Alcohol is a very important solvent and is used in pharmacy in the preparation of fluid extracts, tinctures, spirits, infusions, elixirs, extracts, liniments, wines, collodions, and sirups.

"It is an excellent solvent for oleo-resins, volatile oils, and alkaloids and is used in making many thousands of solutions and preparations not included in the United States Dispensatory.

"Guncotton is not soluble in ether, but in the presence of alcohol is very important in the making of collodian. It is of great value in pharmacy and chemistry, and without it and sulphuric acid we would be unable to obtain the anaesthetic—ether."

Let us note two typical remedies for dreaded diseases made possible by alcohol.

Diabetes was a cause of death that baffled doctors for centuries. It was considered an incurable disease until a few years ago. Research finally determined the cause and produced a remedy.

Insulin is this remedy. Its preparation is carried out by dissolving in alcohol those portions of the pancreas of certain animals which naturally contain this most important medicinal agent. Insulin will probably cure diabetes if administered in time, and it will certainly prolong life if the treatment is given at any stage of the disease.

Leprosy was once regarded as a fatal disease. A remedy was discovered in the chaulmoogra bean. The oil from this bean was expressed and administered internally. However, this oil was so repulsive to taste and to the digestive organs that a patient could not retain it in the stomach.

In order to produce a remedy that the human body could assimilate, chemists developed a product by the combination of alcohol and chaulmoogra oil that is now used in the place of pure oil. As a result of this chemical combination the ethyl ester of chaulmoogra oil is given to sufferers.

Thus, a preparation which could be administered more successfully to the patient was developed with remarkably curative results. While the positive cure of all leprosy cases cannot be assured, many cases show complete cures, and all cases are relieved by this remedy.

Bathing alcohol, made from specially denatured alcohol, is used generally in hospitals and homes. More than 1,000,000 gallons of alcohol are used every year in manufacturing bathing alcohol.

Bathing alcohol has a distinct and favorable reaction on patients suffering

SPRING AND SUMMER SPECIALTIES

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

Hazeltine & Perkins Drug Co.
Grand Rapids Michigan

from fever. Surgical cases are always bathed in alcohol, both before and after operations. The use of bathing alcohol also extends through the training quarters of all athletes and has many healthful uses in the home.

Green soap, the universal soap used in hospitals and the sick room, is dependent on alcohol for its purity, and could not be made without the use of alcohol.

In the practice of dentistry alcohol is also indispensable. In preparing cavities for filling, in cleansing wounds, after extraction, in preparing dental alloys, and in the making of false teeth and plates alcohol is constantly used.

Alcohol is a most important ingredient of widely used family remedies in home medicine chests.

Alcohol, the great preservative, keeps the quality of these products standard and uniform.

Public demand for these remedies has produced one of the country's extensive industries—the manufacture of proprietary medicines. Proprietary remedies account for a substantial percentage of drug-store sales.

Following the passage by Congress of the Pure Food and Drug Act in 1906, a great many alleged cure-all products have been removed from the market.

Reputable proprietary-medicine manufacturers have expanded their business through the increased consumption of proprietaries of established worth. Since 1906 the sale of many proprietary products has increased greatly.

The annual value of proprietaries manufactured in the United States is several million dollars.

Manufacture of proprietaries gives employment to over 15,000 wage earners annually.

Physicians prescribe many of the proprietaries.

One large pharmaceutical company lists more than 4,000 distinct drug items and specialties in which alcohol is used as an essential ingredient.

James M. Doran, Commissioner U. S. Bureau of Industrial Alcohol.



Lines of Interest To Grand Rapids Council.

The reporter is guilty of a typographical error in last week's news which might prove embarrassing if not corrected, hence we hasten to advise the readers of this column that the annual meeting held next Saturday, March 4, in Moose Temple will be called to order at 10:30 a. m. and not 9:30 a. m., as announced last week. Again we seek to admonish you that this meeting is very important and urge the attendance of as many members as can possibly be there. Selecting new officers should be done with deliberation and thoughtfulness, for it is the most important event in the af-

fairs of the Council during the year.

Everything is in readiness for the annual ball and home coming party which will be held in the Moose Temple the evening of March 4. The committee in charge have been very thorough in their work and have completed arrangements which assure this party will be one of the outstanding social events of the season in Grand Rapids. Reception for new officers from 8 p. m. until 9 p. m. Dancing, five hundred and bridge until 12, with half hour intermission for buffet lunch. Prizes, first and second in both games and several door prizes of value will be awarded to those holding lucky tickets.

Without a doubt, the people of Michigan feel more than a little sore about the banking situation in this state. The holiday was accepted in a fine spirit, but when it was over and we learned that only 5 per cent. of both checking and savings accounts was available for immediate use, it was disappointing, disconcerting and discouraging. We are not saying it was not necessary—we do not know—but it does occur to us that we could have been advised of this at the beginning of the holiday, instead of the close, and could have made some provision to finance ourselves, during the week that we waited expectantly for the banks to resume business. It is not only a strain on finances, but it is a strain on one's disposition and good nature. Of course, the usual percentage take advantage of a situation of this nature and state they are unable to meet their obligations on account of their funds not being available, and fail to use their resourcefulness to help themselves. But in general it is a bad mess and if we keep our poise and good disposition we will be out of it earlier and have fewer regrets.

We occasionally meet men who are living demonstrations that the reward of faithful service and right living is frequently paid while we can enjoy it. Such a man is V. C. Shrider, who served the Standard Oil Company of Indiana for thirty years and is now retired on pension. He resides at 339 Barclay avenue and devotes his leisure time to reading, light exercise and calling on old friends. Mr. Shrider became a member of the order in February, 1909, and has remained a loyal member ever since that time. He called on the Senior Counselor and Secretary last week and cheered them up with his interesting conversation and genial personality.

When we mention retiring, it may be timely to announce that the present reporter retires with this issue, it being the close of the fiscal year. We began writing this "scandal sheet" seven years ago, when Dan Vieregver was S. C. and while we have not been at this task continuously since then, much of the time we have. Would not have missed the experience, for it has been valuable, but am sufficiently unselfish to let the other members have an opportunity and pledge them my co-operation in every way possible.

Official Reporter.

Rail net promises to do better than gross. Hoarding gold is treason.

WHOLESALE DRUG PRICE CURRENT

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

Table with multiple columns listing various drugs and chemicals such as Acetic, Boric, Carbolic, Citric, Muriatic, Nitric, Oxalic, Sulphuric, Tartaric, Denatured, Grain, Wood, Alum-Potash, U.S.P., Muriate, Arsenic, Balsams, Barks, Berries, Blue Vitriol, Borax, Brimstone, Camphor, Cantharides, Chalk, Crayons, French Powder, Copperas, Cream Tartar, Cuttlebone, Dextrine, Extract, Flower, Fuller's Earth, Gelatin, Glue, Gum, Aloe, Barbadoes, Arabic, Gualiac, Kino, Myrrh, Shellac, Orange, Honey, Hops, Hydrogen Peroxide, Indigo, Insect Powder, Lead Acetate, Licorice, Leaves, Lime, Lycopodium, Magnesia, Menthol, Mercury, Morphine, Mustard, Naphthaline, Nutmeg, Nux Vomica, Oil Essential, Opium, Paraffine, Paper, Petrolatum, Pitch Burgundy, Plaster Paris Dental, Potassa, Potassium, Potassium, Potassium, Quassa Chisp, Quinine, Sal, Soda, Turpentine, etc.

Official Reporter.

SHOE MARKET

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

The Rise of the Small Town Store.

Much good has come out of the conventions in the early weeks of this year. One little thought came out of the Indianapolis convention indicating the drift of consumers back to small towns. This action isn't entirely the result of the depression, for we learn from President Hoover's Committee of Research on Recent Social Trends that "as young as was the depression when the 1930 census was taken in April of that year, the returns showed that in every state, during the previous year, about twice as many persons came to the farm from the city as left it for the city. Many of those leaving the city were once farmers or farmers' sons who saw in rural life the security of at least a self-sufficient existence."

There is no question that since 1929 there has been a definite swing back to the farm and village. Not only by those who have lost employment, but by some who want the freedom and security of country life.

Our Western manager, B. C. Bowen, emphasized this at the Indianapolis convention—"that many a merchant in a small town was finding consumptive power in pairs increasing, although the price per pair might still be very low." What effect is this return to the country going to have on the distribution of shoes? Because the depression was being solved for the individual back in the hills, the topic became one of increasing interest to him. Later, Herb. Lape told him of a visit recently made back to the farm on which he was born—near Plain City, Ohio. Mr. Lape, in talking with the farmer, enquired who the two fine looking young men were who were working about the place and was informed that they were the farmer's sons. Mr. Lape said: "They don't look like farmers." To which the farmer replied: "No, they are not; but they are going to be. They are back from the big city."

Time alone will tell whether the widely heralded trend towards little industries spotted everywhere over the country will take the place of concentrated factory centers. Ford is offering a plan for decentralizing his automobile making. His is no new suggestion, for perhaps the finest example of diversification of industry is that of St. Louis shoe organizations, for they spread shoemaking plants over four states adjacent to that market.

It is quite likely that the number of people having a minor job in shops and factories and a major job on the farm will rapidly increase in 1933. The significance of these great migratory movements now going on indicates that from now on we are going to see greater mobility of population. Migration from the farm to the city was a tremendous movement in the past fifty years. Now we are seeing a kindred movement, already estimated as being above ten million persons from the city back to the farm. To-day

it should be noted that rural America has more than half the children of the Nation.

If old forms of social and community life are undergoing considerable modification and new forms appear in their place, then it is up to the merchant to fit his business into the changing situation. This thing is certain—the growth of the small town merchant's business will increase independent little family shoe stores. It will also decrease chain store expansion because the chains are essentially urban structures. These small town businesses will be stimulated by co-operative interdependence between the source of supply and the merchant.

The 1930 United States Census of Distribution showed that rural general stores still accounted for one-tenth of the retail trade in places of less than 10,000 population, and hence for about 3 per cent. of the total retail trade of the Nation.

Just as the open country has discovered a new interdependence with the rest of society, so villages or small towns find themselves in a changing situation. The village finds itself at the crossroads for city travelers and visitors from other villages.—Boot and Shoe Recorder.

Florida Fruit Growers Repeating Michigan's Experience.

Sebring, Florida, Feb. 25 — That Michigan has no monopoly upon the trials and tribulations of fruit growing and marketing at a profit this writer is fully persuaded after attending a South Florida fruit "exchange" meeting on the evening of George Washington's birthday, Wednesday of this week. Although the cherry is not a major crop in Florida the state has followed Michigan in giving similar recognition to a crop rapidly growing in favor, by electing a Strawberry Queen, with appropriate ceremonies this week, culminating on the birthday of the Father of the Country.

The particular affair, to which I refer, was announced as an initial meeting designed to establish a program of progress, designed to save the citrus fruit industry from complete disintegration, and the speakers gave the impression that it was approaching that point. It was held in the "Exchange" warehouse, a very large galvanized iron building. There was no heat of any sort other than the warmth of the speaker's enthusiasm and the reader can consider for himself the degree of temperature which would exist in any of the co-operative warehouses in Michigan on Wednesday evening of this week without artificial heat—and an "exchange" down here is, in its essential elements, a "co-op." in Michigan—at least in purpose.

Coincident with the outlining of the "program of progress," the participants were partaking of one of those delectable "covered dish luncheons," of which I have frequently spoken. The tables were decorated with three rows of oranges in the center, which were a part of the menu, and entwined in them was a plenty of blossoms to pleasingly add to the beauty and fragrance of the ornamentation.

Reminiscent of a Washington day luncheon in the North country there were several cherry pies in the food supply, which was served cafeteria style, a favorite method, at these informal gatherings, which are frequent among the populace in Florida, to which the winter visitors most kindly take—either afternoon or early evening—any time at all in fact. Florida seemed to have been, like Michigan, cherry conscious this week. The gro-

cery stores made displays, aided by leaders of canned cherries and the cherry labels in the windows. I saw one exceptionally artistic window—the scheme built around a very good picture of General Washington, various sizes of canned cherries with the streamer at the top. Usually the window display was a grouping of the cans in different sizes and a variety of labels. I saw a number which I recognized as having been packed in Michigan plants.

Judging from the remarks of the evening I think that the citrus organization, as now operated, could learn something from Michigan's cherry growers and other organizations, which co-operate in a more independent way and are not obsessed with the notion that there are various other factors than putting an orange sapling in the ground, let the ripened fruit drop into a receptacle and then expect a trucker to come along and get them. Let me emphasize that this is not the common thing at all and that the mental and muscle attention to most groves is a compliment to the intelligence and industry devoted to them. There is, on the other hand, evidence of the other sort in the abandoned groves, smothered with moss and given no attention at all, quite as we see it duplicated in orchards of peaches, plums, pears, apples, cherries and the whole array of fruits adapted to Michigan's wonderful fruit belt, in which many orchards are going to ruin through neglect.

Monday of this week we drove to Canal Point, a round trip of about 175 miles. The territory within our drive comprises one of the sections of tropical Florida in private enterprise and public interest is being united in the undertaking of market gardening—huge in its conception from a Northern point of view. I thought I had seen something of gardening in other states where the soil and natural location for the market were both favorable. But if you will excuse the expression—I had seen nothing, as compared with the glades country, where the grower is informed and enterprise is applied. Here is a country of unknown depth and richness of soil, just now—so far as we know—being uncovered to the sun since the world was made, where even in February, the bright sun shines and garden crops grow without compare; where one accustomed by near three score periods of snow and ice as associated with winter and hot houses of glass a necessary part of vegetables for the table, is astonished with the bounties of nature under a different slant of the sun.

Just now the strawberries and wax beans are in their abundance of harvest. This is the week of strawberry festivals and (as already said) a strawberry queen has been chosen and—presumably—crowned, just as Michigan pays tribute to its delightful spring specialty, the cherry. Two years ago I wrote of an airplane load of straw-

berries leading the crop to the New York market. Driving along this road for a distance of twenty-five miles we could get glimpses through the tropical growth of palm and cypress and oak—and scores of others not familiar and not yet removed—areas of truck crops so far as the eye could see and workers almost beyond number gathering the crops of various shades and kinds.

Many new shacks and some new houses are being built along this highway. A few houses are distinct for some architectural difference, buildings brightly painted and the yards pleasingly landscaped for a space of 100 x 300 yards. The excuse for the difference was not evident, except that it might indicate the residences of the employees of the state fish hatchery, which seems to be located in the vicinity of these houses, which were different. Thirty-five miles of the highway which we traversed was originally a toll road, but was taken over by the state a few years ago, perhaps because the gasoline tax and the toll tax, combined, brought protests and was not productive of increased travel and revenue—just as the U. S. Government has learned something from its three cent charge on letter mail.

The gas tax in Florida is 8c per gallon. Florida issues license plates for the rear of the car only and many cars now carry a metal tag, at front or rear, similar in appeal or import to those fastened to cars in the late Presidential campaign. These read "Reduce the Gas Tax." With car license tags applied regularly only at the rear there is more room for adornments in front, not vacant for cars of other states, and which are made use of many times for community identification, as well as largely for a state emblem.

Harry M. Royal.

Corporations Wound Up.

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

Laedi Furnace Co., Detroit.
 Universal Fur Farms, Baseline.
 Transcontinental Hotels, Inc., Detroit.
 Ruppel-MacRae Co., Detroit.
 Green Auto & Battery Service, Detroit.
 Checker Oil Co., Detroit.
 State Manufacturing & Lumber Corp., Grand Rapids.
 Favor Manufacturing Co., Inc., Detroit.
 Ferro Concrete Construction, Detroit.
 Tinsey-Bayer Iron Works, Detroit.
 Neller-Smith Funeral Co., Lansing.
 Drake Cattle Co., Detroit.
 Small-Ferrer, Inc., Detroit.
 Industrial Standards Corp., Detroit.
 Mapes-Nebelius Cadillac Co., Grand Rapids.
 Kerr Land & Investment Co., Detroit.
 J. W. Wells Lumber Co., Menominee.
 White King Land Co., Marquette.
 Hunter Construction Co., Detroit.
 Northville State Savings Bank of Northville.

Positive protection
plus profitable investment
is the policy of the

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

OUT AROUND.

(Continued from page 9)

If, when your manuscript is completed, you will kindly permit me to go over it, I will gladly tender you such suggestions as may seem to be valuable to me.

I don't want a penny for this service, if it should prove to be a service to you, or any credit in any way. My sole interest is in assisting you to make your history as complete and comprehensive as possible, because it will probably be the only historical record which will go down through the ages.

I am now too old and too busy to undertake such a gigantic task, much as I should like to do it if I were twenty years younger.

I do not know whether Mr. Clingman ever actually got started on his topic, but he died a month or so ago. Because three good men and true announced their intention of writing the history and all died soon after making the announcement I think I will never make any statement along that line, for fear I may be immediately called to my fathers.

I am in receipt of a letter making enquiry as to publications describing the geological changes which resulted in our Michigan rivers changing their courses and outlets from time to time. The most complete work is Monograph 53, the Pleistocene of Michigan and Indiana, by Frank Leverett of the U. S. Geological Survey. I believe this publication may be obtained from the Superintendent of Documents, Washington, D. C., at a cost of \$2.50.

Grand River had a number of changes in its course during its history. A full description of these changes would require about one hundred pages as large as the Tradesman. At one time Lake Chicago, the predecessor of Lake Michigan, extended much farther Eastward, half way to Grand Rapids. Grand River at that time spewed into old Lake Chicago, near Lamont, but it had several other outlets prior to that time. This old glacial Grand River was very much larger than the present Grand River and filled the valley from bluff to bluff, making the river a mile or more in width. It spewed out so much gravel that these deposits have played a very important part in the economic life of the city of Grand Rapids. If my correspondent once gets interested in the glacial history of this river he probably will be drawn far afield, because its history is only a part of a much more entrancing and amazing story. If he does not care to obtain a copy of the publication mentioned above from the Federal Survey he can call at the Grand Rapids public library and read Monograph 53 to his heart's content.

Ever since I can remember the appointment of postmasters has made them the footballs of politics. The appointment power is in the hands of the local congressman, except at the home town of the U. S. Senator, where custom makes the appointment the prerogative of the senator. If the politics of the president is not in harmony with that of the senator or representative, the chairman of the state central committee of the political affiliation of the president is "it." During Cleveland's administration the

power to decide on who should hold the Federal offices in the state was delegated to Don Dickinson in Eastern Michigan and Isaac M. Weston in Western Michigan. Of course, they made wretched work of parcelling out the offices, because they had no proper conception of the needs and requirements of the communities in which the loaves and fishes were located. Under existing conditions neither Senator Vandenberg nor Representative Mapes will have anything to say as to the identity of the successor of A. E. Davis, Postmaster of Grand Rapids. The chairman of the State Democratic committee will be the sole authority. It so happens that we have a postmaster who has never permitted politics any lodgment in the office. Employees have been appointed solely because of their fitness and experience. No one has been retained or released because of his political activity or his friendship with any political boss. Because efficiency in doing the work at hand, instead of activity in packing caucuses is made the sole criterion of continued employment, the postoffice has come to be regarded as one of the most efficiently managed in the United States. The term of the present occupant expires Oct. 16. Nearly every man who means anything in Grand Rapids has expressed a wish that the present occupant be retained. The newspapers and the Association of Commerce have been very outspoken in their support of Mr. Davis. I am wondering if our Democratic friends will insist on the appointment of a man who wants the job because of his political activity or whether they will listen to the voice of the people and decide to retain a man who stands for efficiency instead of political expediency.

Following is only one of several hundred letters I have received on the subject.

Mt. Pleasant, Feb. 28—We to-day received our refund check on oleo tax illegally collected. Thanks to the Michigan Tradesman for calling our attention to this. N. D. Gover.

I am certainly very much gratified that I have been able to help so many of my grocery and meat friends secure the \$12 refund due them in this matter. Unfortunately, too many of my readers did not happen to notice the original article I printed in the Tradesman on the subject of the refund. It is paid as the result of a decision of the United States Supreme Court that the oleo tax law does not apply to oleo made from vegetable oil. The refund is \$400 per year for a manufacturer, \$2000 a year for a jobber and \$6 a year for a retailer. If any animal oleo was sold in the meantime the refund does not apply. In making claim for rebate, the dealer must use a blank furnished by the Internal Revenue department (the Tradesman has a supply on hand) and the person who fills it out must be sure and state when and where vegetable oleo was purchased. The name of the seller must also be given. The stamps sold by the Government should also be enclosed, but this is not imperative, because the revenue offices have this information on file. Any clerk in any revenue office will cheerfully furnish any in-

formation requested by the applicant for refund. In filling out the blank the proper entries will be apparent except under two headings, No. 3 and No. 8.

Under the Item No. 3 (character of assessment or tax) write "Special taxes oleo retail dealer, colored or uncolored oleomargarine."

Under Item 8, where it says "The deponent verily believes that this claim should be allowed for the following reasons" fill in as follows:

"Claimant paid the special taxes sought to be recovered by the Act of August 2, 1886, as amended. The tax was paid in order to sell a product which product was a mixture composed entirely of vegetable oils, salt and skimmed milk. The product was not such a mixture or compound as were, prior to July 10, 1931, included in the definition of oleomargarine as interpreted by the Supreme Court of the United States in the recent case of Miller vs. Standard Nut Margarine Company of Florida (decided Feb. 15, 1932,) and its sale was not subject to the special taxes required by the oleomargarine law to be paid on the sale of oleomargarine."

The Michigan cookie bakers have been figuring costs on the cookies they have been selling as low as 7 cents per pound and have come to the conclusion that they have been losing money on every sale they made on that basis. Without any unity of action they have voluntarily and individually advanced the price to 9 cents, which is still too low, in my opinion.

E. A. Stowe.

Proceedings of the Grand Rapids Bankruptcy Court.

(Continued from page 14)

Jewett & Sherman Co., Milwaukee	2.07
Thomas M. Royal & Co., Phila.	327.25
Burroughs Adding Mach. Co., G. R.	5.00
Daniels Co., Grand Rapids	8.50
W.K.B.Z. Station, Ludington	26.50
Fremont Baking Co., Fremont	123.00
Henry Leo Kuhn, Detroit	25.00
Armour & Co., Chicago	16.38
Jewett & Sherman, Milwaukee	10.77
Lee & Cady, Grand Rapids	92.02
Peoples Milling Co., Muskegon	.80
Reid Murdoch & Co., Chicago	214.15
Steindler Paper Co., Muskegon	13.46
V. C. Milling Co., Portland	19.61
White Lake Lbr. Co., Montague	19.47
White Lake Market Association, Whitehall	7.00
Cramer Fruit Co., Muskegon	13.87
Jiroch Tobacco Co., Muskegon	12.23
Kraft Co., Grand Rapids	5.23
Echkrich & Sons, Muskegon	8.50
Swift & Co., Chicago	8.75
C. W. Mills Paper Co., Grand Rap.	3.70
Waller Bros. Ice Co., Whitehall	36.10
Fred Kokx, Hart	12.45
W. Meinert, Whitehall	20.00
G. Wissmann, Whitehall	12.50
Whitehall Plumbing & Heating Co., Whitehall	188.22
Lyman T. Covell, Whitehall	326.48
Arctic Dairy Products Co., Grand Ledge	88.00
Bexker Bros., Grand Rapids	10.00
A. L. Burt, Fremont	604.62
Corn Products Sales Co., Grand R.	34.90
Fremont Water Tax, Fremont	23.31
Fremont Lumber & Fuel Co., Fremont	10.32
G. R. Paper Co., Grand Rapids	11.12
E. B. Gallagher & Co., Grand Rap.	69.42
James A. Harper Co., Kansas City, Mo.	30.64
A. Hartsema, Muskegon	45.00
B. Heller & Co., Chicago	5.82
Hume Grocery Co., Muskegon	118.74
Hilker & Bletsch Co., Chicago	15.40
Joslin Ins. Co., Hart	7.50
Messenger, Hardy, McGowen, Grand Rapids	8.76
C. W. Mills Paper Co., Grand R.	39.60
Ralston Purina Co., Detroit	40.70
W. W. Richards Co., Muskegon	64.40
Ad. Sidel & Sons, Chicago	7.56
Swift & Co., Chicago	43.58
Saniwax Paper Co., Kalamazoo	157.90
Red Star Yeast Products Co., Milwaukee	55.40
Geo. Van Dyke, Fremont	8.00
David J. Vereeke, Cleveland, Ohio	200.00
Walter Milling Co., Fremont	27.27
Watson-Higgins Milling Co., G. R.	24.00

Wolverine Spice Co., Grand Rap.	80.70
Wilson & Co., Chicago	33.87
Champion Mach. Co., Joliet, Ill.	805.00
Old State Bank, Fremont	525.00
Fremont State Bank, Fremont	250.00

Interesting Meeting of Lansing Grocers.

Lansing, Feb. 28—Regular meeting of the Lansing Grocers and Meat Dealers Association was held at Swift & Co.'s branch, 300 North Larch street, Thursday evening, Feb. 23.

Meeting called to order by President Sobrosky.

J. N. Willard, President of the Bank of Lansing, explained the governor's proclamation as it affected banks in all parts of the state. Meetings of bank heads, with attorneys, are trying to find a solution to the various problems, with but little success. He advised that merchants hold returned checks and send out statements for the amount of the check to the writer of the check or to the one who received it.

Motion made by Howard Long and seconded by John A. Affeldt that the Association give a rising vote of thanks to Mr. Willard for his kindness in coming to our meeting and explaining the details of bank problems. Adopted.

Gus Kopietz, chairman of the banquet committee, reported that 253 were served at the banquet. Report was accepted and banquet bills ordered to be paid as soon as money could be obtained.

Paul Schmidt brought up the suggestion to see if the Lansing merchants would be interested to turn cash basis. Discussion followed.

President Sobrosky turned the matter over to the trade interest committee, with Mr. Affeldt and Mr. Wilford to assist.

Several wholesalers were called on for their views of the matter and how their companies felt toward credit. Their answers were more or less indefinite. They seem to be just marking time, the same as we are.

A letter from State Secretary Hanson was read concerning a garnishment bill before the state senate; also asking about our per capita dues to the state association. Tabled until our funds are released by the bank.

The winners of the grocery orders to be given away on the estimating contest are:

- East Side grocery, \$20.
- Eno Ayers grocery, \$10.
- J. F. Smith, \$5.
- Wordell grocery, \$3.
- Chas. C. Decker grocery, \$2.
- Bills: For flowers, \$9.

Card of appreciation from Margaret Kapietz.

We had the pleasure of having with us the new market master and the sealer of weights and measures.

K. Olsen, Sec'y.

Phone 61366

John L. Lynch Sales Co.

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

Business Wants Department

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

FOR 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

Questions For Congress To Ponder Over.

Gradually it is dawning upon the people of this country that the Reconstruction Finance Corporation, as at present constituted and operated, has within itself the elements of disaster for the National Government unless a way is discovered to make harmless the potential possibilities of ruination for the Nation's Treasury and its credit structure.

At the time the R. F. C. came into being no one conceived the possible uses which the organization would be put to. Likewise Congress, in its haste to adopt remedial measures, did not give sufficient time and thought to the problem. As a result, we have an increasing number of people who are asking seriously, Where will this stop or how far can the Government go with the public monies to bolster a decaying or rotten financial system?

Since the fateful day in 1929 when prosperity departed for places unknown practically everything suggested by financiers and big banking institutions has been predicated upon the fallacious theory that creating new debts to pay old debts would put us back on Easy street. Of all the brainstormers of our so-called best minds the R. F. C. stands out to-day as the most colossal example of futile expediency ever originated by Congress. No wonder the country is asking questions and demanding an answer.

For generations past it has been the accepted theory that when an individual embarked in business he did so at his own risk. True, the Government placed certain restrictions and safeguards to assist or protect him against dangerous situations that might arise during the course of his business life, but beyond that the Government did not promise or guarantee the safety of his investment. Therefore, when the R. F. C. attempted to underwrite, as it were, payment of obligations incurred in previous years and during the course of abnormal business conditions or when the R. F. C. attempts to thaw the frozen assets or rectify the mistakes of big business on the principles that the creditors are the innocent sufferers of a condition over which they have no control, then the question arises in the mind of the public, How and when did such rights originate? Are not all the people of this country to-day innocent sufferers or is it only those who bought stock and bonds at fictitious prices, sold by unscrupulous institutions with the promise of large profits, which are suffering? Will the Government admit that when an individual buys stocks or bonds with the intention of profiting thereby such individual should receive special consideration and his dividends or interest payments come out of public funds in the event the operator is unable to pay? If this contention is correct, then the individual who invests his money in business for himself should be accorded the same treatment if his profits are curtailed or wiped out through no fault of his own.

The injustice of the present situa-

tion lies in the fact that the small business man or individual, who is the unsung hero for the past three years, must take his loss without a whimper, while the R. F. C. takes the rap for the big fellows. The theory that benefits will trickle from the top to the bottom is chimerical, pure and simple.

At the present rate of spending if the R. F. C. is allowed to continue on its course the eventual bankruptcy of the Federal Government is well within the realm of possibility. Already difficulty is being met in raising money by short term loans. Banks and financial institutions are showing extreme caution if not fear in making further loans. There is talk of combining all short term issues onto one big long-time bond on the presumption that this will ease the credit situation. Yet practically every state and large city in the country, as well as many of the smaller communities, are asking for loans for almost every conceivable project all of which must eventually be paid by the tax payers.

The question is being asked by men reputed to be deep thinkers and students of financial affairs, Would it not be better to allow a top heavy and tottering institution to go down rather than endanger the credit of the Government? What good will it do to save these corporations if in doing this the Government must lose its own financial soul? Would not the entire Nation be considered as bankrupt in such a case? Would not the bond holders go down with the rest of us? Would not chaos and unemployment be increased many times over with the National Government insolvent? These are questions for Congress to ponder upon.

In the meantime the R. F. C. should be used for the payment of debts or interest thereon. No new financing. No salaries, commissions, fees, royalties, compensation or any other such obligations. No further extensions of investments. No new buildings of any kind, including the so-called self-liquidating projects. If this program were adopted it would practically put the R. F. C. out of business as it should be.

Having gone thus far Congress should come to the assistance of the entire Nation by a compulsory downward revision of certain public and private debts, enough to give every business institution the ability to meet its obligations with to-day's revenues, without the necessity of further borrowing. Thus, without interfering with our present monetary system, inflation or deflation would disappear as an issue and the credit structure of the Nation would soon be restored to a firm footing. With this plan in effect the need for welfare relief would also vanish in a short time. This is a drastic remedy, no doubt, but desperate situations call for desperate measures, and the sooner we as a Nation take our medicine the quicker we will be back on our feet again. Has Congress the nerve to do this. Or will it seek refuge behind technicalities to avoid taking action?

A. C. Martin.

Fruit and Vegetable Supply of Corner Grocer.

Sometimes we see Mrs. Smith or Mrs. Jones pass by with arms full of assorted chain store merchandise. These same people may owe us past due accounts; we scratch our heads and ask: "Why do they go to the chains when they have money, but come here when wanting credit?" It is often true and often our own fault. The point is Mr. Grocer complains because people are so inconsistent.

But put the shoe on the other foot. Are the grocers consistent? Are they loyal to the ones who serve them in season and out?

No grocer can be successful to-day without an up-to-date fruit and vegetable department. In the larger cities this is more easily accomplished than in smaller towns. Most dealers in small towns tie up to some dependable trucker working out of the larger centers. They expect service from him the year round. They demand fine fresh fruits and vegetables at prices to compete with chain and other dealers.

In the off season many truckers operate at no profit, but continue to give service as in the heavy season. The regular trucker gets up early, year in and year out, in order to give service and if through some mishap or weather condition he may be delayed from making his regular scheduled time he is criticised severely because the grocer was unable to get his fruits and vegetables out on the earliest delivery.

But let some wandering peddler come along with an ancient sedan loaded down with oranges, lemons, cantaloups, etc., offered at twenty-five cents a case less than the regular truckers price. A sale is made on the spot. West Michigan was over-run with such peddlers last summer. They, of course, were trying to make an honest living and had every right to do so. But where are they as soon as the season wanes? Gone, only to reappear when warm weather and lower operating costs make it profitable to chisel in on the business that belongs to the regular truckers or fruit houses. Those who serve us faithfully and well in winter as well as summer deserve our patronage.

The grocer will buy an ordinary supply from his dependable trucker, but when some stranger comes along he will buy an over supply, thinking he must get his full share of the bargains. But when, to his regret, he finds the quality poor and showing heavy decay, it is impossible to get redress, as the stranger is gone and may not reappear for some time.

On the other hand, if any goods bought through regular channels are found to be in poor condition we expect them to be made good at once.

We should be loyal to our regular trucker or fruit houses, even at the apparent loss of a quarter on an item here or there. Ten chances to one our bargain was not as big a bargain as we imagined. Quality, weight or count, unnoticed at time of purchase, often offset any price advantage.

And occasionally the grocer may need credit for a short time. Who gives it to him? Does he turn to the itinerant peddler? No. He goes to his regular source of supply; his wholesale fruit house or year round trucker.

But still as he sees Mrs. Smith or Mrs. Jones pass by with an armful of assorted chain store merchandise and asks, "Why are not the ones I serve loyal to me?" he should also ask himself "Am I always loyal to those who serve me best?"

Consistency, thou art a jewel.

Sam Sugarsax.

Youthful Scholars.

In the creation of its new Society of Fellows, Harvard University is making a unique and what may well prove to be an extremely significant experiment in educational methods. Twenty-four young men, chosen for the promise they have shown as scholars, are to be the "junior prize fellows" of this society and awarded not only free tuition, board and lodging but also an annual stipend over a three-year period. Their sole obligation will be to pursue their own paths of research and study. Their objective will not be college credits or degrees, but productive research.

For a long time President Lowell has been eager to establish such a community of young scholars, free of what he has termed "the strangle-hold of the Ph. D.," in the belief that no better way could be devised to raise the intellectual standards of American scholarship. It has tremendous possibilities, not only in the work which these junior prize fellows may themselves actually do, but also in the stimulus it may afford to creative work in general. It should provide an opportunity for scholars of talent to get at the work they really want to do before their energies are sapped and their enthusiasm killed by the drudgery of meeting academic requirements for university appointments.

It is impossible to tell what may come to the Society of Fellows, but it is worth noting that a somewhat similar organization for purely original scholarship in Trinity College, Cambridge, England, has contributed more than half the British winners of the Nobel Prizes.

Glass Novelties Selling.

Pressed and blown tableware and novelties have been moving in fair volume, with some few items proving good stimulants for present sales. Manufacturers have gone back to the storerooms for old molds for ware popular in bygone days. To many, the variety of mugs, decanters and similar pieces coming into the market as a result of this move are entirely new pieces, so long have they been out of popular fancy. Often the mere showing of these items and not the repeal movement has tempted sales. The slowness that has marked the demand for plate glass has not abated in any way. Window glass is quiet.

A man without a destination never arrives anywhere.

MODERN CUTS OF PORK

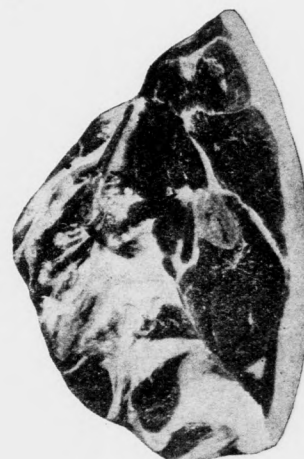
This is the twentieth of a series of articles presenting modern methods of cutting pork which are being introduced by the National Live Stock and Meat Board.—Editor's Note.



Art. XX—Cut 1

THREE MAJOR CUTS OF FRESH HAM

This portion of this series of articles presenting modern cuts of pork is concerned with the successful use of each of the three major cuts of the fresh ham—the butt, the center, and the hock. The photograph at the left is marked to indicate these major cuts.



Art. XX—Cut 2

TWO WAYS TO USE THE FRESH HAM BUTT

The aitch bone in the ham butt makes this cut difficult to carve as a roast and detracts from its appearance if sliced. The suggestions to be offered here, which include the removal of the aitch bone, make this cut more satisfactory either as fresh ham steaks or fresh ham roll. Cutting the ham steaks, as one way to use the butt, is described in this article. The fresh ham roll will appear in our next issue.

FRESH HAM STEAKS



Art. XX—Cut 3

1. Remove the aitch bone, leaving the butt attached to the ham.



Art. XX—Cut 4

2. Take slices from the boneless butt. Cut parallel to the center section indicated on the ham shown in the first picture.



Art. XX—Cut 5

3. Continue to slice the butt until the center section is reached.



He Knew What He Was Worth

When a Kalamazoo man applied for a job the other day and was told he would be paid all he was worth, he got madder than a hornet and stated very emphatically that he could not and would not work for such low wages.

If that man should ever attempt to run a business of his own, he would be just the kind of chap who would kick on the price of a safe, no matter how low it was, leave his account books and valuable papers exposed and then when the fire licked them up he would charge the whole thing up to his ding blasted hard luck.

BE SENSIBLE BROTHER AND GET BUSY

and write us to-day for prices on a first-class dependable safe. It means really more to you than it does to us, because while we would make only a fair profit on any safe we sold you, you would lose what you never could replace if you should have a fire and lose your books of account.

Grand Rapids Safe Co.

Grand Rapids, Michigan