

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Fiftieth Year

GRAND RAPIDS, WEDNESDAY, APRIL 19, 1933

Number 2587

What America Means To Me

My country owes me nothing. It gave me, as it does every boy and girl, a chance. It gave me schooling, independence of action, opportunity for service and honor. In no other land could a boy from a country village, without inheritance or influential friends, look forward with unbounded hope.

My whole life has taught me what America means. I am indebted to my country beyond any human power to repay. It conferred upon me the mission to administer America's response to the appeal of afflicted nations during the war. It has called me into the cabinets of two Presidents. By these experiences I have observed the burdens and responsibilities of the greatest office in the world. That office touches the happiness of every home. It deals with the peace of nations. No man could think of it except in terms of solemn consecration.

HERBERT CLARK HOOVER.

To-day is Patriot's Day

Home Baker Flour

The Ideal Family Type

Fancy Quality
Low Priced
Satisfied Consumers

Made to our own formula Home Baker embodies all features to please the most exacting house wife.

Sold by Independent Dealers Only.



LEE & CADY

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



STIMULATES YOUR SALES TOO!

Fresh coffee, science declares, is a stimulant; it puts new energy into people. Chase & Sanborn's advertising carrying this message to the public is building up new business for this famous coffee.

Dated Coffee will stimulate your sales, too. Push it. Display it prominently and suggest it to every customer. You'll realize increased profits and gain all the additional advantages of the Standard Brands merchandising policy—frequent deliveries, small stocks, quick turnover and fast profits.

CHASE & SANBORN'S DATED COFFEE

Product of STANDARD BRANDS INCORPORATED

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

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



A complete line of canned vegetables and fruits

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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.

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

SOME HIDDEN ASSETS

They Reside in the Persons of Store Employees

Down in Oklahoma they tell of a rancher lad left with 640 acres on his hands and the all-American wish to get on in the world. He raised some scrawny cattle, he did some indifferent farming, and finally concluded at age 29 that this lonely, none-too-fertile ranch was a graveyard to his vaulting ambitions. Consequently, he applied to a real estate man who spent some of his money finding and persuading some young engineering fellow to take the ranch off his hands for a fraction of the cash it represented.

Oklahoma Bill took his cash assets, divorced himself from his wild and woolly West and traveled East where Bill finally wound up as a time-keeper in the office of a Chicago packing plant and worked at the respectable salary of \$27.50 per week for a number of years.

Some years later Oklahoma Bill visited the home region and discovered to his complete surprise and chagrin that his former 640 acres was one wonderful oil field.

There it was, 640 acres of black gold on which flourished oil derricks as thick as the law allowed. Each one was belching an interminable flow of filthy lucre until the governor of the State had to call out the militia to stop the flow of wealth that came in such quantities the country could not use it all.

I realize I am not talking to ranch owners. I am talking to independent grocers who have some mighty nice stores in this vicinity. Some of you read; some of you profit by your reading as is evidenced by the way you buy nowadays as compared with a year or two ago. You have improved things in the matter of better, more modern merchandising arrangements within your stores. You have also learned something about the connection between planned window displays and total sales. You have learned

these and a number of other things that I might mention and have found these improvements are real assets.

But let me remind you that there are assets hidden, assets beyond these material items, that are as yet barely touched and which for the most part are not only totally unknown but even unsuspected by the major portion of Independent Grocers throughout the country.

In the era which apparently ended with October 1929, it was easy to get into business and to stay in business. There were few failures, lots of lucky breaks, and a general feeling pervading all that "All's well with the world." No matter how slow or how stupid, there was profit for all. We passed up in those days more chances for profit than we now have as a total opportunity. If employes asked for a raise, they got it. If the force asked for some help on the delivery, you not only added a man, but got another truck. If the boys used too much twine and wrapping, what of it? You knew they did not know a great deal about the merchandise, but why worry? People, you figured, knew they had to eat and what they wanted to eat. You knew the boys did not realize what overhead was, but why bother them about that as long as they did their work? You knew some mistakes were happening. Some were bad enough so that you had to fire one or two lunkheads, but you had no great reason to squawk. Your profits kept rolling in.

But to-day it is a different tale altogether. Every little item is watched—must be watched. It is a question of life and death. How long do you expect to live in this highly competitive field? You have to sit up nights to think things through. But it is a profound truth that one can watch most carefully and not see; can listen attentively and not hear. No less a person than Rousseau once said, "Much philosophy is wanted for the correct observation of things that are before our eyes." And you know who it was said, "He that hath ears to hear, let him hear." Therefore, with no lucky breaks in sight for anybody and necessity urging us all to the limit let me say it with all the emphasis I can lay upon it without being bizarre or ridiculous that the greatest assets remaining to any of us in large business or small—whether we be Independents, Co-operatives, or members of the regular Chain gang—are those assets which dwell within the persons of those who work for us at a price. Let me explain.

Let us assume that we know the grocery business as it should be known. Now, if we could perform a miracle and suddenly have each of our employes imbued with interest in the 'business like ours so that they would

understand as thoroughly as we do what overhead means, would automatically cut down on needless expenditures, would go after things with the same spirit that we do, and would put in the extra hours we do unasked in order that the business may run, would we not see things improve? We would without any question.

Is this asking too much of employes? No, I think not. Can anything be accomplished through our employes? Yes, I not only think so, I know by actual experience. However, even when one is saying his prayers, it is well to remember that we do not get something for nothing. Then, how can we get these desirable extensions of ourselves in our employes?

Hold store meetings! If you have only a clerk or two, sit down with them at least once a week and go over some one item that has been begging for attention. If your coffee mill or your meat grinder were out of whack, you would take time out to set it right. How much more, then, ought you to take time out to adjust ideas in the minds of your human aids.

Do not mistake my meaning in this plea. This is no panacea to the lame, the halt, and the blind in the grocery business. The grocer who is too tight to remodel, who cannot appreciate modern merchandising, who thinks advertising is hooey, who never reads a trade publication because he knows it all—that fellow probably needs a conservator and not a store meeting. No, it takes a live grocer to conduct a store meeting and one with a head level enough not to expect sales to jump 10% over night just because he led the meeting. But you fellows are not that way.

Why, then, do so few independent grocers hold store meetings? The three chief reasons are:

1. We do not realize the significance nor the value of store meetings.
2. We do not know how to conduct store meetings.
3. We fear our sales people will object.

1. All of us know that salesmanship is a real job and that selling food, in particular, requires some little cultivation. We also know it took us years to attain our present proficiency. We know also that we have not learned it all yet. Likewise we know that ordinary schools do not specialize in preparation for grocery store sales. Now, then, it necessarily follows that if grocery sales is a real job, and if you or no one else is definitely preparing new employes for that job; then by all the rules of logic and good sense your employes are not learning the things they could—they are just coming up Topsy-like with neither science nor art in their efforts. They are therefore in no position to appreciate why customers prefer the store around the corner

FULL AND COMPLETE

The legal representatives of Senator Couzens write me that they are not satisfied with the statement I made in this location in our issue of April 5. They insist on a "complete retraction."

I therefore make a complete and unqualified retraction of the entire article which appeared in our issue of Feb. 15 concerning Senator Couzens and herewith express my regret that the article should have been published in the Tradesman.

E. A. Stowe.

nor what that indefinable something is that commands customer attention for the other fellow. Do the big merchants of our cities do anything about this? I could tell you of some who accept salespersons only upon assurance that they have satisfactorily completed a sales course. Do the Chains do anything about this? You know as well as I do that their Manuals of Sales and Store Operation are compulsory reading for all who would get or hold a job. And to make sure their employes understand, they hold regular sessions under supervisors who see to it that they do understand and then practice what they read.

2. It is a strange thing that this activity has no well developed parallel among independent grocers. The Federal government spent thousands of dollars on the Louisville Survey, an immense piece of specialized educational research for grocers that few have used or even known about. To those who have known about it and who have realized that the big firms were wise, the store meeting has seemed like an impossibility because it takes a special sort of a fellow to conduct a store meeting that is worth while. Therefore the independent grocer gets overly modest and weakly states it is all off because he is no good at making speeches. It will do us no good to pooh-pooh at the educational efforts of the Chain. They are after profits and they know those educational efforts are needed to get them. It does us no good to blush and weakly stammer the stale wise crack that we are not "school marms." When we did not understand the finances of the business, we made it our business to discover the principles of that intricate business. When we did not understand how to buy, we got busy and learned. Then, if it is necessary to teach our employes certain principles and fundamentals, let us get at it in the same spirit and get it done.

We must teach our employes to sell—to increase the average sale.

We must improve the co-operation within the sales force.

(Continued on page 17)



Lines of Interest to Grand Rapids Council

A great many of our boys are confirmed sportsmen. They fish and are satisfied with a catch of minnows. They hunt and are satisfied if they get nothing but—back. Yet deep in their hearts is a yearning to do the impossible. If a friend advises them to shun a certain area because of the lack of game, right smack into that supposedly barren tract goes the hunter, hoping to prove that it is the prowess of the hunter instead of the abundance of game that spells for a full bag. Follows, here is a tip for you. If you follow the instructions you will never come home empty handed, especially during the duck season. Don a bathing suit and fasten a wire or an ordinary fish-stringer around your ankle. Get a large size pumpkin and clean it out through a hole in one end which is large enough to slip over your head. Cut two holes for eyes so that you can see. You are now ready to enter the water which may be thickly covered with ducks or geese. Make your way slowly toward them with the pumpkin showing above the water. The unsuspecting birds think nothing of an old pumpkin floating around on the water so you can get into their midst without alarming them. When close enough, grab one by its legs and quickly draw him under the surface before he lets out an alarming squawk and hold him under until he drowns. Tie the dead bird to the wire or stringer and continue the hunt until you have secured a sufficient number for the family larder. The described method will assure you of a phenomenal bag of water fowl and will astonish your friends. Please be reminded that this secret is for the select few of you who are sportsmen. It is not to be made public because of the possibility of the increased number who may flock to our duck and geese infested waters of Michigan's lake lands. This information is being given early so that much practice may be indulged in during the swimming season which is near at hand. Possibly at a later date we may break down and give you another formula for some other type of game.

It is to be regretted that the manufacturers, jobbers and wholesalers of this country who are the dominating factors in the revival of business, take the stand that they can secure competent representation to the trade by offering salesmen a chance to finance their business by going out and working on a commission basis without any drawing account. It is apparent that the producers of merchandise are perfectly willing that there be no expense to their merchandising schemes excepting that incurred by the salesmen. They have evidently adopted the slogan "let the salesman be the goat." There are hundreds of high grade salesmen who are out of work simply because they are unable to finance the other fellow's business. A high grade

salesman is one of the greatest contributing factors in commerce and if trade recovery is to be expected, the salesman must enter into the picture. There is a bare possibility that a check will be kept of the firms that are failing to give the salesman a break and when the time comes where salesmen are in demand again, those narrow minded, grasping filchers will be given the gate by both merchant and salesman. They should be thrown into the same category as the racketeers and confidence men.

Edward Kraai, who has been confined to his home for several weeks with a heart ailment, was taken to Blodgett hospital Thursday evening for a serious operation. Ed's troubles seem to be like bananas, they come in bunches. Mrs. Kraai has been covering Ed's territory for him while he has been sick.

The Grand Rapids Salesmen's Association held a food show at the Schmidt Brothers grocery at Lansing last week. The boys report a nice business.

As one speeds along the country highways or threads his way through the maze of traffic in the cities, he gives little thought to the days when old Dobbin used to reign supreme in the transportation scheme. The change from horse to motor came so gradually at first that the transportation scheme was changed without much ado. Today we are experiencing a reversal of the scheme of things again. Imagine our surprise when we learned that traffic in horse flesh was booming and that it is almost impossible to secure good horses. Further, the sale of harnesses and all the equipment pertaining thereto is almost to the peak of former days, there being an actual shortage, especially in leather collars. Some of our local firms who were widely known for the manufacture of high grade harness and equipment are contemplating opening their factories again. The little harness shops throughout the country are busy and in some instances are behind in their repair work. There is a firm in the West that designs and manufactures six, eight, ten and twelve horse hitches and ships them to all parts of the country. Perhaps the near future may see us once more dependent on the one horse shay and the old reliable dray. If such a thing does happen, there should be several available places to park old Dobbin. We have the numerous oil stations in mind.

"Oscar" said the bank manager, "there'll be a vacancy here soon and I'm thinking of giving your twin brother the job."

"My twin brother?" exclaimed Oscar, in surprise.

"Yes, the one I saw watching the ball game yesterday, while you were at your aunt's funeral," explained the manager.

"Oh-er-yes," said Oscar. "I-I remember. I-I'll go and hunt him up."

"Good," said the manager. "and don't come back until you've found him."

Our old friend Frank Sparks, editor and general manager of the Herald, has started something in Washington that may wake up the administration to the fact that we can make a noise

when we need to. Frank is a pretty level headed fellow, not infallible however, but usually on the right of anything he may start. His call for letters and wires to Washington did not invite biting sarcasm, groundless criticism, or meaningless phrases, but for sane, sensible pleas for consideration of the problem that is truly paramount to the existence of our community. The administration had about won the whole gang of us over when it gets tangled up in some lesser problems and entirely forgot \$25,000,000 that we are interested in prying loose from storage so that business may have a chance to assert itself. The Detroit situation, which was really bad, was relieved in short order and a part of the impounded deposits turned into the stream of commerce while our particular case has apparently been forgotten. What we want is action and plenty of it if we are to give prosperity even a slight chance to be with us. We are inclined to promise Mr. Sparks aid in cutting down a good hickory sapling from which to fashion a club to augment our arguments with those who are slow to catch the point of a joke.

The Grand Executive Committee of the United Commercial Travelers held a session in Owosso over the week end to determine ways and means to finance the expenses of the convention in June. They have been considering scrip until their funds have been released from one of the Detroit banks.

H. R. Bradfield and family spent Easter in Detroit, the guests of Dr. and Mrs. G. K. Bolender. Mrs. Bolender is a daughter of Mr. and Mrs. Bradfield.

Grand Rapids Council is identified with the Salvation Army drive in the persons of R. W. Radcliffe and B. C. Saxton. This drive is for a worthy cause and should be supported as liberally as possible. The Army is outstanding in its efforts to relieve the needy and distressed. They contend that a person may be down but never out and their success in restoring the down and out to a place in society proves their contention. The drive will continue for another ten days.

Wm. B. Holden, a member of Grand Rapids Council, died Thursday in Detroit and his body returned to Grand Rapids Friday evening. Members of the Council met the body at the union depot and escorted it to Spring's funeral home, where the funeral services were held Saturday afternoon at one o'clock. The services were under the direction of DeMolai Commandry and interment was made in Fulton street cemetery. Mr. Holden at one time was manager of the old Grand Rapids Dry Goods Co., which was later taken over by the C. J. Farley Co.

The Team Work group held its regular weekly meeting at the Elk's Cafeteria Saturday noon. The group voted to declare a recess until fall when they will again convene as a unit of the Salesmen's Club.

Many of the salesmen who make Albion will regret to learn of the recent death of George Mitchell, who conducted a confectionary store in that city for thirty-six years. Mr. Mitchell was 72 years of age.

C. B. Clark, prominent grocer of Chelsea, has opened another grocery store. This makes two stores operated by this popular merchant. His progressiveness and honest dealings have won him a mighty host of friends and the opening of the second store is a further effort to serve his friends.

Some very good reports are coming in regarding the Owosso Hotel at Owosso. M. D. Butterfield, the manager, is very desirous to co-operate with the salesmen and wants them to feel that the hotel is their home while in the city. The house is well kept and the rates are moderate. Boys, Mr. Butterfield deserves a trial.

He had taken the sweet young thing to her first ball game. The umpire was forced to call a great many fouls during the course of the game. After the game, the fair damsel said, "that man with the birdcage over his head kept yelling fowls and there weren't any fowls. There were no feathers even." "Well," said he, "dear, there were no feathers because it was a picked nine."

The boys who make the oil territory in and around Mt. Pleasant and Midland report a very satisfactory business. The development of the field has progressed steadily in the face of the depression. About midway between the two towns a community is developing which has the resemblance of a little city. In fact it is being called Oil City. Stores, garages and oil stations have been opened and all the earmarks of a boom town are there. Perhaps with the exhaustion of the oil and gas supply the little city will fade, as has the mining towns in the West. In the meantime business is good there and many are profiting by the development of the field. Those who have never visited an oil field would be interested if it were possible to drive up through that section and see the activity that is going on. It would tend to make you believe that the so-called depression is a mythical thing created by gossips who had nothing else to do.

Easter, the depression and frozen assets in the banks have all contributed to the lack of news. Next week may be a different story.

The scribe has been asked to identify himself for the edification of the curious who read these columns. The word scribe has a wide meaning and covers considerable territory in the literary field, so that is why we use it. We wish to cover as large a scope as possible with as few letters as possible. It is rather hard to affix all the letters of the alphabet as a signature after one is tired out from hunting, sorting and transcribing news. However, just to satisfy my public, I will affix my real signature this writing but will continue hereafter to write under my regular nom de plume, Scribe.

Buy quality merchandise made in America from your independent dealer and help American trade recovery. Be an American first, last and always.

L. V. Pilkington.

Copper in Colors

Sometime this Summer glass coated copper will probably come on the market in all sorts of color effects, for everything from washing machines to building exteriors.

IN THE REALM OF RASCALITY

Questionable Schemes Which Are Under Suspicion

Malt syrup made in the United States of domestically produced ingredients is not to be labeled with such names as "Royal Canadian Malt Syrup" or "Canadian Imperial Malt Syrup" without the proper qualifications, according to an order of the Federal Trade Commission to Altoona Malt Co., Altoona, Pa., and others. Specifically, the company is ordered to discontinue using the two names to designate its malt unless, in immediate conjunction with and as a part of the use of the two names, it is clearly indicated that the syrup is made in the United States of ingredients produced in the United States. The respondents in this case are as follows: Harry Sher, Altoona, Pa., trading as Altoona Malt Co.; Samuel Stone, Columbus, Ohio, trading as Stone Malt Co., Canadian Imperial Distributing Co., Canadian Imperial Malt Co., Royal Canadian Distributing Co., Royal Canadian Malt Co., and under other names; and Harry Sher, Samuel Stone, I. J. Stone, and Jack Sher, trading as Altoona Malt Co., Stone Malt Co., Canadian Imperial Distributing Co., Canadian Imperial Malt Co., Royal Canadian Distributing Co., Royal Canadian Malt Co., and under other names. The respondents elected not to contest this proceeding and consented that the Commission serve upon them an order to cease and desist from the practices charged.

Misrepresentations in descriptions of cigars offered for sale are to be discontinued by Fleck Cigar Co., of Reading, Pa., cigar manufacturers and dealers, according to an order of the Federal Trade Commission which directs that company to cease using the word "Cuba" in the brand name "Rose-O-Cuba" for cigars which do not contain substantial amounts of Cuban tobacco. Exception is made in instances where the brand name is immediately accompanied by words clearly showing that the cigars do not contain Cuban tobacco, or are composed entirely of tobacco none of which has been grown in Cuba. The company is not to use the word Cuba in the brand name "Rose-O-Cuba" for any cigars which are not made entirely of Cuban tobacco but which contain such tobacco in part, unless in each instance when the brand name is so used it shall be accompanied by words clearly indicating that the cigars are not composed wholly of Cuban tobacco, or that they contain certain tobacco which has not been grown in Cuba. Advertising or labeling cigars with the words "Havana" or "Habana" or other words implying that they are composed of Havana or Cuban tobacco, if and when they are not composed wholly of such tobacco, is also prohibited in the Commission's order. The company is also to cease applying to cigars sold by it any other name or designation which would erroneously imply that they contain Havana or Cuban tobacco.

The Federal Trade Commission has ordered Heller Manufacturing Co., Cleveland, engaged in selling to job-

bers and retailers, to discontinue, either in the use of its corporate name or by any other means, representing that the company is a manufacturer. The Commission found that the company, in its corporate name and in its labeling and advertising, represented itself as a manufacturer of the products it sold, when in fact it neither owned nor operated a factory.

Advertising that merchandise offered for sale comes to the customer "direct from the mills" when in fact the advertiser neither owns nor operates mills nor does he or his customer obtain goods direct from mills, is to be discontinued by Ben Migdall, Chicago, dealer in dress goods and fabrics, according to an order of the Federal Trade Commission. The order requires that Migdall cease "advertising or otherwise representing that the merchandise offered for sale by him comes to the customer 'direct from the mills.'" Other provisions of the order are that Migdall cease offering to give customers merchandise free "when the price and value of such offered 'free goods' is included in the price specified to be paid by the customer for the merchandise," and that he discontinue "advertising and offering for sale dress goods or fabrics specified to contain a definite amount of yardage, when such yardage has been increased by splitting the material so as to double the lineal yardage, without stating such fact in such offer or advertisement" Migdall has traded under the name Jefferson Dry Goods Co. and Eastern Textile Co.

The Federal Trade Commission has ordered Madison Mills, Inc., New York, dealers in men's shirts and other wearing apparel, to discontinue describing goods made of cotton with rayon stripes or ribs by use of phrases containing the word "Satin" without the proper qualifications. The Commission's order regarding this point reads as follows: "Employing or using directly or indirectly on swatch cards, labels, or in advertising, or otherwise, in connection with the sale in interstate commerce of shirts or other wearing apparel composed of cotton with rayon stripes or ribs, the words 'Satin Ribbed Radioux Shirts' or 'Satin Striped Broadcloth Shirts,' unless there be added in letters equally conspicuous and on the same side of the swatch card, label or advertising matter on which said words appear, the words 'Rayon Satin Ribbed Radioux Shirts,' 'Rayon Striped Broadcloth Shirts' or equivalent modifying terms" The company is also to cease using on swatch cards, labels, or in advertising, in connection with the sale of shirts or other wearing apparel composed of cotton, the words "Normandy Flannel" or the word "Flannel" The Commission found that the representations "Satin Ribbed Radioux Shirts" and "Satin Striped Broadcloth Shirts" tended to deceive buyers into believing that such shirts were made of fabrics containing a stripe or rib of satin content while the label "Normandy Flannel" shirts tended to deceive the public into purchasing the company's shirts under belief that they were made of flannel. The term "Normandy Flannel," a com-

bination of the name of a wool fabric and the name of a section in France noted for producing such fabric, was held to be misleading and deceptive.

A. & P. Chain Quits in City of Wichita

The Great Atlantic & Pacific Tea Co., mammoth of the grocery chains, has closed up its fourteen stores in Wichita, and quit the town.

It is a significant surrender, for the former employees of the A. & P. at Wichita say that it was brought about by the activities of the Independent Business Men's Association, and the Wichita Independent, a weekly anti-chain store newspaper owned by Dale Resing.

At last reports, the daily papers at Wichita had apparently not heard about the exodus. Nothing has been printed about it either in the Eagle or the Beacon.

The A. & P. entered Wichita in 1927, with ten stores. Four more were opened in 1928. By the end of 1931, it had reduced this to six stores; by March of this year to three, and a few days ago, the last three folded up.

Just as it was closing up its last three stores, the sheriff cracked down on it with a tax warrant, and tied up all its merchandise and fixtures until it paid up in full the taxes it owed the county.

There was a report some weeks ago that the A. & P. and Safeway had entered into a deal by which A. & P. was to withdraw from Wichita and leave the field to Safeway, in exchange for a reciprocal concession elsewhere. This report probably originated from the fact that Safeway did establish several new stores in sections of the city from which A. & P. had withdrawn, and it also opened up a big distributing house in Wichita, known as the Western States Wholesale Grocery.

Since then, however, Safeway has closed up some of the units which it had been operating in Wichita, and the report is that its Western States Company is not able to get as much business from independent sources as it expected to, owing to public sentiment. In short it would appear that all the big chains are finding Wichita a difficult proposition.

The Independent Business Men's Association, under the management of Russell E. McClure, has conducted a quiet, but evidently effective campaign in behalf of the home owned business concerns of the town. About a year ago the Merchants Journal printed a long story about its plans and methods. The general plan was to educate Wichita people, working for Wichita concerns, to patronize other Wichita concerns.—Topeka Merchants Journal.

Governors Elected For the Grand Rapids Zone

Grand Rapids, April 17—Under date of Thursday, April 13, the first zone meeting of the Michigan Bakers Association was held in Grand Rapids, which comprises seven counties as surrounding this territory.

At this meeting the bakers present, numbering about forty, were asked to either ratify the election of Mr. Gerard Wilpink of the Muller Bakers, Inc., representing the wholesalers, and Herman Strong of Strong's Bakeries, representing the retailers as members of

the Board of Governors or to nominate and elect others. This question was quickly settled by unanimously voting to ratify the election of both of the above named, Cass Gogolski, of the Valley City Bakery, was elected Secretary.

This zone voted to hold their regular meetings on the first Thursday afternoon in each month.

Several matters of importance to this zone were taken up in the way of being placed in the minutes of the meeting for discussion at the next meeting, a report of which will go out after said meeting. The West Michigan Bakers Association held a previous meeting preliminary to the one held on the 13th, at the Hotel Rowe, Grand Rapids, and voted to dissolve and become a part of the Michigan Bakers Association.

The next zone meeting is to be held Thursday, April 20, in Kalamazoo, at the Columbia Hotel, covering that district. Following that the meeting of the Jackson and Battle Creek Zone will be held at the Hotel Hayes in Jackson on the 24th. As rapidly as meeting dates are arranged they will be announced. The Ann Arbor zone meeting will be held at the Association of Commerce, Tuesday evening, April 25.

Henry J. Balkema,
Sec'y Michgan Bakers Ass'n.

Men's Wear Orders Heavier

This week is witnessing a sizeable volume of orders placed on clothing and furnishings by out-of-town retailers. Particularly optimistic reports are received from the mid-West, where, despite many closed banks, merchants did an active business at the week-end. Coincident with the reports of improved business, manufacturers express the opinion that wholesale prices are due for an advance shortly, as a result of pending Washington legislation.

Imported Organdies Advanced

With bleacheries in Switzerland unable to promise deliveries under four to eight weeks, a decided scarcity of genuine Swiss organdies has developed and foreign prices have been moved up 5 to 10 per cent. The run on organdies resulted from its recent widespread fashion acceptance in Paris, it was reported, and it is expected to be promoted even more strongly in the mid-summer openings. There is also a shortage of the goods woven in England and finished in Switzerland.

Volume Down in Notion Trade

Manufacturers and jobbers of notion goods complain that their industry is still suffering from the effects of the National bank moratorium of last month. Coming at a time when buying of notions for Spring was exceptionally active, the holiday put a definite stop to purchasing. The call for merchandise did not revive after the crisis passed and the trade is still operating on only a limited volume. Business in January and February was above expectations and continued brisk through the early days of March.

There will not be a Red revolution or a social catastrophe in the United States in five or fifty years. Big business has got us into a jam, and it will be most natural for leaders of business to show the way out. Since this will involve a financial loss by capitalists, who are powerful and hard of upsetting, drastic changes will not be immediately forthcoming.

MOVEMENTS OF MERCHANTS.

Traverse City—The Grand Traverse Grocer Co. has increased its capital stock from \$150,000 to \$180,000.

Detroit—The Ralph C. Wilson Co., 409 Griswold street, has changed its name to the Modernized Service, Inc.

Bay City—The Bay City Packing Co., Inc., Middleground, has changed its name to the H. D. Peet Packing Co.

Detroit—F. J. and M. A. Irwin, Inc., 13930 East Jefferson avenue, dealer in shoes, has decreased its capital stock from \$10,000 to \$5,000.

Lincoln Park—Norton's Pharmacy, Inc., 1767 Fort street, has been incorporated with a capital stock of \$2,000, all subscribed and paid in.

Cadillac—John H. Ranville has sold his grocery stock at 823 First avenue to Leonard Larson, who will continue the business at the same location.

Detroit—Goetz-Mittleman, Inc., 1448 Woodward avenue, wholesale dealer in shoes, has increased its capital stock from \$10,000 to \$150,000.

Manistee—Orla Brooks, formerly of Onekama, has taken possession of the O. Thebault grocery store, 471 First street, which he recently purchased.

Saginaw—The Schulte General Store Co., 805 Wheeler street, has changed its name to Charles Schleicher, Inc.

Detroit—The Apartment Coal Service, Inc., 3240 Book Tower, has been organized to deal in fuel with a capital stock of \$2,500, all subscribed and paid in.

Port Huron—The Albert B. Parfet Co., Military street, dealer in motor cars, accessories, etc., has changed its name to the Port Huron Motor Sales Co.

Vicksburg—Clark Daugherty, of Allegan, has taken possession of the bakery he recently purchased of Henry Tiefenthal, and will continue the business at the same location.

Detroit—The Alexander Light Company, Inc., 1326 Broadway, has been incorporated to deal in wearing apparel for women, with a capital stock of \$1,000, all subscribed and paid in.

Detroit—Brown's, Inc., 13737 Woodward avenue, has been incorporated to sell jewelry and electrical goods, with a capital stock of \$10,000, all of which has been subscribed and \$5,000 paid in.

Muskegon—The Austin Trailer Equipment Co., 2999 Lakeshore Drive, has been incorporated with a capital stock of 1,000 shares at \$10 a share \$10,000 being subscribed and paid in.

Highland Park—The Highland Park Paint & Wallpaper Co., Inc., 13521 Woodward avenue, has been incorporated with a capital stock of \$2,500, of which \$1,000 has been subscribed and paid in.

Detroit—The Brewers Distributors Co., 161 Waverly avenue, has been organized to distribute beverages, with a capital stock of \$50,000. \$30,000 of which has been subscribed and \$10,000 paid in.

Detroit—Bernie & Carr, Inc., 242 Lafayette Blvd., has been organized to deal in clothing and furnishings for men, with a capital stock of \$2,000, of which \$1,700 has been subscribed and paid in.

Detroit—The Stran-Steel Corporation, 3600 Military avenue, has been organized to deal in steel frames, beams, etc., with a capital stock of 1,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Royal Oak—Campbell & Powers, Inc., 427 North Main street, has been incorporated to deal in washing machines, auto curtains, bicycles, etc., with a capital stock of \$3,000, \$2,380 of which has been subscribed and paid in.

Kalamazoo—Arie Roskam, owner of the Dawn-Do-Nut Co., shop at 2121-25 Portage street and the Mary Lou Bake Shop on North Burdick street, has opened another Mary-Lou Bake Shop at 1613 South Westnedge avenue.

Detroit—The Falstaff Sales Company of Michigan, 836 Lafayette Bldg., has been incorporated to deal in malt and beverages with a capital stock of \$1,000 common and \$25,000 preferred, \$2,000 being subscribed and \$1,000 paid in.

Detroit—Allen F. Giddey, Inc., Grand River at Trumbull, wholesale and retail dealer in sea food, has merged the business into a stock company under the same style with a capital stock of \$1,000, all subscribed and paid in.

Detroit—The Lininger Fuel & Supply Co., 14100 Fullerton avenue, has been incorporated to deal in fuel, builders' supplies and lumber, with a capital stock of 1,000 shares at \$3 a share, \$3,000 being subscribed and paid in.

Detroit—The Thomas Brick Company of Michigan, 5431 Wabash avenue, organized to deal in brick, tile and kindred products, with a capital stock of \$1,000, all subscribed and paid in, has changed its name to the M-H-B Company.

Detroit—Wrubel & Kozin, Inc., 15 East Grand River avenue, dealer in furs, hides and skins, has merged the business into a stock company under the same style with a capital stock of \$2,000, \$1,000 of which has been subscribed and paid in.

Lansing—K. E. Earley, formerly connected with the Farm Bureau Supply and Sheap's Seed Store, has engaged in the seeds, plants, bulbs, pet and chick supplies business at 230 North Washington avenue, under the style of the Sunshine Seed Store.

Holland—Jacob Kuite & Son have removed their grocery and meat stock from their building at 12 West 8th street to 183 River avenue. The A. & P. Co. have leased the Kuite building and will remodel it and install new equipment before occupying it.

St. Johns—O. P. DeWitt left for Rochester, Minn., April 11, for an examination and treatment at the Mayo Clinic. He has been in poor health the past several months. Mr. DeWitt made the trip by auto and was accompanied by his son, Mark J. DeWitt.

Grand Rapids—The National Clothing Co., 251 Monroe avenue, dealer in wearing apparel for men, women and children, has merged the business into a stock company under the same style with a capital stock of 2,500 shares at \$10 a share, \$1,000 being subscribed and paid in.

Lansing—John and Ralph Wagner, proprietors of Wagner Bros. Transportation Co., have added to their business activities by engaging in business at 511 East Michigan avenue with a complete stock of plumbing and heating supplies, under the style of Wagner's Plumbing & Heating Store.

Muskegon—The John R. Hilt Co., 174-80 West Clay avenue, wholesale dealer in wall paper, paints, varnish, etc., has merged the business into a stock company under the style of Hilt's, Inc., with a capital stock of 5,000 shares at \$10 a share. \$50,000 being subscribed and paid in.

Detroit—The Jewel Furniture Corporation, 304 Michigan avenue, dealer in furniture, floor coverings and electrical appliances, at wholesale and retail, has merged the business into a stock company under the same style with a capital stock of 2,500 shares at \$10 a share, \$25,000 being subscribed and paid in.

Caro—Fire early Saturday morning did \$40,000 damage in the business district here. E. A. Spaulding & Son, sporting goods, suffered damages estimated at \$15,000; L. A. Hooper, drugs, lost \$10,000, and the entire second story of the former opera house building, owned by Harry Hooper and Mrs. Alice Thomas, was destroyed at a loss of \$15,000.

Big Rapids—J. C. Jensen, who has owned and conducted the Vogue Shop for several years, has sold the stock of women's ready-to-wear garments, millinery, hosiery and costume jewelry to H. R. Anderson and J. Marienthal, both formerly engaged in business in Ludington. The business will be continued under the style of the New Vogue Shop and a complete line of luggage for women will be added to the stock.

St. Louis—The Great Lakes Sugar Co., of St. Louis, Saturday issued checks to its growers for \$154,836 in final settlement for beets raised in 1932 on the basis of \$1.683 a ton. The guaranteed price of \$4 a ton had been paid earlier. Thus growers received altogether, under the "50-50" contract, \$5.683 per ton. The total amount paid for beets was \$522,856. Daniel Euler, manager, announced that the company has arranged to operate the sugar factory at Holland this year, giving it five factories—St. Louis, Holland and Blissfield, in Michigan, and Fremont and Findlay, in Ohio. About 2,000 acres are to be contracted with farmers in Gratiot county for the Holland factory.

Manufacturing Matters.

Detroit—The Perfection Appliance Co., 2450 Penobscot Bldg., has been organized to manufacture and sell household appliances and machinery with a capital stock of 10,000 shares at \$1 a share, \$10,000 being subscribed and \$1,000 paid in.

In the homes of America are born the children of America; and from them go out into American life, American men and women. They go out with the stamp of those homes upon them; and only as these homes are what they should be, will they be what the should be.—J. G. Holland.

The business man who has faith is not very likely to go wrong. He is going to steer his ship of commerce through the troubled waters of misfortune, perhaps even adversity, with a serenity born of the consciousness that nothing can harm him permanently so long as he sees clearly and acts wisely. There will be many hands eager to retard his progress. Slander will raise its ugly head from many little by-ways along his path. Ill health may come; the loss of loved ones; the crippling of his finances; the striking down of his most cherished hopes; and yet—the man who has Faith—who believes that right is right will triumph.—Jerome P. Fleishman.

Courage.

Sitting around the bunkhouse they were swapping lies.

"When I was logging up in Montana," said one of them, "I saw a mountain lion come right up to the skidder one day. It was a fierce beast, but I, with great presence of mind, threw a bucket of water in its face and it slunk away."

"Boys," said a man sitting in the corner, "I can vouch for the truth of that story. A few minutes after that happened I was coming down the side of the hill. I met this lion and, as is my habit, stopped to stroke its whiskers. Boys, those whiskers were wet."

Do not be deluded with the idea that one can be subservient to the political machine until one obtains power, and then develops independence. Independence, like character, of which it is a part, is a growth. One cannot cultivate the capacity for independence by subserviency. There is to-day a splendid opportunity for young men if they can only be given proper leadership. They have the right to look to older men for leadership and counsel, and those who sustain such a relation toward them have resting upon them the obligation to guide, but not to kill or divert, the fine energies, enthusiasms and ideals which they bring to their work.

Group selling is gaining adherents in both wholesale and retail lines. In the household textile field there have been several consolidations of blanket manufacturers and manufacturers of sheeting, etc. Sales economies are expected, since one salesman can handle several related lines. An example of retail group selling was furnished recently by a New York store which advertised a complete table ensemble for eight people. It included dinnerware, flatware, glassware, linens and a carving set.

The theory that a country strengthens its competitive position by depreciating its money is deceptive and utterly unsound. One country adopting this course may gain a temporary advantage in export trade by offering goods at the same nominal price in cheaper money, but once the competition is entered upon there is no stopping place short of the zero point for all. It is the most uncontrollable, demoralizing and fruitless competition that can be imagined.—National City Bank Bulletin.

Essential Features of the Grocery Staples

Sugar—Local jobbers hold can granulated at 4.70c and beet granulated at 4.55c.

Tea—The past week has brought no important changes in the condition of the tea market in this country. In primary markets some grades of Ceylons are up and some are down, but not very much either way. Prices in this country are generally steady with comparatively light first hands demand. The consumptive demand is just about as usual.

Coffee—The situation in Rio and Santos coffee, green and in a large way, has been a little firmer during the past week on account of some buying in Europe. The general situation in Brazil, which is the basis of our market here, is not changed. News from Brazil was that up to date nearly 16,000,000 bags of coffee had been destroyed. This amount is more than all the coffee used in the United States in one year and still the undertone of the market shows little or no improvement. Actual coffee shows no change for the week. This includes milds, although there are quotations on milds about 1/4c under a week ago. The jobbing market on roasted coffee shows no special change for the week. The consumptive demand is about unchanged.

Canned Fruits—The Florida grapefruit situation looks better at least on the surface. The packers are working under some agreement to stabilize No. 2 tins. Currently, trade outlets are fairly well covered on grapefruit, and there is no buying test of the new levels. With packers established in certain outlets on a low price basis, it looks as though they will guard these outlets jealously and it remains to be demonstrated whether with so much suspicion among some of the larger factors aroused, any agreement on price is going to hold definitely.

Canned Vegetables—Corn is steady. Southern tomatoes are a little firmer and holders are stiffening their ideas all the time. Prices on new asparagus will be out very shortly. A few are out now, but they do not necessarily indicate final quotations.

Canned Fish—One thing that the trade here seems to show very little interest in at present time is Alaska salmon. The volume of business being done in chums and pinks is small, to put it mildly. Shipments from the Northwest to distributing centers throughout the country during the month of March were quite bullish to the Northwest. But this market has not caught the enthusiasm. On the spot, pinks can be bought at 92 1/2c, as against a price of 90c Coast for shipment; yet they are moving in only an indifferent fashion.

Dried Fruits—Dried fruit prices have shown little change during the past week. Some grades of certain items are up fractionally, due to special conditions peculiar to them. The market on the whole presents few variations, and is stabilized as well just now as it has been in a long time. There was a good volume of business done before the Jewish holidays, and this business embraced a fairly wide line of fruits. All the important items benefited by the pickup in business, prunes, apricots, raisins and to some degree dried peaches. Stocks here are generally light and sometimes move out as soon as they reach the dock. Orders are often taken against nearby arrivals. Among shortages which have been more sharply pronounced in the past week or two are choice and extra Blenheim apricots, and standard and choice dried peaches, which have been in good demand for interior markets. California prunes are well maintained here, with buyers taking more 40-50s. There has, however, been a little more interest in 30s of late and some buying of small prunes around 70-80s for relief outlets has developed. The Coast reports nothing of interest. Shipments are moving out in a satisfactory way and prices are being well maintained.

Beans and Peas—There is still considerable firmness in the market for dried beans, especially marrows and red kidneys, which are slightly higher for the week. In spite of this the demand is poor. The firmness comes from the fact that replacements cost more money. Dried peas are not wanted and are steady to firm.

Canned Milk—Evaporated milk was advanced 25c per case Saturday by one large seller, placing advertised brands at \$2.35 and independent brands at \$2.25 per case. This action followed recent withdrawals and the advance is somewhat less than anticipated in some circles, where it was believed the price would be put back to \$2.60. There has been a marked shortage of evaporated milk for shipment, because of the confusion which developed out in Wisconsin, and sellers look for an active market as stocks in trade hands are light.

Some delay is being reported in up-State New York as regards new pack prices, as factors are awaiting the outcome of the minimum wage bill and its effect on packing costs in the coming season. A law which applied to New York alone of course would place these packers at a disadvantage, as it would be more difficult to establish lower differentials between standard and better grade foods.

Cheese—Demand for cheese has been moderate during the week and general situation was steady and unchanged.

Nuts—The shelled nut market is unchanged. Trading continues on a hand-to-mouth basis, but prices are holding well. Reports from Italy and Spain say that considerable damage has been done to the new almond crops. Around the Bart region and also in the interior frost damage has been very severe. The temperature has been reported as 2 to 4 degrees below freezing. French walnuts have not changed materially, but Levant filberts are somewhat higher.

Olive Oil—Prices continued about where they were before the bank holiday and there is just about enough demand to keep the market where it is. Some of the better known brands report a satisfactory movement but collections are slow in the small trade.

Rice—A sudden and sharp advance of 20c in rough rice in the South caused many millers to withdraw offerings of clean rice for shipment or advance their prices. Even at the higher price it is hard to get growers to sell rough rice. There are several sound reasons

for the advance. The recent March statistics show a larger distribution over March of last year and a considerable decline in rough and clean stocks. The new crop is going to be late, the demand for brewers' rice has been a contributing factor, and on top of all this is the fact that commodities of all kinds, and particularly grains, have been advancing sharply for the past two weeks on prospects of inflation, or at least higher farm prices through Federal aid. Milled rice held on the spot is in moderate supply, and replacement costs will undoubtedly be higher.

Salt Fish—The demand for mackerel and other salt fish is practically over and everything is very quiet. Stocks are pretty low everywhere and are therefore firmly held with sizes irregular.

Syrup and Molasses—Sugar syrup is in very moderate demand and unchanged, but firm prices. Compound syrup has been affected by the advancing corn market and is 10@15c higher. The advance has considerably improved the demand. Fine grocery grades of molasses are selling in a very small way at unchanged prices.

Vinegar—According to leading trade interests the demand for vinegar shows no improvement. Business is estimated about 8 per cent. behind the same time a year ago. This drop is partly the result of bad weather, but more a reflection of the poor credit situation.

Review of the Produce Market

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

Asparagus—\$3.25 per case of 12 bunches; 30c per 2 lb. bunch.

Bagas—Canadian, 75c per 50 lb. sack.

Bananas—4 1/2c @ 5c per lb.

Beets—75c per bu.

Butter—The market has had small fluctuations both up and down, but the advances total about 1/2c per pound more than the declines. The demand is moderate, but outside markets at this writing seem to be pretty strong. Jobbers hold plain wrapped prints at 20c and tub butter at 19c.

Cabbage—75c per bu.; 90c for red. New from Texas, \$2.75 per 75 lb. crate.

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

Cauliflower—\$1.60 per crate containing 6 @ 9 from Calif. and Arizona.

Celery—Florida commands 45c per bunch and \$3 per crate.

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

Cucumbers—No. 1 hot house, \$1.25 per doz.

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

C. H. Pea from elevator.....\$1.85

Pea from farmer..... 1.65

Light Red Kidney from farmer.. 2.25

Dark Red Kidney from farmer.. 2.25

Eggs—The market has shown no important change since the last report. What changes have occurred are downward, but only to the extent of small fractions. Demand is not very good and outside markets are weaker, especially in the West, where receipts

have been very heavy. Jobbers pay 7c per lb. for receipts, holding candled eggs at 12c per dozen for hen's eggs and 9c for pullets.

Grape Fruit—Present prices are as follows:

Florida Mor Juice.....\$2.75
Florida Sealed Sweet..... 3.00
Texas, Choice 3.25
Texas, Fancy 3.75
Texas, bushels..... 2.25

Green Onions—Chalots, 60c per doz.
Green Peppers—50c per doz.

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

Lettuce—In good demand on the following basis:

Imperial Valley, 6s, per crate.....\$5.00
Imperial Valley, 4s and 5s, crate.. 5.50
Hot house, 10 lb. basket..... 1.10

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 3.25
324 3.25
Red Ball, 50c per box less.

Indian River oranges are sold on the following basis:

126\$3.50
150 3.50
176 3.50
216 3.50
252 3.50
288 3.25
Bulk, \$3.50 per 100 lbs.

Onions—Home grown, 65c per bu. for medium yellow. Domestic Spanish, \$1.40 per crate.

Parsley—50c per doz. bunches.
Parsnips—\$1 per bu.

Potatoes—Home grown, 50c per bu. on the local market; Idaho bakers, 28c for 15 lb. sack.

Poultry—Wilson & Company pay as follows:

Heavy fowls..... 12c
Light fowls..... 10c
Ducks 8c
Turkeys 11c
Geese 7c

Radishes—35c per doz. bunches hot house.

Spinach—90c per bu. for Southern grown.

Strawberries — Louisiana command \$2.50 per case of 24 pints, and \$4.50 for 24 qts.

Sweet Potatoes—\$1.50 per bu. for kiln dried Indiana.

Tangerines—\$1.90 per box or bu.
Tomatoes—Hot house, 10 lb. basket, \$1.20; 5 lb. box, 75c.

Veal Calves — Wilson & Company pay as follows:

Fancy6@7c
Good5@6c

The use of money is all the advantage there is in having money.—Benjamin Franklin.

Wisdom is knowing what to do next, skill is knowing how to do it, and virtue is doing it.

MUTUAL FIRE INSURANCE

Too Many Fire Insurance Companies Still in Business

In discussing the fire insurance field and the number of companies still in the field, the New York Journal of Commerce, in a recent issue, says, in part:

"One feature of the present situation which causes surprise to experienced underwriters generally is the fact that so many companies remain in the field. They had expected more retirements and mergers in 1932. These will come, but for some unaccountable reason their occurrence has been delayed.

"For years before the Kaiser's War the annual premium income almost invariably exceeded the capital and surplus of the companies. In other words, more than a dollar in premiums was received to earn profit on each dollar of stockholders' funds. At the end of 1928, reports were filed with the New York insurance department by 300 stock fire and marine companies, which reported a premium income of \$954,000,000, capital of nearly \$348,000,000, and net surplus of \$911,000,000, or combined capital and surplus of \$1,259,000,000. This was about 76 cents in premiums to earn a profit on each dollar of stockholders' funds, and it was generally conceded that the capital funds had been built up too much for the volume of business.

"In the next three years more companies entered the field and a number went out. At the end of 1931, premiums for that year were reported as \$779,000,000, written by 270 companies reporting to New York. They had \$395,000,000 capital and \$628,000,000 net surplus, the latter item figured at convention values—still about 75 cents of premium to each dollar of capital and surplus.

"During 1932 the number of companies reporting to New York was reduced to approximately 255, and they will report capital of a little over \$300,000,000, as over \$90,000,000 of capital was transferred to surplus through capital reductions and mergers in 1932. The surplus will not be known until annual statements are filed.

"Everybody who has watched the business closely knows that a vast amount of good work was done in 1932. Some companies reduced their expense ratios in spite of the smaller premium income, and when the income begins to rise they can handle a considerable increase at scarcely any expense except for commissions and taxes. Many economies have been effected in organizations, one of the best of which is introduction of a simpler rating system. Co-operation among members of organizations has improved, and some old snags which have troubled the companies for a generation or more promise to be removed.

"Underwriters who, during the boom days when the business was running wild, endeavored to follow a rational course and as a result saw their companies falling back relatively have had the satisfaction of seeing other companies swing around to the views which they had persisted in holding.

The result is that companies which pursued a steady course are no longer falling back relatively, but are holding their own with other companies or even going ahead of them relatively. The fire insurance business is on a sounder, healthier basis now than in many years, but there is still much to be done."

Abandonment of Damaged Property

Wherever men gather together to discuss the affairs of life, sooner or later one of the elder statesmen will rise to say that if ever he has a fire he'll just lock the door and let 'er burn. He is the same individual who always happens around after a fire to tell the sufferer not to touch a thing until the adjuster arrives, "You're insured, let the stuff lay there," is his sage advice, always.

Truth to tell, the idea that damaged property belongs to the insurance company is quite prevalent in this country, due to the misinformation that is passed around by volunteer advisers.

Now one of the basic principles of fire insurance is that there can be no abandonment of any property to the insurance company. Whoever owns the property before a fire owns it after a fire, and it is his duty to look after it. The policy says that the company shall not be liable for any loss caused by neglect of the insured to save and preserve his property at and after a fire.

Fire insurance is neither a game nor a gamble. The contract is one indemnifying the insured for any loss he may sustain by fire. The loss is arrived at after all that remains of any property that has gone through a fire has been preserved and put in the best possible condition by the insured.

In marine insurance, the owner of a vessel may abandon it to the underwriter when total loss is imminent. There are conditions, of course, under which such abandonment may be tendered; but generally speaking, this is the rule. It is not, however, the rule in fire insurance, the policy containing a provision which we have heretofore quoted, that there can be no abandonment of the property to the company.

It is well to remember that no two fire losses are always just alike in the circumstances surrounding them, and what may have been good practice on a loss which occurred five or ten years ago may not be good practice on a loss occurring tomorrow. Therefore, it is never safe to take the advice of a man who may have had trouble under a given set of circumstances years before, even though he may assert that he is fully posted on the contract. Even the best of lawyers will check back on past decisions before attempting to offer advice; but the gentleman who presides at the curbstone is never at a loss in giving opinions, no matter how involved the subject may be.

So never let anyone tell you that you are privileged to abandon damaged property to an insurance company. You do so at your peril.

It is a rare thing to win an argument and the other fellow's respect at the same time.

Wealth is not his who makes it, but his who enjoys it.

FIRE is not "Choosey"

Fire, like Death, is feared chiefly because it can descend so suddenly, without regard for persons or plans. Your house may escape even a scorched shingle for twenty-five years—and then, without warning, be burned to the ground in a couple hours. Your only protection is insurance—and don't neglect it! Our records show a pitiable number of cases where fires have been reported a few days after a lapse of insurance—too late to benefit from past years' payments. The only sure protection is constant protection!

FINNISH MUTUAL FIRE INSURANCE CO.
444 PINE ST. CALUMET

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A safe way to reduce overhead expense. Thirty to forty per cent has been pared off the insurance item for thousands of Federal policyholders in their operating costs. It has been done without decreasing the amount or quality of protection. For 33 years the Federal Hardware and Implement Mutuals have been safely protecting American business men. Forty-five million dollars have been returned since organization. The companies behind every Federal policy are the Retail Hardware Mutual, Hardware Dealers Mutual, and Minnesota Implement Mutual. Write the Federal Mutuals at Stevens Point, Wisconsin.

The GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE CO.

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WILLIAM N. SENF, Secretary-Treasurer

DETROIT DOINGS

Late Business News From Michigan's Metropolis

The average working day load of passengers carried by the Detroit Street Railway for the past week jumped to 792,000 from 712,000 the previous week, indicating a sharp upturn in employment, according to a report released Saturday by the Board of Commerce.

The spurt in industrial activity was attributed to an increasing demand for automobile parts and accessories, in part seasonal but aided greatly by the improving bank situation and the necessity of catching up with orders accumulating at automobile factories the last month.

Many factories which had been working only the first three days of each week were working six days.

Power consumption showed a gain of 8 per cent. over the first three days of the previous week.

The Ford Motor Co. has been calling a limited number back to the Rouge plant daily during the last ten days. An official of the company said that production is slowly and steadily advancing.

The value of building permits for the week rose from \$32,000 to \$44,000, the Board of Commerce reported.

Detroit shoe dealers, acting with approximately 50,000 other shoe dealers throughout the United States, are observing National Foot Health Week, beginning Monday. The observance has resulted from the united efforts of medical men, physical directors, in schools and colleges and orthopedic shoe men.

The importance of properly fitted shoes to health; the estimate of foot specialists that 90 per cent. of American women and 70 per cent. of American men have abnormal feet and the advisability of frequent shoe changes are points that will be stressed during the week.

It has been an uphill fight to enlighten people on the importance of foot health, but the results have been extremely gratifying," an officer of the Detroit Retail Shoe Dealers Association said in commenting on the foot health educational program.

Those connected with the program point out that nervousness, fatigue and irritability are among the ailments which may be traced to the revolt of feet against misuse and abuse.

Detroit chiropodists are conducting a clinic during the week at 1438 Farmer street. Patients referred there by charitable organizations will be treated without charge.

Two bandits took \$150 from the cash register of the Sibley Shoe Store, 2233 Woodward avenue, Saturday night and forced the manager, Harry Rosenfeld, of 725 Whitmore Road, his wife, Ethel, and a clerk, Jack Klear, of 9120 Twelfth street, into the basement. The men escaped on foot.

Roland H. Aspinall, of 8919 N. Clarendon avenue, died in Harper Hospital Friday morning as the result of injuries received in a traffic accident April 8.

Born in Aspinall Terrace, which stood at Clifford street and Bagley avenue, Nov. 11, 1866, Mr. Aspinall was widely acquainted with Detroit and Michigan tobacconists, having been a salesman for John T. Woodhouse & Co., for more than thirty years. Prior to joining that company, he served in a similar capacity for the Charles J. Holton Co. His father and grandfather were proprietors of a crockery business established here in 1845.

Armour & Co. have moved their district headquarters from Cleveland to Detroit, the district comprising portions of New York, Indiana, Ohio, Michigan and Pennsylvania. New headquarters have been established at

1903 Adelaide street here under the management of T. A. Moore, district manager.

H. B. Maguire, who since 1928 has been assistant to the vice president and general manager of the sales of the American Steel & Wire Co., Chicago, Ill., has been made manager of sales at Detroit. Following graduation from the Armour Institute he conducted stations for the Commonwealth Edison Co., Chicago, Ill., for four years. For two years he was in the Army and in 1919 started as a salesman at Chicago for the American Steel & Wire Co. Later he was transferred to Cleveland and then to Detroit. In 1924 he was made assistant manager of sales

at Detroit and in 1928 was transferred to the vice-president.

Fine Jewel Enquiries Increase

While actual orders have not increased materially, there has been a substantial gain in enquiries for fine stones. The enquiries, if they have done nothing else, have revealed that stocks are much lighter than was believed, with an actual shortage likely in any improvement of demand. Imports of diamonds, for example, in the last three years have dropped from \$56,000,000 to about \$9,000,000. Star sapphires, rubies and emeralds are being firmly held. Distress stocks of general jewelry lines have been dwindling.



"We Serve Michigan"

Do Motor Trucks and Buses really pay taxes?

Heavy duty motor trucks and passenger bus owners complain they are heavily taxed. Signs are displayed on giant motor vehicles: "This truck pays \$1950 per year in taxes."

Gasoline and weight fees are not taxes

They are simply payments for part of the expense of building and keeping up concrete roads which cost the real taxpayers approximately SEVENTY-FIVE MILLION DOLLARS annually to maintain, exclusive of city streets.

One-third of this money is spent solely to build and maintain roads strong enough to stand heavy motor bus and truck traffic.

These giants of the highways actually contribute a pitifully small share of the enormous burden now being carried by owners of pleasure cars and light trucks.

Railroads are the heavy taxpayers

Motor transport pays practically nothing in the form of taxes to help defray the cost of government.

The railroads of this state are paying approximately TEN MILLION DOLLARS PER YEAR toward this cost. They are using no publicly owned property in the conduct of their business. RAILROADS PAY AS HIGH AS \$2800 PER MILE PER YEAR IN TAXES.

How long will the taxpayers of this state stand for this discrimination?

MICHIGAN RAILROADS' ASSOCIATION

GARMENT LABEL PLAN

Several moves are being made at present to combat unscrupulous price competition. Among these may be mentioned the shorter work week, minimum-wage legislation and anti-trust law moderation. A voluntary step entitled to special comment, however, is the plan revived by the garment industry under the auspices of women's clubs to put an identifying label on goods made under decent working conditions.

The Prosanis label was adopted for this purpose in 1925 and in that year 9,561,150 were distributed. However, this number fell to 517,800 in 1926, and, in what was described as a general collapse of standards and union dissension the label disappeared.

For the new label it is proposed to obtain the backing of the public through the women's organizations, the retailers, the manufacturers and the union. Present-day "sweat-shops" are not the unsanitary affairs at which the previous label was aimed, but, according to Samuel Klein, manager of the Industrial Council of the Cloak, Suit and Shirt Manufacturers Protective Association they are sweatshops where the longest hours and niggardly wages prevail.

Retail organizations might be expected to see the direct connection between what their customers receive as wages and what those same customers are able to buy in their establishments. But, apparently, too many of them hope in some way to purchase at unreasonably low prices and at the same time to sell in the normal volume. Two concerns formally cited for such practices have doubled up on purchases from the new sweatshops.

The labeling of goods made and sold honestly is an idea not only for the garment industry to adopt and push but for many other lines as well. A huge co-operative campaign to acquaint every citizen of his or her personal stake in supporting decent wages and working standards has wonderful possibilities and should prove successful.

CONSCIENCE FUNDS

"Labor to keep alive in your breast," wrote George Washington in his "Moral Maxims," "that little spark of celestial fire called conscience." But not until eleven years after the Father of His Country had passed to his reward did the Government receive the first contribution to what has come to be called the Conscience Fund, composed of anonymous payments by citizens of just and long-due debts which had been troubling their minds. In the London Times there frequently appears a notice to the effect that the Chancellor of the Exchequer acknowledges the receipt of so many pounds or shillings from X. Y. Z., or some other conscience-stricken citizen. Our Government, while making no such formal announcement of individual contributions, has received more than \$600,000 for its Conscience Fund.

Last week some one sent a thousand-dollar gold certificate. A five-dollar gold piece also was received. In 1916, when consciences must have been par-

ticularly sensitive, the fund was enriched by \$54,923, the record to date for a single year. There has been only one year since the fund was established—1848—when no "conscience contributions" have been recorded. Last year the total was \$4,248.

Treasury officials could reveal some interesting stories in connection with these payments, of amateur smuggling and countless petty evasions of the income tax. Cheating the Government out of small sums is comparatively easy. Income tax returns are scanned and many errors and deficiencies are discovered, but in a large number of cases more extensive investigation would not be worth the cost. Pennies, nickels and dimes are being constantly received from those who may suddenly have recalled the old maxim, "It is a sin to steal a pin."

DRY GOODS CONDITIONS

Although weather conditions reduced volume on several days, the final week of Easter shopping produced very satisfactory results. Sales last week ran 10 to 15 per cent. ahead of the same week last year, though, of course, the holiday was earlier in 1932. Apparel, accessories and children's wear were reported as the best departments. Home furnishings business and piece goods fell off.

The report of the Federal Reserve Board on Department store sales last month proved much better than was expected. The drop for the country as a whole was only 27 per cent. the losses ranging from 21 per cent. in this district to 33 per cent. in the Boston reserve area. Sales for the first quarter were 25 per cent. under the corresponding period of 1932.

Estimates place department store sales for the first half of this month at about 15 per cent. under the same period last year in this section. The month has one less business day than last year. The decline of 15 per cent. would not be much more than the drop in prices over the year and points, therefore, to the same unit volume.

While quite a little headway has been made in the campaign to have the stores postpone their post-Easter clearances, it seems likely now that a number of them, including some large concerns, will start such promotions shortly. They hope to benefit by continued stimulation of consumer purchasing, which has lately shown a brisk upturn.

Merchandise manufacturers and wholesalers have wound up the Easter season with the cleanest stocks in years. Consequently, they look for liberal reorderings.

A NEW DEAL FOR THE NEGRO

With the country as a whole floundering in the slough of the business depression, the plight of the Negro may be imagined, although inadequately. Belonging to the largest group proportionately of the unemployed, pushed farthest down in his choice of occupations, receiving a smaller proportion of emergency jobs and of national relief, he had scant representation in local relief agencies, so that his prospect of equitable treatment was far from bright. In this extreme of emergency

the National Urban League once more justified its existence by the intelligent and energetic way in which it applied itself to the set of problems thus created. Making contacts with large employers of labor, including those on public projects, and with relief agencies; investigating conditions and bringing them to public attention; keeping up the morale of Negroes, promoting good feeling and co-operation between them and the rest of the community—in these and other ways the league did much, not only to alleviate distress but also to aid the progress of the Negro in his climb upward. One detail will speak for many—of the sixty-six persons who over a period of several years have received Urban League fellowships all but one are engaged in some form of social work. The league has enabled these persons not simply to help themselves but in addition to be of service to their people. If anybody in this country needs a "new deal," it is the Negro. There is cause for special gratification, therefore, in the activities of an organization like this. The National Urban League merits the moral and financial support of citizens everywhere.

PAY-ROLL RELATIVES

At a time when the legislative wheels at Washington are clogged with all sorts of proposals, Representative McFarlane, of Texas, has introduced a bill to prohibit members from putting relatives on the Congressional pay roll. This is an echo of the flurry over this question last summer, when on Representative Warren's motion the names of those who employed members of their families as office assistants were made public. The list comprised 100 Representatives. It was said that one committee chairman employed his son at \$2,240 a year, a daughter at \$1,440 and a nephew at \$2,230. Numerous stories of the kind are constantly floating around Washington.

Of the 100 Representatives on the list, thirty-eight were not re-elected last November. But it has been too hastily assumed that all were punished for nepotism. It was not a good year for Republicans, and twenty-eight of the defeated, thus listed, belonged to that party. There were instances in which nepotism was made an issue, but it is not clear to what extent it was a factor. In numerous cases a Representative has employed relatives who possessed ability and discretion and rendered faithful service to the Government, although the practice in general has incurred much justifiable criticism.

A law on the subject, however, is scarcely needed. The "pitiless publicity" of last year is believed to have had a wholesome effect. And if a member's constituents believe he has been too zealous in looking after the members of his own household and his own pocketbook, they have the remedy in their own hands.

BASIC INDUSTRIES GAIN

In support of improved sentiment, operations in basic industries now show signs of expansion. Legislative proposals may be acting as a brake upon this trend, but they are not stopping

it. In fact, the promise of further action, even of rather radical kinds, does not appear to be having a very disturbing effect in business quarters. Rising commodity prices during the week were ascribed to talk of inflation, but could be interpreted also as due to specific supply and demand conditions.

Advances in all the series but cotton cloth caused another rise in the weekly business index, which is now within little more than a point and a half of the level reached when the banking crisis came to a head late in February. Automobile operations appear to be leading the upward movement and have furnished the principal source of business for the steel industry. The latter, according to leaders, has passed its low point.

Wheat and other grains led the commodity price advances of the week. Cotton goods were higher, particularly toward the close. In Dun's list the only real weakness found was in hides. This compilation sharply reversed its trend and marked up 29 advances against 19 declines. In the previous week the comparison was 23 gains and 27 losses.

While there has been some gain in the heavy industries, the chief evidence of improved business since the banking holiday has been quickening of trade in consumer goods. Beer seems to have loosened up purse strings generally and the public feels better. Post-Easter trade will be watched closely to see if the improvement holds up.

TECHNOCRACY REPORT MADE

Although its day in the public prints has passed, technocracy will continue, of course, to exert a profound effect upon economic and social policies. Some of its significant findings are already reflected in the moves for labor legislation and in debt considerations. Interest, therefore, attaches to the report of the committee on the significance of technocracy, headed by Walter N. Polakov, which was made last week to the Society of Industrial Engineers.

This report, which is well worth the reading of all business men, concludes with twelve findings. "The issues raised by technocracy," the committee notes, "are fundamental and merit further thorough research and rigorous analysis. The premature publicity distracted public attention from grave realities to frivolous criticisms of examples."

Another finding of the report is that we are suffering not from technological unemployment but from the unemployment of technology. "The inadequate purchasing capacity of the majority of the population restricts the market necessary for the full utilization of the existing means of production. Unregulated competition led to the duplication of productive capacities of the past."

After pointing out that recovery from previous depressions has been possible by further reinvestment of surplus, dividends and interest, and that no such avenues appear at present, the committee adds: "The reduction of working hours and increase of wages per year may re-establish the market for consumer goods and eventually for producer goods."

OUT AROUND

Things Seen and Heard on a Week End Trip

Last Saturday's Out Around took us to Fremont with brief stops at some of the towns en route. The air, sky and sunshine were glorious, making up the finest Saturday we have had so far this spring.

Between Grand Rapids and Sparta there appeared to be at least 100 men employed in improving the roadway flanking the cement pavement. In many cases the new elevations will be covered with sod.

Considering that both banks are closed, Sparta merchants appear to be in good spirits. They may have some difficulty in securing change sometimes, but otherwise they manage to get along fairly well.

At Casnovia I was told by J. A. Lehmkuhl, who conducts the elevator and feed mill, that he has ten children ranging from one to nineteen years of age, six boys and four girls. The family is just emerging from a run of scarlet fever which included six of the children. Lucinda, the eldest child, assumed the role of nurse and carried her patients through the ordeal in a masterly manner. She thus describes her experience:

On Saturday, January 14, 1933, the doctor came to the home of J. A. Lehmkuhle and announced that Paul had scarlet fever. Papa was at work and Clarence was at Grandma's house. Paul was in bed for a week, although he was not very sick, yet he had to stay away from the other children.

Mother kept the clothes boiled and everything sterilized, but it was in vain. January 22, Velma had the scarlet fever.

Papa took Clarence on the following Sunday to the home of Mr. and Mrs. Albert Atkinson. On Monday Papa and Clarence were called to Ohio. When they returned Wednesday, they found Velma some better, but Irma, Lawrence, Felix and Virgil had come down with it! O, my, a hospital? It certainly seemed terrible, but Irma continued to crack wise jokes and Virgil to sass back and Felix could get up and run around, so that helped some.

Mother did most of the nursing until she herself came down with grippe, so Lucinda tried to help care for the sick. The greatest care was to carry enough food into the sick room for six who were sick, but seemed to eat enough for six well persons.

As our bedroom was the hospital, and no cot, davenport or easy chair were in sight, the nurses took turns staying up nights.

Time went slowly. Yet there was plenty of work to be done such as wash that face, clean this or that one, peel an apple for someone, get that book, clean the sugar up, etc.

There were only 10 of us in the house most of the time and we thought our duties could be performed any old time. Why mop the floor when no one would see it, but our particular mother attended wonderfully to that, we judged. We feel that we did pretty

well, having to see one another of "Us" for about 40 days.

Although father could not join us in the family group, he did his bit in furnishing the medicines, oranges and the grub that the ten of us could eat. Clarence and Lucinda's boy friend gave us many moments of pleasure. Clarence with his smiling face at the window, with chocolates one day, and two sticks of gum, all he had left, another day, and his talk about the Ford.

Irma and Virgil amused themselves playing set-back, checkers and dominos, and they furnished us all with some laughs. We always say our prayers as a group in our own fashion of a church on Sunday mornings.

The neighbors and friends made these weeks more pleasant with funny papers, errands, oranges, tangerines, cakes, colors, toys, apples, puzzles and kind words. And the letters: "Now, dear folks, they mean a lot, when you're penned in. No joke, You never know. You may think it hard to write, but when you can't, we bet you'll wish you might."

At Grant I had the good fortune to meet N. R. Brown, who conducts a general store at Ashland, two miles West of Grant. Ashland was for many years the location of the old firm of Pollard and McKinley. The latter is dead, but Mr. Pollard is engaged in the lumber business at Houston, Texas. Some day I hope to drive over to Ashland, thence on to the old town of Bridgeton, where I have an appreciative subscriber in the person of W. F. Scott, cross the Muskegon river on the bridge at that place and then proceed to Fremont.

At Fremont I found all the mercantile friends I had time to call on very happy over the condition of business, despite the fact that the Old State Bank is temporarily closed. The main street of the city was so full of vehicles that I had to go two blocks away to find a place to park.

The Fremont Canning Co. is erecting a new storage warehouse for unlabeled goods, 100 x 170 feet in dimensions. It will be part one story and part two stories high and contains about 30,000 square feet floor space. It will be ready for occupancy about June 15. I was told by the Gerbers, father and son, that the Canadian branch of the company at Tecumseh, near Windsor, was in full operation and gives promise of proving a great success.

In one of the towns I visited last Saturday I noticed about two bushels of 5 cent pies on display. I enquired of the owner of the store why he carried so large a stock. His reply was as follows: "I am ashamed to admit it, but some of my customers appear to have gone crazy over this item. I have families who come to town once or twice a week and buy ten of the little pies, when with the same amount of money the housewife could produce five good sized pies which would be much more wholesome than these little fellows. The same is true of many of my town customers. They appear to

have gone daft over these little pieces of desert."

A Grand Rapids traveling man who happens to be a stockholder in the American Home Security Bank visited that institution one day last week and sat in a chair for an hour with his eyes and ears both wide open. In speaking of the matter later, he said: "No one in the bank knew me, so I was not disturbed in my effort to reach a conclusion as to the situation. I saw women come in with troubled looks on their faces, talk a moment or two with Conservator Lawrence and go out smiling, satisfying me that he must be a remarkable diplomat. Of course, I don't know anything about the inside condition of the bank, but the thought occurred to me that if Mr. Lawrence could effect a re-organization of the bank and assume the management of the institution, he would have a big bank on his hands inside of five years."

"What are you going to do when your bank opens?" I asked a country banker one day last week. "Buy a gun," he replied, "and draw a bead on the first bond salesman who comes in to sell me bonds. The purchase of bonds which proved to be bad was the cause of my undoing."

I have asked many village bakers of late as to the percentage of bread the local grocers buy of them. In all cases the reply is, "They buy no bread of me, unless they run out of city-made bread." I am utterly unable to understand this condition. The more bread the local baker can sell the more men he can employ and the more stomachs the local grocer will have to supply with food, the more bodies the dry goods man will have to cover with raiment, the more tenants the landlords will have to supply with homes. Buying anything away from home which can be supplied by the local manufacturer is not a good way to build up a community. Perhaps the new state organization of bakers can do something to contribute to the solution of this problem.

President Roosevelt is getting his hands pretty full of authority — so full, I fear, that some of his irons will be burned in the fire. I refer particularly to the chaotic condition of the banking situation, which is anything but encouraging. If he is ever able to bring order out of chaos he will certainly receive the applause of the world, but I think it would be very wise to refrain from taking up new burdens until he has solved some of the perplexing situations which now confront him.

I never expected to see my country ruled by a dictator, due to Congress abdicating its authority and becoming simply a collection of clams and dummies, but since we are in that condition, I think we ought to make the most of our opportunities and get our country back on an even keel as rapidly as possible.

Readers of the Tradesman will recall I condemned the Adamson law,

forcing the eight hour day on the railroads of the country, when it was enacted and have continued to condemn it ever since, because I think it had more to do with the decadence of the railroads than any other problem they were forced to face. This law was created under coercion during the Wilson administration by the most arrant scalawag who ever breathed the air of free America—free no longer. Gompers did his worst and now Green has gone him one better by undertaking to secure the enactment of the thirty hour law. The Adamson law owes its existence to a cowardly president and a subservient Congress. I hope Green will not be so fortunate in his hellish designs, but we appear to be in the midst of an era of universal upheaval and no one knows what will happen. I cannot help feeling that any congressman who votes for this infamous measure is an enemy to his country and also to the best interests of both employer and employe. The creation of such a law will unsettle things worse than they have ever been unsettled before — and they have been plenty bad enough.

One thing is very apparent—the socialistic party might as well fold up its tents and go out of business, because if there ever was a socialistic government we have one now. I have applauded our new President in every step he has taken to give us an uplift and a more sane and sensible government, but if he should descend to the depths Wilson did when he signed the Adamson law and give us the thirty hour law God have mercy on our souls.

The power to tax is the power to destroy. This truism is clearly manifested in the decline in the production and sale of animal oleo. A few years ago it was a great staple with the grocery trade. Now many grocers have not handled it for years. The leading wholesale house in this line in this market now handles 100 pounds of animal oleo and 10,000 pounds of vegetable oleo per week.

Justice Brandeis, in his dissenting opinion in the Florida chain-store case, holding that a State may not only discriminate against chains of stores, but may also discriminate among chains of stores by especial taxes upon those that are more than local in their operations, does not consider the merits of this form of merchandising, the possibility that it holds out of lowering the costs of distribution. He bases his argument upon the social consequences of concentrated ownership. He writes: "Against these plaintiffs, and other owners of multiple stores, the individual retailers of Florida are engaged in a struggle to preserve their independence—perhaps their existence. The citizens of the State, considering themselves vitally interested in this seemingly unequal struggle, have undertaken to aid the individual retailers by subjecting the owners of multiple stores to the handicap of higher license fees. They may have done so merely in order to preserve competition. But their purpose may have been a broader and deeper one. They may

(Continued on page 23)

FINANCIAL

Signs of a Turn in the Market

During the past week commodities and stock prices had a slight advance. High grade bonds were a little stronger as well were speculative speculative bonds. The utilities bond group acted favorably due to the fact that electric output was down only 4½% for the past week over 1932 for the same period. There were easier money rates and the report of the Federal Reserve System gave evidence that strain of the banking crisis has been passed. Also, favorable business reports were encouraging but of course this is probably seasonal.

Measures begun by the Administration show their program is to relieve present economic conditions. It is understood that economies to date approximate \$1,000,000,000 in the budget for the coming fiscal year. Although it is evident that Congress is breaking away from Presidential domination, it is believed that their program is completed.

The emergency railroad program is expected to be presented to Congress this week. Administration securities bill is still in the Senate banking committee and is expected to be amended so as not to be so drastic. It is also a growing belief that the bank bill contains some guaranty of insurance of bank deposits. Efforts also are being made to give the President broad powers to negotiate international trade agreements prior to the world economic conference.

The subject of inflation during the past week became realistic through an attempt to amend the Farm-Relief Bill which would provide for refinancing of farm mortgages with government bonds bearing 1½% interest or the issuance of currency in a similar amount.

While it is thought the Administration looks with disfavor upon inflationary plans, no doubt pressure for inflation will become stronger if business does not show evidence of early revival.

In the past week for the first time there were signs of a turn. Commodity prices, electrical power and loadings showed favorable trends. It is questionable whether this improvement will hold.

J. H. Petter.

Reflects New Approach To the Depression

Since March 4 President Roosevelt has ordered a reduction of Federal expenditures totaling slightly in excess of \$1,000,000,000. The economies, of course, have not yet been effected in the main and when the final accounting is made it may be found that the total differs considerably from this figure. The fact that the President has had the courage to put through the orders, however, is deserving of the highest commendation. It is truly a monumental accomplishment.

For over three years we had been told that it was impossible for the Federal budget to be kept in balance during a period of depression. We were subjected to a constant stream of propaganda that it was not feasible for the Government even to make any substantial economies—that Government

expenses were something which could be increased, but never materially decreased. President Roosevelt and his extraordinary Director of the Budget, Lewis Douglas, have shown all such contentions to be mere nonsense.

Our trouble during the last three years was that there was no compelling desire to balance the Federal budget. The philosophy of those years was that the depression did not indicate the necessity of any fundamental economic readjustments but rather was merely a temporary lapse in the type of prosperity that we knew in 1928 and 1929. Granting the accuracy of this attitude, there was no occasion for making retrenchments.

In fact, if the depression was merely a superficial disturbance which might end at any moment there was every reason to prevent anything which would be interpreted as deflationary. Instead of cutting down on the volume of funds being pumped into the economic system through Federal expenditures it would be more correct to enlarge such outgo. Rather than permit individual organizations such as the railroads and the banks to be reorganized in such a way that they would be solvent at the current level, they should be held together because with a restoration of the old prosperity there would be an automatic elimination of their temporary insolvency.

Whether there was any real reason for ever taking this attitude is beside the point. Certainly the vast majority of the American public continued throughout 1930, 1931 and 1932 to believe that if only the correct screw could be found and tightened the old economic machine would snap back to its earlier condition. Today under the leadership of President Roosevelt this is not the public attitude. The new Administration has taken the position that the old machine must be overhauled and recovery engineered not by covering up insolvencies but by their elimination.

It is this profound change in the philosophy toward the depression that provides the real basis for cheer today. Whether the Government spends a billion dollars more or less or whether a billion dollars is added to our public debt are in themselves relatively insignificant. The primary importance of the great economy program of President Roosevelt, accordingly, is not to be found in the fact that each of us will have a little less burden to carry, but in its being a reflection of a willingness to stop dealing with superficialities and get down to real issues.

Ralph West Robey.

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For the year 1933 it seems to me that we need co-operation and charity. The resources of our country are sufficient to meet our requirements if we can use them to help each other. We should co-operate to promote all kinds of business activity. We should do what we can in the way of charity. If all that is implied in these two words could be put into operation, not only would our economic condition begin to secure ample relief. I can think steadily to improve, but our destitute of no better resolution for the New Year than to work in these directions. —Calvin Coolidge.

Proceedings of the Grand Rapids Bankruptcy Court.

In the Matter of Frank C. Priebe, Bankrupt No. 4996. The final meeting of creditors has been called for April 24, 1933, at 11 A. M. Eastern time. The trustee's final report will be approved at such meeting. There will be a small dividend for creditors.

In the Matter of Lionel Cox, Bankrupt No. 5017. The final meeting of creditors has been called for April 24, 1933, at 11 A. M. Eastern time. The trustee's final report will be approved at such meeting. There will be no dividend for creditors.

In the Matter of Vincent Crinzi, as Vincent's Cafe, Bankrupt No. 5056. The final meeting of creditors has been called for April 24, 1933, at 11 A. M. Eastern time. The trustee's final report will be approved at such meeting. There will be no dividend for creditors.

In the Matter of Orrie J. Dykman, Bankrupt No. 4704. The final meeting of creditors has been called for April 24, 1933, at 10 A. M. Eastern time. The trustee's final report will be approved at such meeting. There will be no dividend for general creditors.

In the Matter of Holben's Family Shoe Store, Bankrupt No. 5037. The final meeting of creditors has been called for April 24, 1933, at 10 A. M. Eastern time. The trustee's final report will be approved at such meeting. There may be a small dividend for creditors.

In the matter of General Freezer Corporation, Bankrupt No. 5140, first meeting of Creditors was held April 5, 1933. Allen B. Wallower, attorney for petitioning creditors, was present. Creditors represented by G. R. Credit Mens Assn. No officers of bankrupt corporation can be located; therefore bankrupt not present or represented. Claims filed. Fred G. Timmer, Grand Rapids, Michigan, trustee; bond \$100. Meeting adjourned without date.

F. Lammers, G. R.	1.00
Consumers Power Co., G. R.	23.64
G. R. Water Works, G. R.	1.94
Michigan Bell Tel. Co., G. R.	27.15
G. R. Herald, G. R.	14.30
Boss Leather Co., G. R.	1.20
Best-Ever Slipper Co., Inc.	
Brooklyn, N. Y.	88.00
Excelsior Shoe Co., Portsmouth O.	3.53
Bixby Office Supplies, G. R.	3.10
Brown Seed Co., G. R.	3.50
Quimby Kain Paper Co., G. R.	8.97
Michigan Finishing Co., G. R.	2.00
Old Kent Bank, G. R.	2,265.44
Orlo Yeiter, G. R.	489.72
Orlo Yeiter, G. R.	300.00
Orlo Yeiter, G. R.	60.00
Cornelia Schauweker, G. R.	9,320.00
Catharine Lee and Julia Carroll, G. R.	150.00

In the Matter of Elton H. Simpson and George W. Liesveld, co-partners doing business as Muskegon Heights Memorial Works, Bankrupt No. 5165, first meeting of creditors was held April 5, 1933. Both partners present in person and represented by Harry W. Jackson, Attorney. Certain creditors present in person and represented by George A. Parmenter and Harold H. Smedley, Attorneys. Claims filed. Bankrupts each sworn and examined without reporter. Frank V. Burrows, Muskegon, Michigan, trustee; bond \$1,000. Meeting adjourned without date. In the Matter of William Brummeler's Sons Company, a corporation, Bankrupt No. 5007, final meeting of creditors was

held April 3, 1933. Trustee present; bankrupt present by Frank Brummeler and represented by Cleland & Snyder, Attys. Hilding & Baker, Attys., present for creditors. Claims proved and allowed. Trustee's final report and account approved and allowed. Bill of attorneys for bankrupt approved and allowed. Accounts receivable sold to William J. Romkema. Made order for payment of administration expenses and preferred tax claims as far as funds will permit; no dividend for general creditors. No objection to bankrupt's discharge. Meeting adjourned without date and files will be returned to the U. S. District Court.

In the Matter of Joseph Finkelstein and Jacob Finkelstein as co-partners, under the firm name and style of Sterling Company, Bankrupt No. 4987, final meeting of creditors was held under date of April 3, 1933. Trustee was present in person and represented by Hilding & Baker, Messrs. Cleland & Snyder present at attorneys for bankrupt. Trustee's final report and account approved and allowed. Certain attorney's bills allowed. Balance bills, notes and accounts receivable sold to William J. Romkema, of Grand Rapids, Mich. An order was made for the payment of expenses of administration and for the declaration of a first and final dividend to creditors of 1.2%. No objection to discharge. Final meeting then adjourned without date.

April 7. We have today received the Schedules, Reference and Adjudication in the Matter of Yeiter Shoes, Inc., Bankrupt No. 5180. The concern is located in Grand Rapids, Michigan. The Schedule shows assets of \$10,018.26 with liabilities of \$20,589.61. The first meeting of creditors will be called and note of same made herein. The list of creditors are as follows:

City of Grand Rapids Mich.	\$ 37.90
Orlo L. Yeiter, Grand Rapids	60.00
Hugh B. Cavanaugh, Jane Cavanaugh, Charles F. Jeffers, Bertha M. Jeffers, Grand Rapids	585.83
Robert E. and Bessie B. Baxter, Ernest K. and Maude U. Baxter, Sherman Hanna ad Ruby E. Hanna, Grand Rapids	79.41
Romaine L. and Lee Chamberlain, Grand Rapids	495.53
Romaine L. Chamberlain and Lee Chamberlain, Grand Rapids	495.53
Romaine L. Chamberlain and Lee Chamberlain, Grand Rapids	483.78
Franklin Fuel Co., Grand Rapids	25.50
G. R. Press, G. R.	38.86
Kreider Creveling Shoe Co., Boston, Mass.	6.13
Florsheim Shoe Co., Chicago	100.00
Conrad Shoe Co. North Abington, Mass.	107.27
Walter T. Dickinson Co., Columbus, O.	3497.82
Albert H. Weinbrenner Co., Milwaukee	88.00
Goodyear Glove & Rubber Co., Chicago	629.56
B. F. Goodrich Footwear Corp., Chicago	60.00
Madison Square Adv., G. R.	52.00
Freedman Shelby Co., St. Louis	987.00

April 10, 1933. On this day first meeting of creditors in the Matter of Miller-Erhardt Clothes Shop, a corporation, Bankrupt No. 5169, was held. Aloys Miller, President of bankrupt corporation, was present and represented by Hilding & Baker, Attys. Claims filed. Aloys Miller sworn and examined without reporter. Fred G. Timmer, Grand Rapids Mich. (Continued on page 22)

Analysis of any security furnished upon request.

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LARGER THAN EVER

Interesting Annual Report of State Secretary Hanson

It is my privilege to render another accounting of my stewardship of the secretarial affairs of the Retail Grocers and Meat Dealers Association, covering a period which will be recorded in history as marking the most complete collapse of our Economical structure experienced by the present generation.

The results of every business, as well as organizations of almost every description, have become reconciled to reports of decreases in volume and of financial losses, accepting them gracefully and with apparent expectancy and assuming a general attitude of being satisfied and content with the mere aspect of being able to carry on, hoping for a brighter turn in the events of time.

Our Association has been exceptionally fortunate in that, we are in position and happy to report, not only a slight increase in our numerical strength, but in our finances as well.

At our last year's convention, held in Battle Creek, I reported having remitted to the National Association per capita tax amounting to \$216, covering 432 members, and reported a balance of \$1,105.63 in the treasury.

This year I am privileged to report, we paid the National Association per capita tax amounting to \$251, covering 502 members and a balance in the treasury of \$1,212.37, an increase of \$106.74, all of which is still safely intact and it has been our good fortune not to be involved in any of the banks of questionable stability.

These results were made possible with the profits derived from our official publication, The Wolverine Retailer, which netted our Association a profit of \$512.36 for twelve months, commencing with the issue of April, 1932, and ending with the issue of March, 1933, and in addition thereto it has made it possible for us to contact 600 to 700 non-members monthly, in addition to our regular membership and has established beyond any question of doubt that we really have an organization in the state of Michigan, prepared and ready to respond to any emergency in behalf of the independent food industry of our state.

I would also remind you, the enviable position we occupy, made possible by our official monthly publication, must be rightfully credited to our regular and occasional advertisers. Were it not for their patronage, our contact would have been less frequent and our gain in finances, would be substituted with losses and trust it will not be necessary to remind our membership that the advertisers be duly and suitably recognized for the important part they have played in our progress.

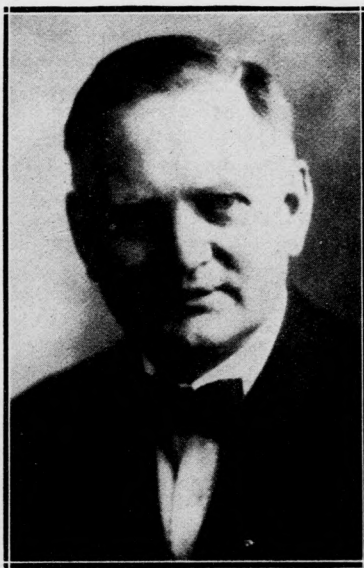
Our relations with the various branches of the trade has never at any time been regarded with any greater degree of respect and consideration, due in no small measure to the able, and dignified management of our officers and directors and wish to avail myself of this opportunity to express my personal appreciation and gratitude to the officers and directors for their ever courteous and wise counsel which

has made this past year one of the most pleasant years of my association experience, in spite of the adversity of the times.

I have been privileged during the past year, to address retailer groups at Muskegon, Flint, Traverse City, Petoskey and Grand Rapids in official capacity and have had occasion to visit Lansing on five occasions. On three of these occasions I appeared before legislative committees and attended public hearings in matters of vital importance to every retailer in the state of Michigan.

Inasmuch as there has been set aside a definite time on the program for the discussion of legislative matters, I expect to report in detail at that time the various measures in which we are necessarily concerned.

Our greatest and most important problems involving the perpetuation of the independent system of distribution, in my estimation, is not confined to legislating competition out of business, although it is apparent that anti-chain legislation furnishes spectacular material for arousing the enthusiasm of



Herman Hanson

the masses of the independent retailers.

I am, however, reconciled to the fact that it is very essential that we adjust ourselves in the future so as to be able to maintain a competent and effective lobby of our own during the sessions of the legislature, in order to guard against vicious legislation instigated by other interests and to promote wholesome legislation which will guarantee to our future generation equality of opportunity, the principle upon which our Nation was founded.

What is more important for the progress of the independent system of distribution involves the extension of educational features, that will be the means of establishing confidence in the minds of our own retailers, as to the soundness of our independent system of merchandising and to familiarize them with the science of merchandising.

This can only be accomplished with the limited means available to the independent retailers by the forming of local conference groups which will confine their greatest efforts to the studying of statistical information and a discussion of merchandising methods.

I fully realize that this recommendation will not meet with popular acceptance, particularly by many of the retailers who have been classed as successful merchants in the past, but are unwilling to admit that their position of prominence is steadily being absorbed by younger and more aggressive retailers who have been keen in grasping modern trends in merchandising methods and availing themselves of every opportunity to make them more efficient in adjusting themselves with the rapid and radical changes of the present era.

In order that our organization effort might be of greater service to the independent field, we must strive not only for greater numerical strength, but a membership that will command the respect of the consuming public by aspiring to serve our various communities in a highly efficient manner.

While attending the National secretaries' convention in Chicago last January, I was privileged to listen to the secretary from the state of California, who informed our group how they had been successful in building up one of the largest and strongest state associations in the Nation.

Secretary Haddeler informs us they maintained a full time field man on a salary basis of \$100 per month and allowed a commission on the members obtained, the Field man being required to pay his own expenses out of the \$100 per month allowance.

Their field man is also required to confine his efforts to the organization of districts comprised of one or more counties, depending on the population and accessibility of the town and Secretary Haddeler reports the results as highly satisfactory.

It is, however, also necessary to enlist retailers' co-operation in making this plan effective and also requires able leadership in each district in order to function and to carry on successfully.

This plan would not be difficult for our Michigan Association to adjust itself into adopting and with the proper type of field man, would be the means of developing our organization on a sound basis and should be reasonably remunerative to the field man to warrant his permanent employment.

I would also urge the retailers of the various communities to devote a portion of their time in contacting their fellow retailers acquainting them with the efforts made in their behalf and urge their participation in local association affairs. The experience and broadening of vision attained in activities of this character, more than repays for the time and efforts that might appear as a sacrifice to the participants.

We have had a most remarkable experience in our own city of Grand Rapids recently. Two of our prominent and successful retailers, Matt Heyns and State Association Director L. V. Eberhard assumed the leadership in a drive for members for our local association and before the drive had hardly become organized, a plan to promote what has become known as the Independent Food Festival, involving a budget of better than \$1700, including the cost of publicity, prizes and wind-up proceedings with a grand fes-

tival and entertainment to celebrate the distribution of the prizes.

A campaign of such magnitude was made possible by the participation of the Grand Rapids Sales Promotion Association, a group of non-competitive manufacturers' representatives and of whom you will be privileged to learn more about shortly from one of its own members.

Two weeks had hardly lapsed from the time the drive was first conceived, when sixty-three new members for the local association at \$12 per year had been signed up. Competitive groups became united in an effort to divert the consumers from the destructive price slashing and to concentrate on being awarded a valuable prize in exchange for their patronage. The number of store units participating in the campaign exceeds 150. All display attractive advertising material.

The possibilities for accomplishment of well-organized groups is almost unlimited if properly applied and in closing wish to remind our retailers, the services of your State Association Secretary are always available to local groups, anxious and willing at all times to assist and co-operate in every possible way for the development of our association.

Respectfully submitted,

Herman Hanson, Sec'y.

Telling Consumers About Canned Goods Grades.

The United States Department of Agriculture has issued the following tip to consumers of canned goods:

A new development in merchandising canned goods is on the horizon. Housewives have long protested that they can not tell from the labels the grade or quality of the canned foods they buy. Neither price nor brand name is a satisfactory guide to quality, for different retail stores set different prices on the same brands, and different brand names may be given to goods of identical quality, sold at varying prices.

The confusion created by the many meaningless brand names could be avoided by the use of four simple grades, printed on the labels. Grade A means fancy; Grade B, choice; Grade C, standard, and any other quality, sub-standard. The Department points out that if a canner or jobber has any doubt of the grade of his product, he can have samples officially graded for a nominal fee. The addition of the letters "U. S." to the grade designation is permitted when the factory where the product is packed meets certain sanitary requirements of the Department, and an official grader has watched every step of the canning process and has consequently certified the grade appearing on the label. This has been done experimentally with one or two products recently.

Practical men, it is said, will not listen to an idealist. Yet, what has been the practical result from all the selfishness leading up to the great war? It has been to make people most unutterably miserable. You must forget yourselves both in private and national life. America will face incredible prosperity once the world has accepted the great truth that we must live and govern our nations, not for ourselves, but for others.

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.

Trading up in 1776 Unchanged To-day

In London, in 1776, 157 years ago, Dr. Samuel Johnson said this: "Many false things are transmitted from book to book, and gain credit in the world. One of these is the cry against the evils of luxury. Now the truth is that luxury produces much good. Take the luxury of buildings in London. Does it not produce real advantage in the convenience and elegance of accommodation and all this from the exertion of industry? A man gives half a guinea for a dish of green peas. How much gardening does this occasion? How many laborers must the competition to have such things early in the market keep in employment? You will hear it said gravely, 'Why is not the half guinea, thus spent in luxury, given to the poor? To how many it might have afforded a good meal.' Has it not gone to the industrious poor whom it is better to support than the idle poor?"

Let us consider that half-guinea. In normal exchange conditions, that equals \$2.40 of 1933 money. Even with England off the gold standard, it equals about \$1.65—"for a dish of green peas!" That would be going some even for a stockbroker in 1928-29 on either basis. It is impossible for me to give its equivalent in to-day's money—too many modifying factors involved. In terms of present purchasing power, probably \$10 would not be far out of the way; and that shows many things.

Green peas the year round are commonplace to-day, but any grocer whose experience runs back ten years can tell us this was not always so. Here, then, is continuous advance upward from times when only noblemen could afford them, all through the process of true competition—competition not on a sell-for-less basis, but on the plan of providing better, finer foods.

Constructive competition has always existed. It operated when the Roman merchant vended nightingales' tongues. It is essentially unchanged now that centuries have intervened. The wakeful merchant works on those lines—and the present and future of merchandising rests with wakeful merchants.

There remains plenty of room at the top.

That this truth holds universally appears in the Food Guild Stores of Minneapolis, St. Paul and vicinity. This is a co-operative chain of grocers of the selective, higher grade type. The adoption of the Guild idea is happy because guilds are traditionally conservators of character, quality and progress to higher levels of merchandising. And I advance the thought that merchants' associations are certain to follow similar lines, selecting and culling their membership more closely; for otherwise they must sink under the

weight of incompetents among their members.

Take San Francisco. It happens always to have been a place specially favorable to grocers, and it remains such to-day. It is authoritatively stated that there are 1800 independent grocers in San Francisco. There are also 220 or more corporate chain units—say conservatively 2,020 grocery stores.

Last population count of the city gave it just over 634,000, so here we have 314 to 315 people to each store. With the saturation point long recognized as 333 $\frac{1}{3}$ to a store, here is a flat surplus over full saturation of more than a hundred stores. But to get any fair measure of efficiency and economic balance, we must get far below the saturation point. San Francisco could well spare 500 grocery stores, especially as the modernization process, physical and personal, proceeds.

It seems quite clear, therefore, that elimination is indicated—and drastic elimination at that—regardless of what anybody may think or want.

One important lesson can be learned from the recent cash-stringency—not at all the lesson that grocery trade papers have drawn. For what they have seen in it is a highly colored vindication of special claim to credit for the way their respective divisions of trade carried on.

The vital lesson is this: That the average consumer credit is so high that any man might trust it broadcast if he could really reach a representative average. Chain grocers, with set-up altogether on a cash basis, frankly offered unlimited credit to customers they knew. One large one ran to \$1,000,000 total in the Chicago territory before it felt forced to turn further orders to others—chains and individuals. Everybody, in fact, did his bit. We have to go back a bit and take as exemplar an institution with wide scope.

Copley-Plaza Hotel, Boston, handled 44,576 checks in one year with face value of \$2,487,667. Only 17,000 were taken in payment of bills, 22,644 being cashed as accommodation to guests and others. Dishonored on presentation were 180, of which 163 were later made good, leaving only 17 dead loss. The average sum of each check was \$55.80 and the total charge-off was \$958, or less than 4/100%.

In view of that record, it is suggested that the hotel dispense with its credit man, thus saving his salary of \$5,000 per year and avoiding much unpleasant contacts with guests. This would, incidentally, show annual savings, less annual losses, of over \$4,000.

Few of us can blanket experiences over such a wide range—thousands of transient folk from over then entire world—otherwise we might extend credit regardless, apparently. This striking fact is apt to get home to many of us as a result of this late experience. If it leads more grocers to self-examination on their own credit extension habits, it will be salutary. For such examination will show any candid man that the trouble with credit is not inherent in credit as such. It inheres in his own laxity, poor judgment, dilatoriness and want of clear-cut system.

This from Commercial Outlook, Sacramento, evokes thought: "There are more California grocers who do business of \$2,000 to \$5,000 than of those who do \$32,000. This type is the one-store unit, home under same roof, small stock for immediate needs of his community. He pays cash; at times extends weekly credit; buys often and sparingly. By reason of low overhead he holds himself in distribution safe from invasions. Small type stores are more in demand than any other retail outlet, proving that such store is liquid every day in the year—daily wagon deliveries hold overhead down. Most people engaged in this small occupation are past their prime. With few wants they stand impregnable to competition."

At the other extreme we find trend is toward larger units than ever. Corporate chains are concentrating into big, general markets. So are strong individuals, singly or in co-operation; and such big units are reported as achieving enhanced profits in ratio to their sales, which tend to be heavier than the aggregate of the separate units they replace.

Then at the other end of the scale we find the surprising total extent of the little business described in the Commercial Outlook. All of which seems a new application of the old idea of playing both ends against the middle man who does what formerly was regarded as the typical business of \$100 per day.

Change—change—that is our only constant.

Paul Findlay.

Questions and Answers of Interest to Grocers

No. 1—Question—How is the age of a turtle determined?

Answer—There is no sure way in which to determine the age of a hard shell turtle. In most instances the plates are examined closely with a microscope and on these plates there can be noticed scale expansion. This scale expands as the turtle grows, leaving a ring of growth. These rings are counted the same as those of a tree.

No. 2—Question—What effect does olive oil have on paprika?

Answer—Sometimes olive oil is added to paprika to give it a rich red color, but has no other purpose. It is usually marked "olive oil added."

No. 3—Question—How is arrowroot obtained?

Answer—The dry starch called arrowroot is obtained from the root of a plant named maranta. It was called araruta (flour root) by the American Indians, from which the present name is derived. It seldom becomes sour during digestion, so is widely used by the sick and delicate.

No. 4—Question—How should brine for four pickles be prepared?

Answer—If there is a small shortage of liquor, replenish by using white distilled vinegar of ordinary table strength. When there is considerable shortage, use diluted distilled vinegar in the proportion of one gallon of water to each four gallons of vinegar. Mix thoroughly before pouring over pickles.

No. 5—Question—What is meant by "puffed" raisins?

Answer—"Puffed" raisins are seeded raisins that are not sticky. They are prepared by a special patented process that leaves the raisins plump and separate. They can be shaken out of the carton and used like seedless.

No. 6—Question—Why are all of the dried currants on the market imported?

Answer—The currants that grow in the United States are not the same as those that grow in Greece and Australia, the two places from which the dried currants are imported. The dried currant is the fruit of a species of grape vine and is really a sort of seedless raisin, while the currant growing in the United States is the fruit of a bush similar in appearance to the gooseberry bush, and is a different fruit altogether.

No. 7—Question—Is it to the advantage of the consumer to buy the larger sized prunes or the smaller sized?

Answer—Actual tests have proven that by buying the smaller sized prunes, the consumer gets more prune meat for his money than by buying the larger sizes.

8—Question—What is meant by "crystallized" ginger and for what is this ginger used?

Answer—Crystallized, or candied, ginger is preserved ginger that has been dried. Like the preserved ginger, it is used for after-dinner desserts, as an aid to digestion.

9—Question—Why is the canned plum pudding called so when it contains no plums?

Answer—The real article, originally made in England, was made with plums, and while in this country we have substituted raisins, currants, and citron for plums, this dessert is still known by the old name.

10—Question—What kind of cheese is Edam cheese?

Answer: Hard cheese, made in Holland. It is moulded in spherical forms, and is coated with harmless dark red color or with paraffine. Each cheese weighs from 3 to 4 pounds. Usually packed 12 pieces to the case. A similar cheese is made in this country.—Kentucky Grocer.

Provide Coffee Roasters

The stress placed by coffee interests during the past year upon the superior flavor of "fresh roasted" coffees has created a market for small, electrically operated coffee roasters for home use. The coffee roasters, made to retail around \$16, are sold in conjunction with electrical grinders and percolators.

"We have made roasters for years," one producer explained last week, "but always for South American consumers. In Latin America the average well-to-do family makes a practice of roasting its own coffee for breakfast. Until recently the idea of selling the appliances in this country hadn't occurred to us, but we now see a growing market for the equipment."

More men are receiving gratuities from the Government for alleged disabilities unrelated to the war than there are men receiving compensation for disabilities actually incurred in the war.—Major General John F. O'Ryan.

MEAT DEALER

Be Able to Suggest Methods of Serving Meat

The meat dealer who knows about ways in which the meat that he sells can be used by the housewife is in a position to offer a service to her, and, at the same time, to increase his meat sales. The food dealer who sells meat and other foods as well can perhaps cash in from a knowledge of ways to prepare meat to an even greater extent than the proprietor of a store handling only meat. He can advise housewives of new and attractive ways to serve meat, thus increasing his sales of meat, and by recommending combinations of meat with other foods he can effectively promote the sale of other food items.

Let us take the case of pork loins. Probably every housewife realizes that pork loin can be roasted and that chops cut from the loin can be fried. But beyond that, many housewives know little about preparing pork loins.

Let us assume that Bill Jones, the manager of the meat department of a food store, has found out that baked pork chops stuffed with prunes make an excellent dish. His curiosity has led him to ask his wife how she fixes them and he has made a note of the method of preparation.

A customer comes into the store and wants to buy some meat. She looks at various cuts and finally decides on pork chops, but she looks and acts as if she would appreciate some suggestions. Bill remembers the pork chop with prunes recipe and gives it to her. He sells her the chops, she goes into the grocery department, buys the prunes and some other items that she needs for the recipe, and the foods that accompany it on the menu. When she prepares the meal, and her husband is pleased with it, isn't it logical to suppose that she will think favorably of the store that sold her the meat and suggested the dish?

We believe that the manager of the meat department of every store should be able to suggest methods of serving meat. We believe, too, that every clerk in the store should have the meat department in mind when he sells an order of groceries. For example, when a woman buys a package of raisins, the salesman who can suggest to the woman that one delicious way to serve raisins is as raisin sauce with baked or fried ham should be able to help sales in the meat department.

Because meat is a part of nearly all meals, and usually is the most important item on the menu of the largest meal of the day, salesmen in each department of a general food store should consider the meat department when they are selling groceries. It is fortunate that meat goes so well with other foods. There is a cut of meat which will go unusually well with almost any staple food.

Here is a list of some of the cuts of meat and items which can be featured to advantage with them:

Smoked Ham—Fried, broiled, or baked, with eggs, fried potatoes, fried

parsnips, candied pineapple, apple jelly, fried tomatoes, or raisin sauce.

Bacon—With fried eggs, noodles, spaghetti, baked beans, creamed eggs, cheese on toast, liver, lamb chops, tenderloin steak (or some other lean steak), or wrapped around olives as an hors d'oeuvre.

Fresh Pork—Chops with prunes, chops with raisins, any cut with fried apples or apple sauce, with pineapple, with fried green tomatoes.

Steaks—With mushrooms, condiments such as catsup, chili sauce, onions.

Swiss Steak—With escalloped potatoes.

Pot Roast—With almost any vegetable in stews, dumplings, noodles.

Roast Beef—Pan-browned potatoes, French fried potatoes, Yorkshire pudding, spiced apples.

Lamb Chops—Peas, mint jelly, cauliflower, (some housewives now bread lamb chops).

Lamb Roas—Mint jelly.

John Meatdealer.

Ideas That Bring More Business

A retail dealer recently has developed a sales idea which, we believe, will be helpful to managers of stores selling a full line of foods. It is simple, inexpensive, and has proved to be unusually effective.

The dealer's plan is roughly this: He prepares menus for complete meals—breakfasts, lunches, and dinners, for an average family of four. On the menu he lists the amount of each food which is necessary, and the price of the food. He has these menus mimeographed, and places them about the store in spots where they will be seen and picked up by housewives. He also has had several small posters made which advertise the idea, and he places these posters about the store, with some of the commodities called for in the menu.

The dealer cashes in on his idea in all departments. His clerks are posted about the menus, and know what foods are being featured. For example, when a housewife comes in for meat and asks for pork chops or a pork loin roast, the clerk knows that the menu which features pork chops also features baked potatoes, sugared pineapple rings, and creamed celery. While the clerk is preparing the meat order, he gives the housewife the menu, and perhaps suggests to her the items which appear on the menu. The dealer has kept a record of results, as nearly as he is able, and finds that in a large majority of cases the woman who buys meat also buys some of the other items which are suggested on the menu.

On the grocery side the same idea is worked out. If a woman is buying even such a staple item as potatoes, the clerk finds a way to arouse her interest in other items. For example, he may be selling her potatoes which are particularly good when browned. One of the menus calls for roast beef and browned potatoes. By giving the housewife this menu, and by mentioning how well browned potatoes and roast beef go together, sales for meat are encouraged.

The idea has, of course, many possibilities. The well-known combinations are usually featured, but the dealer is

now suggesting other less-known combinations which are attractive, and which seem to arouse the curiosity of consumers. For example, tomato sauce is recommended with pork, and spinach is recommended with ham or picnic. Another menu calls for red cabbage and pork—and this dealer has been selling good quantities of red cabbage for the first time since he opened his store.

By placing the price after each item, the housewife often is surprised to see the low cost of an attractive meal, and, as a result, serves a somewhat more


elaborate meal than she had planned originally.

JOHN MONINGER.

The prospect of an ordeal is often much worse than the ordeal itself.

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 CATSUP · BUTTER WAFERS
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 TOMATO JUICE COCKTAIL
 and other foods
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KENT STORAGE COMPANY
 GRAND RAPIDS MICHIGAN

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.

Getting the Trade of the Back Yard Gardener

The amateur gardener who buys a few packets of lettuce or radish seed isn't a big purchaser; yet he represents important potentialities for the hardware dealer. The business is one capable of great expansion, particularly if the dealer's own attitude is what it should be.

One day one of these backyard gardeners came into a hardware store. It was April, and the customer's manner was apologetic. "I suppose I'll put in the usual garden stuff," he volunteered, "though really I daresay it's a waste of money."

The clerk responded with a silly grin:

"That's right, isn't it? Waste of money, and time, too."

And the customer bought the usual packets of radish and lettuce seed, and went out with a shamefaced air.

That clerk made a mistake. There is an old saying that the customer is always right. But in this case the customer wasn't right; and what is more, he probably yearned for the clerk to tell him, tactfully, that he was wrong; that back yard gardening was, not an expensive hobby, but a very useful and profitable one.

If you're selling garden seeds and garden tools, it pays to boost the business rather than to knock it. Drive home the sound facts that back yard gardening saves money, provides fresh vegetables in season, and affords the gardener a bit of pleasant exercise to boot. And you can do this in no better way than by citing the experience of some local man who has found his back yard garden profitable, or, better still, your own experience.

There is one salesman who makes a hobby of gardening. I suppose in the early days the purchasers of seed packets used to decry their hobby.

"But it's good business to have a little garden," the salesman would argue, mildly. "Even if you didn't get a thing out of it, the exercise would be worth the money you spend. And it's really the easiest way to keep a plot of ground from going to weeds—now, isn't it?"

That used to happen in the early days; but now the gardeners of the community recognize this salesman as a friend and brother. So when they want pointers in regard to the correct time to plant string beans, the best method of getting rid of potato bugs, and how to grow celery, they made a bee-line for this salesman. The result being that when they want seeds or tools or insecticides they also make a bee-line for this same salesman who believes in gardening, practices it himself, and isn't afraid to stand up for the hobby.

A friendly attitude toward the hobby and those who practice it is a first essential in developing the gardening trade. Then, knowledge of correct

gardening methods is desirable. This doesn't mean that the salesman should have graduated from a market garden. But it does mean that he should be sufficiently interested and sympathetic to pick out and remember useful facts gleaned from his customers. You can get a good deal of sound theory and dependable practice from gardeners who buy seeds and tools; and if you carry the information in your head, you can pass it on to other customers not so well versed. If you want to go deeper into the subject, there are numerous books on the subject, including reports and blue books issued by the national and state departments of agriculture.

The next thing is to know your stock — and, knowing it, to advise and suggest things that may be needed.

Years ago an experienced dealer commented tragically on the lack of good clerks. "A man comes in to buy something," he grumbled, "and a clerk hands it out to him and lets him go without a word except 'Thank you' and sometimes not even that. 'Why,' he finished, wrathfully, 'suggestion is the big thing in salesmanship. But how many clerks ever trouble to suggest anything?'"

I remember one clerk, though, who had suggestion down to a science. A man would start things by asking for the inevitable lettuce and radishes.

"It's not too early to plant carrots or beets," the clerk would comment. "Would you like them too?" With which he'd run over the entire list of vegetables not endangered by frost. Then he'd discuss the tender vegetables and suggest buying now for later planting. And then:

"How about tools?"

About one gardener in twenty has a reasonably complete equipment of tools. And, oddly, that one gardener with a fairly complete equipment is usually on the lookout for something new to add to his outfit. The up-shot of this sort of suggestion generally was, that the customer who came to buy a couple of packets of seed for ten cents quite often ended by spending a dollar or two.

This salesman got good results by pushing the sale of any new or unusual vegetable. One year he noticed a few packets of broccoli seed in the display. At the first opportunity he read up on broccoli, and had the merchant order several dozen packets. To every customer for seeds he'd deferentially suggest:

"Have you ever tried growing broccoli? A lot of people are trying it this year." And he'd tell how to grow it and how to prepare it for the table when it was grown. The result was a quite extensive sale; where an ordinary clerk would probably have failed to sell the two or three packets in the original selection.

Window displays should be used to help the gardening trade. The bright-hued seed packets and the new garden tools in themselves make neat displays; which can be helped out by carpeting the window with turf or loose soil. Shallow wooden trays can be filled with earth and so planted that the sprouting plants will spell words or even a slogan, such as "OUR SEEDS GROW." Grass, corn or

wheat show up best against the dark soil.

Show cards can be used, stressing the usefulness of home gardening, in providing fresh vegetables and healthy exercise.

Some dealers find it a good stunt to offer small prizes, awarded later in the season, for the best collection of vegetables, the largest squash or cabbage, grown with seed bought from them.

Victor Lauriston.

When On Your Way, See Onaway

Onaway, April 18—More so this year than ever because of the added opportunities for trout fishing owing to the opening of many streams.

Southern Michigan still holds the lead for attendance to our Northern resorts, although Ohio is a close second and gradually gaining. Numerous enquiries are pouring in, not singles, but in bunches.

Sorry the scribe took offense to our attack on beer in March 29 issue. Cheer up, dear boy, the writer has no jurisdiction over this dear land, not even Onaway, when it comes to the distribution of legal beer. There will probably be plenty of it flowing here as elsewhere and even through the prohibition period our citizens have been jovial and free with their smiles of welcome to our visitors and not serious "frowns or sober visaged faces." These smiles will not wear off and we welcome you, Scribe, and all the boys, and should one of the numbers "eyes get bigger than his capacity sufficient to require the services of his brother's keeper" or fall by the wayside, the Squire will step in and play the Good Samaritan, knowing that there is a reason and who is to blame.

The writer was one of the boys in the days of Charlie Robinson, A. S. Doak, George Owen, Aaron B. Gates

and many others and even then the Gideons were busy and to-day their achievements stand as an accomplishment and something to be proud of. The dries are now a vast minority, it seems, but the principle still remains. Being outnumbered is no disgrace and the old friendship should continue to prevail. Competition is what makes the world go round. Ask for "A guide to Pure Vacation Joy." They are free. Squire Signal.

Successful Retail Store

1. Bright store front.
 2. Attractive window displays.
 3. Convenient entrances.
 4. Handy, symmetrical layout.
 5. Modern display cases, counters, shelving and other fixtures.
 6. Low fixtures in center of store.
 7. Appropriate floor—in good condition and clean.
 8. Much merchandise in plain sight.
 9. Attractive and orderly arrangement and display of stocks.
 10. Plenty of lights—overhead and in display cases.
- Frequent change of displays.
12. Harmonious blending of colors and form so that the whole store or department makes a pleasing picture.
 13. Cleanliness of merchandise, fixtures and especially of floors.
 14. Store personnel neatly and inconspicuously dressed, well-groomed, alert and eager to serve.

Appearance is one of the big reasons for success.

Do not spill thy soul in running hither and yon, grieving over the mistakes and the vices of others. The one person whom it is most necessary to reform is yourself.—Emerson.

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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.

The Two Tax Bills Before the Legislature

Lansing, April 17—There are two tax bills before the Michigan Legislature, both of which have been referred to the Committee on General Taxation, as follows:

Chairman Fred E. Watkins, D., Pontiac; Fred C. Holbeck, R., Long Lake; Francis D. Morley, D., New Troy; Frank J. Calvert, R., Highland Park; John R. McInerney, D., Wyandotte; Adrian C. Barr, D., Shepherd; Joseph S. Brzostowski, D., Detroit; James W. Helme, D. & R., Adrian; Don Vanderwerp, R., Fremont.

The chain store bill provides for the licensing and taxing of chain stores and should not be confused with House Bill No. 184, File No. 185, which is described in another part of this bulletin.

Sections 1 and 2 of this Chain Store Bill define what shall be considered Chain Stores and Section 3 defines what the rates of taxation shall be. We quote verbatim the license fee section:

"Upon two stores or more but not to exceed three stores the annual license fee shall be \$10 for each such store in excess of one.

"Upon four stores or more but not to exceed five stores the annual license fee shall be \$25 for each store in excess of three.

"Upon six stores or more but not to exceed ten stores the annual license fee shall be \$50 for each such store in excess of five.

"Upon eleven stores or more but not to exceed fifteen stores the annual license fee shall be \$100 for each such store in excess of ten.

"Upon sixteen stores or more but not to exceed twenty stores the annual license fee shall be \$150 for each such store in excess of fifteen.

"Upon twenty-one stores or more but not to exceed twenty-five stores the annual license fee shall be \$200 for each such store in excess of twenty.

"Upon each store in excess of twenty-five the annual license fee shall be \$250 for each such store in excess of twenty-five."

Sections 4 to 12 inclusive provide the method by which the law shall be enforced. The main provision is that the fiscal year for the collection of licenses on chain stores shall end on the 31st day of March. The bill, if passed, will take effect within thirty days after it is approved by the Governor and all licenses issued thereafter, previous to the first of October, shall be charged the full rate for the fiscal year, and all licenses issued after the first of October during the first year shall be charged at one-half of the full rate.

For your further information we are giving the names of the members of the Senate Committee on Taxation, to whom these bills may be sent:

Chairman Henry C. Glassner, D., Charlotte; A. F. Heidkamp, R., Lake Linden; Francis A. Kulp, D., Battle Creek; J. Neil Lamereaux, D., Comstock Park; Andrew L. Moore, R., Pontiac; William Palmer, D., Flint; C. Jay Towne, R., North Adams.

The retail sales tax bill was introduced by Rep. Tracy W. Southworth, Democrat, Monroe.

As stated in one of our former bulletins, this bill is not only a retail sales tax bill, but covers seven or eight other taxable types. We do not quote the preliminary paragraphs nor that part of the bill which provides for exemptions and enforcement. For the sake of brevity we summarize

these different items giving the rate of tax in each case.

Paragraph A—Sales Tax—Tax is 3% of gross proceeds of sales.

B—Manufacturing — Rate, three-tenths of 1%.

C—Mining, lumbering, etc.—Rate two-thirds of 1% on articles mined or produced.

D—Steam railroads, express, telephone, telegraph, etc.—Rate, 3% of gross income.

E—Street railways, water carriers, electric light, water power, and other public utility concerns. Tax equivalent to 3% of gross income.

F—Amusement tax, covering theaters, operas, amusement parks, dance halls, etc.—Rate, 3% of gross income.

G—Persons engaged in any business, occupation or profession not included elsewhere—3% of gross income.

The chain store bill and the sales tax bill were introduced by different persons, but referred to the same committee. Many independent merchants are favorable to the chain store tax but are practically unanimous in their opposition to the sales tax.

It should be borne in mind that when bill No. 184 comes up for consideration that the sales tax part is only a small portion of the taxation to be considered. There has been much confusion among our members in making a distinction between House Bill No. 128 and House Bill No. 184. I repeat again for emphasis that House Bill No. 128 is the chain store bill and House Bill No. 184 is the sales tax bill (including other forms of taxation as well).

The status of both of these bills at the present time is the same. Public hearings have been held but the committee has not yet made its report. There will be other public hearings before either one of these bills is finally disposed of. Your manager and representatives of other mercantile associations are watching the procedure and we will keep our constituency informed as fully as possible.

The amount of money to be raised for institutional and other state expenses—in other words, the state budget—has not yet been compiled and many members are opposed to passing any new forms of taxation, at least until it is known how much money should be raised.

We cannot guarantee to our members that our appearance before the committee on taxation or at public hearings will have very much weight in this present time of governmental anxiety and distress. We will do our best.

At the present time the best course to pursue is for merchants and others opposed to these forms of taxation to communicate directly with the members of the taxation committees. Letters to all legislators should be addressed to them at Lansing, care State Capitol.

We had learned by calling at the Streng & Zinn store in Kalamazoo of Mr. Streng's declining health and, therefore, were to a certain extent prepared to learn through the state papers that he had passed away. Mr. Streng was an earnest man, devoted to his vocation and was interested in all matters pertaining to the welfare of the retail dry goods craft and its State Association. We extend to the bereaved family our sincere sympathy at this time of their sorrow.

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

Oriental Rugs Ordered for Sales

Slow conditions in the market for imported rugs are relieved slightly this week by limiting buying of specially priced Oriental rugs for post-Easter house furnishing promotions. The call for Orientals is met to some extent by sales of odd sizes, but impor-

ters refuse to part with room size or desirable scatter types at the prices buyers are willing to pay. The price tone in both Orientals and Chinese floor coverings remains firm with the Orientals selling at levels 20 per cent. above the quotations prevailing a year

ago. Further advances are due in June when active purchasing for Fall begins.

Some thoughts always find us young, and keep us so. Such a thought is the love of the universal and eternal beauty.—Emerson.

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HOTEL DEPARTMENT

Doing Their Level Best To Dissipate Pessimism

Los Angeles, April 15—Out here the bus people are working heroically to perfect an agreement with hotel operators, whereby the transportation companies are to make reservations for travelers en route. I remember when I made my last trip East three years since, I availed myself of similar facilities and discovered the arrangement to be quite advantageous, without cost to myself, for similar service. Some of the hotel journals do not seem to look kindly upon the proposition, intimating it has a tendency to establish a commission "racket," but I do not look at it in this sense. Of course there are certain codes of ethics which ought to be lived up to, and still there are certain forms of special service which mean much to the traveling public, but I guess they rally around one logical certainty—the almighty dollar. The commission arrangement has worked satisfactorily in many lines, but it is more or less of a burden and a nuisance. In touring circles, however, most compensation comes to the various agencies handling reservations and other details in this manner, and there seems to be no other way of handling the proposition. I will reiterate, however, that making hotel reservations for passengers on bus lines is a very great convenience for the passenger, and no doubt brings to the hotel door a certain considerable room patronage which might not be obtainable otherwise. In these strenuous times when house counts are low almost any equitable arrangement might be tried out to some advantage by the hotelier, to be discarded later on if it does not fit the conditions. A much better plan, I should say, than the cutting of rates.

Every once in a while somebody who is not interested financially in the operation of hotels and restaurants, bursts forth in song—or rage—and talks about the Jessie Jameses in that line of industry. Even in their palmiest days, the food dispenser never even made a small percentage of the profits you find in almost any other kind of business. You will find the shoe man combining fifty cents worth of raw material with a dollar's worth of elbow grease, and working off the product for a dozen hard simoleons and nothing is heard about it, or the medical dispenser packing away three cents' worth of ingredients in a long-necked bottle and extracting a stingy dollar for the concoction. And then there is the bootlegger to be reckoned with. But I will not make other comparisons. Of course, it may be true, that cow meat, in the cow, is probably worth a couple of cents a pound, with the packer and dealer raising the ante, hence when it finally lands on the plate it represents a substantial investment. But it is always well to bear in mind that the food dispenser has an overhead which cannot be regulated to connect with the amount of business he is doing, and last, but by no means least, there is the banditry in the kitchen which picks out the succulent portions for "home" consumption, so when the guest has absorbed and paid for the dainty morsel peddled to him, there has been no wonderful margin of profit for the individual or concern which undertakes to "feed the brute."

The hotel men of the country are certainly doing their level best to dissipate pessimism, and I certainly give them a great deal of credit for their efforts in that direction, more especially as no business has suffered more than their particular line as a result of financial depression. The facts are that the hotel field was entered by Old Man Trouble long before the Wall Street debacle of 1929. The late Mr. Statler sensed trouble

as far back as eight years ago, when he told the world that the hotel field was being largely overdeveloped, that there were at that time too many hotels and the tendency was toward overproduction. Then, too, the hotel men were in no wise responsible for this condition of affairs. It was forced upon them by promoters who had worn out their influence in the sale of mining, oil and other stocks, and it was necessary to cast a new bait toward the wary investor. Hotel rates had necessarily been advanced on account of war's demands and the reconstruction period succeeding same, but the cost of operation had not only been increased, and house counts were lowering at an alarming rate. The layman thought he had discovered that hotel operators were profiteering and he proved an easy mark for the promoter. But while the hotel man opposed the move for good and substantial reasons, the investor went ahead and erected the hotels, made it an object for operators of established reputations to take charge of same and the era of trouble began, and has been continuing ever since. I think I am safe in making the declaration that nowhere in the entire Nation, has there been a single proposition, long established or otherwise, which has paid an adequate return on the investment, and it will be a long time before a lot of these enterprises get outside of the red in their book-keeping activities. It is for this reason I get frequent thrills when I realize that the hotel men of the country are going farther than any other line of industry to promote optimism, by advertising, orally and by their actions, and there has been no government bureau to subsidize them. They have honorably won the best wishes of the public at large and great should be their reward.

California has glorified herself and paid an extraordinary compliment to President Roosevelt by designating April 30 as President's Day, the Governor couching his proclamation in terms which would really imply that he understands the sentiment of Californians, and though a Republican, is big enough to speak encouragingly of the National executive's work: "President Roosevelt has put hope and courage in the hearts of millions. Re-financed and relieved of what the President calls 'unconscionably' high interest rates, the farmers may keep their lands, and comfortably, industrially, with fine self-respect and in security, live out their lives. Joy comes also to the small home-owner, promised similar relief, will raise the morale of the people as if by magic. He throws out the life line to those who have been wrecked financially." The Los Angeles common council, almost solidly Republican, seconds the motion unanimously, and our mayor, who refused to meet Mr. Roosevelt on his campaign visits here, signs engrossed resolutions commending the President's work. It is sure a happy condition and deserves encouragement.

Maybe W. L. McManus, proprietor of the Cushman House, at Petoskey, will be appointed governor in Porto Rico. I have this intimation from the Michigan press. He sure is well equipped for the service and it will be a deserved recognition of the hotel fraternity.

Final plans for the short course in hotel administration, to be held at the Michigan State College, East Lansing, next week, under the auspices of the Michigan Hotel Association, have been completed and announced by Miss Ruth Mary Myhan, manager of Hotel Shamrock, South Haven, chairman of the educational committee of that organization. Registration will begin Friday at 9 a.m., at the College, followed by business sessions morning and afternoon. In the evening there

will be separate meetings of the Greeters, to be addressed by Allan Hurst, past national president; of the Detroit Chapter, National Housekeepers Association, to be addressed by Mrs. Preston D. Norton, Detroit; and a joint meeting of the Hotel Accountants Association, Detroit Stewards and Detroit Caterers Associations, addressed by Paul Simon, Chicago. Business sessions will be held morning and afternoon on Saturday, with the annual banquet in the evening, in the Woman's Building, followed by a dance in the ballroom at Hotel Olds. H. W. Klare, vice president of the Statler organization, and a former president of the Michigan Hotel Association, will act as toastmaster. Several prominent speakers, including Governor Comstock, will be present.

The horrible situation of a beer famine in Los Angeles, has been reached and the amber fluid has been advanced in price reminiscent with Mumm's extra dry and otherwise. Certainly the new conditions have stimulated general business out here, and the hotel men are seemingly satisfied.

South side hotel men, in Chicago, have changed the name of their organization to the Greater South Shore Hotel Association. Ward B. James, general manager of Hotels Windermere, and formerly resident manager of Hotel Tullar, Detroit, is president of the association.

Raymond Baker, chairman of the board of governors of Western Michigan, Charter No. 22, of the Greeters, has resigned as night clerk at the Morton Hotel, Grand Rapids, to become manager of Hotel Browning, operated by Miss Leah Brown, who became manager of same several months ago, following the death of her father, Alvah Brown.

William F. Snyder ("Bill") to his friends (has taken charge of the catering department of Hotel Morrison, Chicago. He was identified with Detroit hotels for many years.

John P. Schuch, owner of Hotel Schuch, Saginaw, is receiving very many favorable comments from his guests on the conversion of the main dining room of his hotel into "Ye Olde Musee." Mr. Schuch has gathered together more than 50,000 articles of historical interest, ranging all the way from 10,000 theater programs of the famous actors and actresses of the two generations past, to a fine collection of antique chinawares, spears, swords, firearms, etc. The Detroit Free Press recently featured this col-

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please you.
ERNEST W. NEIR
MANAGER

lection in its Sunday edition. I personally was familiar with this collection and watched it grow.

Howard V. Heldenbrand, the new manager of Hotel Waldron, Pontiac, writes me about the change, and adds: "I am here and now requisitioning a large block of your time you are to be in Michigan this summer on your too-long-delayed visit, for my exclusive use at the Waldron. May the earthquakes spare you until you get here!" All right, Howard; it would take a whole flock of "quakes" to keep me from accepting your friendly suggestion.

Long before the world began to think seriously of disarmament, dad, who at one time was considered foreman of the home works, had been denied the use of the rod in enforcing "home rule." In fact his talons were pretty effectually manicured. Nowadays when children set up a howl, parents are supposed to supply them with something better. The woodshed as a place for condign punishment, has had to surrender to the library, and arbitration has taken the place of the trunk-strap. The motto now is: "Spare the child and spoil the rod." But in spite of all this momentous reform, some youths seem to be sensitive only through their skins. We are harboring a crop of irreverence. And some think it is largely due to the new system of giving both colts and kids the reins. At best there is coincidence that the revolt of youth came in the age of the disarmament of dads. But it may come as a surprise to the parents as well as teachers to learn that many recent books on child training recommend the rod, solitary confinement, spanking and other supposedly discarded modes of bringing up the youth. To spank or not to spank may again become a paramount issue.

Frank S. Verbeck.

Items From the Cloverland of Michigan

Sault Ste. Marie, April 18—Easter was what we call a perfect day, with not a cloud in the sky and the temperature at 60 deg. The only thing not in evidence was old man depression. New cars, Easter bonnets, all kinds of Easter finery and everybody promenading or riding in the parks. Those with summer homes along the river were enjoying this unusual fine weather. The city streets are also in fine condition, free from snow and ice for the first time in several months. Our winter tourists who have been spending the winter in the South are returning, surprised to find such fine weather in their home town. The merchants are also feeling more cheerful and look forward to the opening of navigation soon, which always makes better times.

Friends of Duke Trempe, one of our lucky fellow citizens, are receiving letters from him from China, where he has been spending a vacation visit. He was to have left Hong Kong Thursday for Saigon, Indo-China, on a French steamer. He has been sight-seeing in most of the important sea-coast cities of China and now intends to see Singapore, Saigon, Penang, Bombay and Colombo. He describes the sights and smells and sounds of China, the people he has met, the customs, mode of living and the miseries and amusements of the Orient. He has been traveling on the Asama Maru, a Japanese ship, since he left the West coast of the United States. He went by way of the Hawaiian Islands and Japan, first touching China at Shanghai. At Nanking he went to a lecture by Mrs. Pearl Buck, author of "The Good Earth" and "Sons." News of the Los Angeles earthquake was received by him while in Hong Kong. He expressed real concern for his friends in California and sent a clipping from the Hong Kong Herald of March 12, in which the story of the quake was given. Duke expects to

visit Rome and Paris on his return to the Sault.

The prospect for the Northwestern Leather Co. to enlarge and expand in the near future looks encouraging. The introduction of new products of leather will mean jobs for more than 100 additional employes, which will mean more business for the merchants at Algonquin.

George K. Booth left the Sault about seven years ago to engage in business in Tennessee, later moving to Chicago, where conditions in the windy city were no better than other large cities, so George, after looking over various other places, decided that the good Sault was the best place to locate. He is now back in business again, having opened one of the finest fruit and vegetable stores in Cloverland. That George is an artist in making displays and picking a stock which is most appetizing and attractive cannot be denied. When he was in business here before he left the city he was one of the successful merchants and leader in his line of merchandise, but being ambitious he took a chance on a large city. He found that times had changed and that some of the smaller places are offering better opportunities. George has made many friends here who wish him every success in his new venture.

Questian Shaw, son of Fred S. Shaw, has gone into business with Royce Carron, the signery. Mr. Shaw has received his special training in Grand Rapids, and has been writing signs for many of the merchants on his own account since graduating. Mr. Carron has been doing sign work for the past several years and the two young men together are starting with favorable success for the future.

The information that radio crooners croon with their eyes closed is not so startling, when you think of how many radio listeners listen with their eyes closed.

The hotel of William Rowe, at Indian Lake, was destroyed by fire last week. The loss was partially covered by insurance. Mr. Rowe had built a fire in the heating plant with the intention of moving in and getting it ready for the season. He emerged from an adjoining cottage to find the building in flames.

Mayor Short has requested the Chamber of Commerce to adopt some program of providing gardens and seed for unemployed families of the Sault.

Robt. Winkler, the Furniture man, has moved his repair shop to 108 E. Spruce street.

Another bit of cheerful news comes from Newberry with the announcement that the Barrett lumber mill will start operation about May 1st, employing about twenty men at the start, and keep on running for the remainder of the season. It is also announced that Jerry Lynch, the well-known pioneer lumberman, has started his operations at Bodi Lake, near Newberry. There are hundreds of acres of jack pine in North Luce county where Mr. Lynch will operate. The wood will be cut into eleven foot lengths, tied with a steel band in cord bundles and from Little Lake, the Lynch headquarters, will be rafted out and loaded on the lake steamer to be transported to market. About 100 men will be employed in the woods operation.

It is about time to start a savings account to attend the world's fair, as it won't be long now.

William G. Tapert.

You all have powers you never dreamed of. You can do things you never thought you could do. There are no limitations in what you can do except the limitations in your own mind as to what you cannot do. Don't think you cannot. Think you can.—Darwin P. Kingsley.

SOME HIDDEN ASSETS

(Continued from page 1)

We must give employes a broader view of their responsibility to the buying public.

We must stimulate the younger ones to study modern methods and policies.

We must stimulate pride in the job.

We must enable them to command the confidence of customers.

And we must cultivate their loyalty on the basis of mutual effort and understanding.

To do this there is a technique already developed, which, faithfully followed, will eventuate in the realization of those important things just mentioned. Your Association Secretary has all the information necessary for working out the details.

3. Finally, there are those who fear their salespeople will object. Time after time I have met those who hesitate to require this that they regard as a burden to their employes. I respect the feeling. It is a truth that this extra effort benefits the employe by making him more efficient. It is also a truth that the employer benefits also, perhaps more so than the clerk. Therefore, do not try to get something for nothing. If you can not hold the store meetings during regular business hours, meet the employes at least half way in this co-operative effort and offer some inducement—some incentive—whether it be financial or non-financial and stay with it. And when I say "stay with it" I mean that you attend the meetings yourself no matter who you have in charge. There must be the united support of management throughout the period of presentation. Without this the effort is likely to be marked by a lot of lost motion.

In closing, let me offer a few cautions about this very important activity. First of all let me caution you that your present fleeting impression of the importance of store meetings will not stay in your mind unless you act on it. Next, I beg of you not to hold store meetings just because Bill Smith or some competitor does. Stay away from it unless you see clearly in the suggestion a means of steady growth, an increasing source of profits, a satisfying proposition for your employes, and an aid in staying with the best of them in your highly competitive business. If it is all that to you, get in and stay in through thick and thin, foul weather and fair for at least one year. The results will demand that you continue.

We caution you against worry. Get those worries out into the open of a store meeting and give them a good long think. Think out loud with all hands in the bleachers and it is surprising how the ideas come out that puts the jitters on the run. Store meetings can be the best kind of organized thinking. But sad to relate there are some people who apparently prefer to worry—to worry themselves out of a nice business, out of house and home, and into an early grave rather than to give matters a real good think.

In conclusion, you probably recognize that anything half as good as this educational plan I have been outlining probably has a cash value. It has. And there are a number of individuals and

firms that offer educational services varying from a set of books on up to a go-get-'em, sure-fire, man-eating expert who guarantees to kill 'em or cure 'em inside of twenty rounds at \$25 per round plus his expenses. My earnest plea to you is that such offers be referred at once to your Association Secretary. He is in a position to know comparative values in those directions. Ask his advice.

Summarizing, therefore, I remind you that the greatest remaining assets to independent grocers are those hidden assets that reside in the persons of your employes. Those frozen assets can be thawed out, made into liquid, living, continuing cash profits by a persistent program of store meetings that have the actual store problems as their talking points. A start has been made in this work here locally. It has been recognized here as a long felt need and if you wish to share in its benefits, ask your Association Secretary to let you in and I can vouch for him saying, "Righto, come and get it."

George F. Johnson.

Design Premiums for Beer Trade

Manufacturers of premium merchandise turned their attention this week to the preparation of novelty premium goods for the brewing trade. Although no active efforts have been made to market the novelties yet, producers have worked out sample lines, including such staples as bottle openers and coasters for glasses. Explaining the delay in pushing their products, the manufacturers said that brewers will not discuss premiums until the present demand for beer subsidies and normal competitive conditions arise. Articles which can be manufactured for around three cents are sought for this business.

Activity Gains in Glass Trade

Encouraging trends feature the glass industry this week. Capacity operations in the output of beer bottles continue. Western jobbers in conference at Chicago are reported as more than encouraged by reports of individual members. Retail trade in the window-glass field maintains a better tone. Plate glass likewise is gaining, one factor being the seasonal upswing in automotive production. Table glassware is doing well on the average.

Manitou and Puritan in New Hands

Charlevoix, April 18—The Duke Transportation Co., Inc., of 333 North Michigan avenue, Chicago, Ill., has purchased the boats Manitou and Puritan. Captain M. L. Gilbert will have charge of the Manitou, which will be called the Paul B. Duke. The Puritan will be named the Michigan. They will travel between Chicago and Port Williams. They promise greatly reduced rates, stopping at Traverse City, Charlevoix, Petoskey and Harbor Springs.

Dr. C. J. Winder.

For Sale or Trade

A rare opportunity, even in these times. Hotel with thirty-eight rooms, lobby, parlors, etc. Steam heat. Many rooms with bath. Running water in all. Wonderful location in a most wonderful resort town. Front door on US 31 and 66. Back door on harbor where the ocean liners can come in. Address No. 100, care Michigan Tradesman.

DRUGS

Michigan Board of Pharmacy.

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

Michigan State Pharmaceutical Association.

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

Druggist Who Has Reputation For Kindly Dealing

A man with an Irish name and an Irish wolfhound, a beautiful daughter and a beautiful dog is the new mayor of Battle Creek.

If his heart is as big as his dog—and the friends that he has made during a lifetime in Battle Creek swear that it is bigger—Battle Creek is in for a kindly administration.

As for that heart—

"The first thing," J. Edward Murphy, Jr., said to the Enquirer and News early this morning as final precincts rolled in, "is the welfare of our people. The commission must find more ways to create employment, more means to relieve distress. We're going to cut out waste but we're not going to make a specialty of cutting wages.

"Our people must not feel that they are on a dole. They must not go hungry and they must be given opportunity to find work."

And as for that dog—

His name is Rufus. He's about the size of a Shetland pony and just before he's discovered a new mudhole, he's tan in color. When he stands on those hind legs and seems to say "Hello, Pal" as he licks your forehead he has a spread of about seven feet. He has a lovable habit of getting in your way. He's everywhere. In fact when someone calls Mr. Murphy to notify him that he's out visiting the A-B Stove plant or Brownlee park, his owner merely says: "Thank you; will you please call a taxi. Rufus will jump in and the driver will know where to take him."

Rufus' dual capacity—his faculty for circulating and making friends, was used by his owner in the campaign. A blanket with the inscription "Vote for Murphy" on either side was wrapped around Rufus' noble torso and he was told to go places. Mr. Murphy's political backers were amazed to note the favorable response, the good-natured comment. How many votes in that almost 2,000 majority that Mr. Murphy received are traceable to Rufus is impossible to tell. But here's a comment from a political foe:

"That dog-gone dog. If it hadn't been for him—"

Mr. Murphy is a member of one of Battle Creek's oldest families and proprietor of Battle Creek's oldest store in one location—a store that has been right there since civil war days. As for politics—

"I'm going slow at first," he said. "You see, this business is new to me. I feel that I have the friendship of every member of the commission and

I look for an administration of harmony."

This, when, as a matter of fact, the two successful commissioners waged their campaign as a direct fight against the two holdover commissioners.

It will be the first time the mayor elect or any of his family has ever held a public office. Mr. Murphy is city chairman of the democratic party, but never before tried for office.

Mr. Murphy is a life-long resident of Battle Creek. He is the proprietor of a drug store at 5 East Michigan avenue which is the oldest mercantile establishment in the city. The store was opened in the same location in 1868 by the late Isaac Amberg, who was joined in 1883 by Mr. Murphy's father, the late J. William Murphy, Sr., who died several months ago after suffering severe burns in a fire at his Fremont street home. For 50 years the store has been known as the Amberg & Murphy Drug Co.

The family of the mayor-elect, residing at 98 Wendell, consists of his wife, two sons and a daughter. The eldest son, David, 18, finished high school in February, and the second son, James, 16, is still in high school. The daughter, Alice, 19, is a student at Holton Arms in Washington, D. C. She will be returning to Washington today after a spring vacation at home.

Mr. Murphy was graduated from the University of Michigan and afterward took post-graduate work in economics at the University of Chicago and Harvard university.

In his campaign he emphasized that he was an independent candidate, hopeful of receiving the support of all groups. He was energetically supported by the same groups which put Commissioners Wright and Quick in office a year ago this spring, and were left leaderless by the death of Dr. Thomas Zelinsky. He was called a "Wright and Quick man" by the Green backers.

This morning, after the votes had been counted, he said he would maintain an independent attitude. A newcomer himself, he said he expected to have much in common with the other new members of the commission, Mr. Genebach and Mr. McAuliffe.—Battle Creek Enquirer and News.

Eleven Hundred Miles in Two Days
San Diego, Calif., April 15—My friend, Harry E. Webber, our township constable, invited me to join him on one of his business trips North to San Jose, and we started from San Diego on April 13, at about 6 a.m. in his car. The day opened up bright and the sun shone clearly, and we selected the celebrated waterfront and drove as far as Oceanside as our first stopping point, where we enjoyed a light breakfast.

We followed the road at a 45 mile clip, passing San Clemente, San Juan Capistrano, Laguna Beach and Huntington Beach. The multitude of oil wells show up in grand style at Huntington Beach and as far as Long Beach. In that vicinity we met a group of young bicyclists enjoying their school vacation. The Greyhound bus line was represented by one of their busses en route to San Diego and we exchanged the courtesies of the day.

We noticed a grand clubhouse near the airport, which we passed around 9 a.m. The magnificent electric light and gas buildings furnish an appropriate background. We had a chance to go through Long Beach and observe some

of the damage done by the recent quake.

We followed the No. 101 route and noticed some of the buildings and schoolhouses, some without a front and bricks scattered aplenty. Anaheim street and Atlantic street, near Cedar avenue, are used for public markets and a food center for vegetables, fruit, etc.

We went by San Clemente state park, Doheny palisades, Dana Point, Balboa Beach, Newport, Huntington Beach with its magnificent oil wells and pumping outfits. We passed Hermosa Beach, Manhattan Beach and went through Santa Monica, from there Newbury Park, Oxnard, Montavina and Ventura, where we landed at Santa Barbara and went from there to Santa Maria, Pismo Beach, San Luis Obispo, Santa Margarita, Pasco Robles and San Miguel—which mission was erected in 1779—San Lucas, King City, Soledad, Monterey, Salinas, Golroy and finally landed at San Jose, our destination, about 10 p.m., after we had made 535 miles, and called it a good day's work, without an accident.

It is hard for me to describe the most wonderful varieties of scenery and the beauty of the perfect road.

I overlooked one thing. Accidentally, we let our tank run dry and had to do our best to get filled up again, as the auto won't run on reputation only. We noticed a young cowboy leading his cows home, so we hailed him and he rode off and got us two gallons of gasoline, after he finished his chores, so we could reach his father's oil station which was about a mile and a half from where we got stuck. This incident reminds me of a similar one which happened to our mutual friend, Ernest A. Stowe, about twenty years ago, when I was his guest on a trip through Michigan near Kalamazoo and there our tank ran dry and our car didn't care to run on its reputation. We secured gas from a nearby farm and, after a long wait, we finally continued our trip.

It seems to me that good fortune has been with me, that such dry spells happen only about every twenty years.

We took a short rest and returned to-day via the same route after enjoying a two day pleasant excursion of 1100 miles.

L. Winternitz.

When a man has put a limit on what he will do, he has put a limit on what he can do.—Charles M. Schwab.

INCREASE YOUR

Candy Sales and Profits

FEATURE BULK SPECIALTIES

MADE BY

PUTNAM FACTORY

GRAND RAPIDS, MICH.

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

Short Course in Hotel Administration

Final plans for the short course in hotel administration, to be held at Michigan State College in East Lansing on April 21 and 22 under the auspices of the educational committee of the Michigan Hotel Association, were laid at a meeting of the committee at the Detroit Leland, with General Manager Otis M. Harrison, publicity chairman for the short course, as host.

Miss Ruth Mary Myhan, manager of the Shamrock hotel in South Haven, and chairman of the educational committee of the Association, presided. B. R. Proulx, of the college, represented the faculty. Alfred J. Doherty, proprietor, Hotel Doherty, Clare; Preston D. Norton, general manager, Norton and Norton-Palmer; H. A. Sage, assistant manager, Detroit-Leland; James McFate, manager, Wolverine; Mrs. B. G. Thomas, assistant secretary, M. H. A. and Mr. Harrison, represented the Michigan Hotel Association; Paul T. Kilborn, president, Charter No. 29, Greeters, and Edwin E. Hoff, steward, Hotel Statler and president, Detroit Stewards Association, represented their respective bodies at the conference.

Registration will begin at 9 a. m. on Friday at the college, followed by business sessions morning and afternoon. In the evening there will be separate meetings of the Greeters, to be addressed by Allan Hurst, past national president; of the Detroit chapter, National Executive Housekeepers Association, to be addressed by Mrs. P. D. Norton, Detroit; and a joint meeting of the Hotel Accountants Association, Detroit Stewards Association and Detroit Caterers Association, addressed by Paul Simon, Chicago, resident partner, Horwath & Horwath.

Business sessions will be held morning and afternoon on Saturday, with the annual banquet in the Women's Building in the evening, followed by a dance in the ballroom of Hotel Olds, in Lansing, with music by the Detroit-Leland orchestra. H. William Klare, vice president, Hotels Statler, Inc., will act as toastmaster at the banquet, introducing several outstanding speakers, including Governor Comstock, and Malcolm W. Bingay, editorial director, Detroit Free Press.

The schedule of addresses at the class-room sessions follows:

Friday, April 21

10 a. m.—"Canned Foods," W. P. Hartman, of W. H. Roach Co., Grand Rapids, accompanied by a food demonstration.

Discussion, Charles Schnell, steward, Book Cadillac, Detroit, and lecturer on stewarding at Michigan State College.

1:30 p. m.—"Merchandising Food Value," Pierre Berard, managing chef, Merchandise Mart, Chicago.

Discussion, A. Roberts, maitre d'hotel, Fort Shelby, Detroit.

2:30 p. m.—"Essentials of Food Service," Al B. Carder, Carder Restaurant, Chicago.

Discussion, Fred A. Simonsen, Greenfield's Restaurants, Detroit, president American Restaurant Association.

3:30 p. m.—"Hotel Laundry," Roy T. Hubbard, laundry manager, Detroit-Leland.

Discussion, C. M. Luce, manager, Hotel Mertens, Grand Rapids.

Saturday, April 22

9 a. m.—"Rehabilitation," George Mark Moritz, Carson, Pirie, Scott, Chicago.

Discussion, Mrs. Jerome, president, Detroit chapter, National Executive Housekeepers Ass'n.

10:30 a. m.—"Interdepartmental Relationships," Mrs. M. Claire Shanley, Orlando hotel, Decatur, Illinois.

Discussion, J. Ed. Frawley, general manager, Book Cadillac, Detroit.

1:30 p. m.—"Foreclosures, Receiverships and Reorganization," Paul Simon, Horwath & Horwath, Chicago.

Discussion, Arthur L. Roberts, Arthur L. Roberts-Degelman Hotel Company.

2:30 p. m.—"The Newer Phases of Banking," Herman Wyngarden, Professor of Economics, Michigan State College.

Discussion, Bruce Anderson, manager, Hotel Olds, Lansing.

Hits at Loss Leader Selling

Over emphasis upon "loss leaders" in the sale of consumer goods has built up a "price Frankenstein" which is wrecking distributive channels, W. W. Wachtel, general manager of Loose Wiles Biscuit Co., said in an address this week before the weekly luncheon meeting of the Sales Executives Club of New York at the Hotel Roosevelt. Mr. Wachtel added that profits had been taken out of scores of items through general "loss leader" promotion and that manufacturers themselves were largely to blame because they encouraged that type of selling. He called for a return to sound business principles and the use of more imagination in sales appeals.

Summer Dresses Meet Active Call

With retailers planning to launch strong Summer promotions, washable dresses are headed for a big season. Heavy orders have been coming through for cotton styles for delivery up to May 25. Marked interest is being shown in corded lace and printed drawnwork voile styles. The lace types are wanted in navy, pearl blue, pink and string tan. Navy, browns and reds lead in the voiles. Washable silk dresses are meeting an active demand, particularly in white and pastel shades.

Select Fall Shoe Colors

Three high style and six staple colors have been adopted for women's Fall shoes by the allied shoe and leather industries in co-operation with the Textile Color Card Association. The high fashion shades are brown taupe, a blending of gray and brown; gun gray, a deep gray of the taupe family, and Bourbon, which already is notably popular for men's shoes. The staple tones comprise Indies brown, swagger brown, flint gray, Madeira and fawn brown and new admiral blue. Tantree, Bourbon and brown sherry have been chosen for men's shoes.

We of America, the sons of a nation still in the pride of its lusty youth, spurn the teachings of distrust, spurn the creed of failure and despair. We know that the future is ours if we have in us the manhood to grasp it.—Theodore Roosevelt.

WHOLESALE DRUG PRICE CURRENT

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

Acid Acetic, No. 8, lb. 06 @ 10 Boric, Powd., or Xtal, lb. 08 1/2 @ 20 Carbolic, Xtal, lb. 36 @ 43 Citric, lb. 35 @ 45 Muriatic, Com'l., lb. 03 1/2 @ 10 Nitric, lb. 09 @ 15 Oxalic, lb. 15 @ 25 Sulphuric, lb. 03 1/2 @ 10 Tartaric, lb. 35 @ 45	Alcohol Denatured, No. 5, Gal. 48 @ 60 Grain, Gal. 4 00 @ 5 00 Wood, Gal. 50 @ 60	Alum-Potash, USP Lump, lb. 05 @ 13 Powd. or Gra., lb. 05 1/2 @ 13	Ammonia Concentrated, lb. 06 @ 18 4-F, lb. 05 1/2 @ 13 3-F, lb. 05 1/2 @ 13 Carbonate, lb. 20 @ 25 Muriate, Lp., lb. 18 @ 30 Muriate, Gra., lb. 08 @ 18 Muriate, Po., lb. 20 @ 30	Arsenic Pound 07 @ 20	Balsams Copaiba, lb. 50 @ 1 20 Fir, Cana., lb. 2 00 @ 2 40 Fir, Oreg., lb. 50 @ 1 00 Peru, lb. 1 70 @ 2 20 Tolu, lb. 1 50 @ 1 80	Barks Cassia, Ordinary, lb. 25 @ 30 Ordin., Po., lb. 20 @ 25 Saigon, lb. 40 @ 40 Saigon, Po., lb. 50 @ 60 Elm, lb. 40 @ 50 Elm, Powd., lb. 38 @ 45 Elm, G'd, lb. 38 @ 45 Sassafras (P'd lb. 45) @ 35 Saptree, cut, lb. 15 @ 25 Saptree, Po., lb. 25 @ 30	Berries Cubeb, lb. 75 @ 75 Cubeb, Po., lb. 80 @ 80 Juniper, lb. 10 @ 20	Blue Vitriol Pound 05 @ 15	Borax P'd or Xtal, lb. 06 @ 13	Brimstone Pound 04 @ 10	Camphor Pound 50 @ 65	Cantharides Russian, Powd. @ 3 50 Chinese, Powd. @ 1 25	Chalk Crayons, white, dozen @ 3 60 dustless, doz. @ 6 00	French Powder Coml., lb. 03 1/2 @ 10 Precipitated, lb. 12 @ 15 Prepared, lb. 14 @ 16 White, lump, lb. 03 @ 10	Capicum Pods, lb. 60 @ 70 Powder, lb. 62 @ 75	Cloves Whole, lb. 30 @ 25 Powdered, lb. 35 @ 40	Cocaine Ounce 11 43 @ 13 60	Copperas Xtal, lb. 03 1/4 @ 10 Powdered, lb. 04 @ 15	Cream Tartar Pound 22 1/2 @ 35	Cuttlebone Pound 40 @ 50	Dextrine Yellow Corn, lb. 06 1/2 @ 15 White Corn, lb. 07 @ 15	Extract Witch Hazel, Yellow Lab., gal. 99 @ 1 82 Licorice, P'd, lb. 50 @ 60	Flower Arnica, lb. 50 @ 55 Chamomile, German, lb. 35 @ 45 Roman, lb. 30 @ 30 Saffron, American, lb. 35 @ 40 Spanish, ozs. @ 1 25	Formaldehyde, Bulk Pound 09 @ 20	Fuller's Earth Powder, lb. 05 @ 10	Gelatin Pound 55 @ 65	Glue Brok., Bro., lb. 20 @ 30 Gro'd, Dark, lb. 16 @ 22 Whi. Flake, lb. 27 1/2 @ 35 White G'd., lb. 25 @ 35 White AXX light, lb. @ 40 Ribbon 42 1/2 @ 50	Glycerine Pound 14 1/2 @ 35	Gum Aloes, Barbadoes, so called, lb. gourds @ 60 Powd., lb. 35 @ 45 Aloes, Socotrine, lb. @ 75 Powd., lb. @ 80 Arabic, first, lb. @ 40 Arabic, sec., lb. @ 30 Arabic, sorts, lb. 15 @ 25 Arabic, Gran., lb. @ 35 Arabic, P'd, lb. 25 @ 35 Asafoetida, lb. 47 @ 50 Asafoetida, Po., lb. 75 @ 82 Guaiaac, lb. @ 70 Guaiaac, Powd., lb. @ 90 Kino, lb. @ 1 00 Myrrh, lb. @ 60 Myrrh, Pow., lb. @ 75 Shellac, Orange, lb. @ 25 Ground, lb. 15 @ 25 Shellac, white, (bone dr'd) lb. 30 @ 45 Tragacanth, No. 1, bbls. 1 60 @ 2 00 No. 2, lbs. 1 50 @ 1 75 Pow., lb. 1 25 @ 1 50	Honey Pound 25 @ 40	Hops 1/4s Loose, Pressed, lb. @ 75	Hydrogen Peroxide Pound, gross 25 00 @ 27 00 1/2 Lb., gross 15 00 @ 16 00 1/4 Lb., gross 10 00 @ 10 50	Indigo Madras, lb. 2 00 @ 2 25	Insect Powder Pure, lb. 25 @ 35	Lead Acetate Xtal, lb. 17 @ 25 Powd. & Gran. 25 @ 35	Licorice Extracts, sticks, per box 1 50 @ 2 00 Lozenges, lb. 40 @ 50 Wafers, (24s) box @ 1 50	Leaves Buchu, lb., short @ 50 Buchu, lb., long @ 60 Buchu, P'd, lb. @ 30 Sage, bulk, lb. 25 @ 30 Sage, loose pressed, 1/4s, lb. @ 40 Sage, ounces @ 85 Sage, P'd & Grd. @ 35	Lime Chloride, med., dz. @ 85 Chloride, large, dz. @ 1 45	Lycopodium Pound 37 1/2 @ 60	Magnesia Carb., 1/8s, lb. @ 30 Carb., 1/16s, lb. @ 32 Carb., P'd, lb. 15 @ 25 Oxide, Hea., lb. @ 75 Oxide, light, lb. @ 75	Menthol Pound 5 12 @ 5 60	Mercury Pound 1 25 @ 1 35	Morphine Ounces @ 10 80 1/8s @ 12 96	Mustard Bulk, Powd., select, lb. 45 @ 50 No. 1, lb. 25 @ 35	Naphthaline Balls, lb. 06 1/2 @ 15 Flake, lb. 05 1/2 @ 15	Nutmeg Pound @ 40 Powdered, lb. @ 50	Nux Vomica Pound @ 25 Powdered, lb. 15 @ 25	Oil Essential Almond, Bit., true, ozs. @ 50 Bit., art., ozs. @ 30 Sweet, true, lb. 1 00 @ 1 60 Sw't, Art., lbs. 1 00 @ 1 25 Amber, crude, lb. 75 @ 1 00 Amber, rect., lb. 1 10 @ 1 75 Anise, lb. 1 00 @ 1 40 Bay, lb. 4 00 @ 4 25 Bergamot, lb. 3 50 @ 4 20 Cajeput, lb. 1 50 @ 2 00 Caraway S'd, lb. 2 65 @ 3 20 Cassia, USP, lb. 1 75 @ 2 40 Cedar Leaf, lb. 1 50 @ 2 00 Cedar Leaf, Coml., lb. 1 00 @ 1 25 Citronella, lb. 75 @ 1 20 Cloves, lb. 1 75 @ 2 25 Croton, lbs. 4 00 @ 4 60 Cubeb, lb. 4 25 @ 4 80 Erigeron, lb. 2 70 @ 3 35 Eucalyptus, lb. 75 @ 1 20 Fennel 2 00 @ 2 60	Hemlock, Pu., lb. 1 155 @ 2 20 Hem'l'k Com., lb. 1 00 @ 1 25 Juniper Ber., lb. 3 00 @ 3 20 Junip'r W'd, lb. 1 500 @ 1 75 Lav. Flow., lb. 3 50 @ 4 00 Lav. Gard., lb. 1 25 @ 1 50 Lemon, lb. 2 25 @ 2 80 Mustard, true, ozs. @ 1 50 Mustard, art., ozs. @ 35 Orange, Sw., lb. 4 00 @ 4 25 Origanum, art., lb. 1 00 @ 1 20 Pennyroyal, lb. 3 25 @ 3 50 Peppermint, lb. 2 75 @ 3 20 Rose, dr. @ 2 50 Rose, Geran., ozs. 50 @ 95 Rosemary Flowers, lb. 1 00 @ 1 50 Sandalwood, E. I., lb. 8 00 @ 8 60 W. I., lb. 4 50 @ 4 75 Sassafras, true, lb. 1 60 @ 2 20 Syn., lb. 70 @ 1 20 Spearmint, lb. 2 00 @ 2 40 Tansy, lb. 3 50 @ 4 00 Thyme, Red, lb. 1 15 @ 1 70 Thyme, Whi., lb. 1 25 @ 1 80 Wintergreen Leaf, true, lb. 5 40 @ 6 00 Birch, lb. 2 75 @ 3 20 Syn. 75 @ 1 20 Wormseed, lb. 3 50 @ 4 00 Wormwood, lb. 4 75 @ 5 20	Oils Heavy Castor, gal. 1 15 @ 1 35 Cocanut, lb. 22 1/2 @ 35 Cod Liver, Norwegian, gal. 1 00 @ 1 50 Cot. Seed Gals. 90 @ 1 10 Lard, ex., gal. 1 55 @ 1 65 Lard, No. 1, gal. 1 25 @ 1 40 Linseed, raw, gal. 65 @ 80 Linseed, boil., gal. 68 @ 83 Neatsfoot, extra, gal. 80 @ 1 25 Olive, Malaga, gal. 2 50 @ 3 00 Pure, gal. 3 00 @ 3 50 Sperm, gal. 1 25 @ 1 50 Tanner, gal. 75 @ 90 Tar, gal. 50 @ 65 Whale, gal. @ 2 00	Opium Gum, ozs., \$1.40; lb. 17 50 @ 20 00 Powder, ozs., \$1.40; lb. 17 50 @ 20 00 Gran., ozs., \$1.40; lb. 17 50 @ 20 00	Paraffine Pound 06 1/2 @ 15	Papper Black, grd., lb. 25 @ 35 Red, grd., lb. 45 @ 55 White, grd., lb. 40 @ 45	Pitch Burgundy Pound 20 @ 25	Petrolatum Amber, Plain, lb. 12 @ 17 Amber, Carb., lb. 14 @ 19 Cream Whi., lb. 17 @ 22 Lily White, lb. 20 @ 25 Snow White, lb. 22 @ 27	Plaster Paris Dental Barrels @ 5 50 Less, lb. 03 1/2 @ 08	Potassa Caustic, st'ks, lb. 55 @ 88 Liquor, lb. @ 40	Potassium Acetate, lb. 60 @ 96 Bicarbonate, lb. 30 @ 35 Bichromate, lb. 15 @ 25 Bromide, lb. 51 @ 72 Carbonate, lb. 30 @ 35 Chlorate, Xtal., lb. 17 @ 23 powd., lb. 17 @ 23 Gran., lb. 21 @ 28 Iodide, lb. 3 64 @ 3 84 Permanganate, lb. 22 1/2 @ 35 Prussiate, Red, lb. 80 @ 90 Yellow, lb. 50 @ 60	Quassia Chips Pound 25 @ 30 Powd., lb. 35 @ 40	Quinine 5 oz. cans, ozs. @ 57	Sal Epsom, lb. 03 1/4 @ 10 Glaubers, Lump, lb. 03 @ 10 Gran., lb. 03 1/2 @ 10 Nitre, Xtal or Powd. 10 @ 16 Gran., lb. 09 @ 16 Rochelle, lb. 17 @ 30 Soda, lb. 02 1/2 @ 08	Soda Ash 03 @ 10 Bicarbonate, lb. 03 1/2 @ 10 Caustic, Co'l., lb. 08 @ 15 Hyposulphite, lb. 05 @ 10 Phosphate, lb. 23 @ 28 Sulphite, Xtal., lb. 07 @ 12 Dry, Powd., lb. 12 1/2 @ 20 Silicate, Sol., gal. 40 @ 50	Turpentine Gallons 52 @ 67
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GROCERY PRICE CURRENT

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

ADVANCED Rice Jello Prunes Pork and Beans Milk	DECLINED Package Raisins V Camp Sardines Palm Olive Soap	Red Kidney Beans No. 10 ----- 3 75 No. 2 ----- 85 8 oz. ----- 45	CHILI SAUCE Sniders, 8 oz. ----- 1 65 Sniders, 14 oz. ----- 2 25	CIGARS Hemt. Champions --- 38 50 Webster Cadillac --- 75 00 Webster Golden Wed. --- 75 00 Websterettes ----- 38 50 Cincos ----- 38 50 Garcia Grand Babies --- 38 50 Bradstreets ----- 38 50 La Palena Senators --- 75 00 Odins ----- 38 50 R. G. Dun Boquet --- 75 00 Perfect Garcia Subl. --- 95 00 Budwiser ----- 19 50 Tango Pantellas --- 13 00 Skylines ----- 19 50 Hampton Arms Jun'r --- 37 50 Trojan ----- 35 00 Rancho Coronado --- 35 00 Kenway ----- 20 00	
AMMONIA Parsons, 32 oz. ----- 3 35 Parsons, 10 oz. ----- 2 70 Parsons, 6 oz. ----- 1 80 Little Bo Peep, med. 1 35 Little Bo Peep, lge. 2 25 Quaker, 32 oz. ----- 2 10	BREAKFAST FOODS Kellogg's Brands Corn Flakes, No. 136 2 50 Corn Flakes, No. 124 2 50 Pep, No. 224 ----- 2 00 Pep, No. 250 ----- 1 00 Krumbles, No. 412 ----- 1 35 Bran Flakes, No. 624 1 80 Bran Flakes, No. 602 1 50 Rice Krispies, 6 oz. -- 2 25 Rice Krispies, 1 oz. -- 1 10 All Bran, 16 oz. ----- 2 25 All Bran, 10 oz. ----- 2 70 All Bran, 5/8 oz. ----- 1 10 Kaffe Hag, 6 1-lb. cans ----- 2 57 Whole Wheat Fla., 24 1 75 Whole Wheat Bis., 24 2 35	Pears Pride of Mich. No. 2 2 25	OYSTER COCKTAIL Sniders, 11 oz. ----- 2 00	CHEESE Roquefort ----- 55 Wisconsin Daisy ----- 14 1/2 Wisconsin Twin ----- 13 1/2 New York June ----- 24 Sap Sago ----- 40 Brick ----- 15 Michigan Flats ----- 14 Michigan Daisies ----- 14 Wisconsin Longhorn ----- 22 Imported Leyden ----- 22 1 lb. Limberger ----- 18 Imported Swiss ----- 50 Kraft Pimento Loaf -- 21 Kraft American Loaf -- 19 Kraft Brick Loaf ----- 19 Kraft Swiss Loaf ----- 22 Kraft Old Eng. Loaf --- 32 Kraft, Pimento, 1/2 lb. 1 50 Kraft, American, 1/2 lb. 1 50 Kraft, Brick, 1/2 lb. -- 1 50 Kraft, Limbur., 1/2 lb. 1 50	
APPLE BUTTER Quaker, 12-38 oz., doz. 2 00 Musselman, 12-38 oz. doz. ----- 2 00	BAKING POWDERS Royal, 2 oz., doz. ----- 93 Royal, 4 oz., doz. ----- 1 80 Royal, 6 oz., doz. ----- 2 20 Royal, 12 oz., doz. ----- 4 37 Royal, 2 1/2 lbs., doz. -- 13 75 Royal, 5 lbs., doz. ----- 24 50	Black Raspberries No. 2 ----- 2 55 Pride of Mich., No. 2 -- 2 35	CHEWING GUM Adams Black Jack --- 66 Adams Dentyne ----- 65 Beeman's Pepsin ----- 66 Beechhut Peppermint -- 66 Doublemint ----- 66 Peppermint, Wrigleys -- 66 Spearmint, Wrigleys -- 66 Juicy Fruit ----- 66 Wrigley's P-K ----- 66 Teaberry ----- 66	CONFECTIONERY Stick Candy Pails Pure Sugar Sticks-600c 3 90 Big Stick, 28 lb. case 16 Horehound Stick, 120s 75 Mixed Candy Kindergarten ----- 14 Leader ----- 09 1/2 French Creams ----- 11 1/2 Paris Creams ----- 12 Jupiter ----- 09 Fancy Mixture ----- 14 Fancy Chocolate 5 lb. boxes Bittersweets, Ass'ted 1 25 Nibble Sticks ----- 1 35 Chocolate Nut Rolls - 1 50 Lady Vernon ----- 1 15 Golden Klondikes --- 1 05	
	Amsterdam Brands Gold Bond Par., No. 5 1/2 7 50 Prize, Parlor, No. 6 -- 8 00 White Swan Par., No. 6 8 50	Red Raspberries No. 2 ----- 3 00 No. 1 ----- 1 40 Marcellus, No. 2 ----- 2 35 Pride of Mich. ----- 2 75	COFFEE ROASTED Lee & Cady 1 lb. Package Arrow Brand ----- 23 Boston Breakfast --- 23 Breakfast Cup ----- 21 Competition ----- 15 1/2 Imperial ----- 35 J. V. ----- 19 Majestic ----- 29 Morton House ----- 33 Nedrow ----- 26 Quaker ----- 29 Competition ----- 15 1/2	Lozenges Pails A. A. Pep. Lozenges -- 13 A. A. Pink Lozenges -- 13 A. A. Choc. Lozenges -- 13 Motto Hearts ----- 11 Malted Milk Lozenges -- 19	
BROOMS Quaker, 5 sewed ----- 6 25 Warehouse ----- 5 75 Rose ----- 2 75 Winner, 5 Sewed ----- 3 70 Whisk, No. 3 ----- 2 25	BRUSHES Scrub 10 oz., 4 doz. in case 3 40 15 oz., 4 doz. in case 5 20 25 oz., 4 doz. in case 8 80 50 oz., 2 doz. in case 7 00 5 lb., 1 doz. in case 6 00 10 lb., 1/2 doz. in case 5 75	Strawberries No. 2 ----- 3 00 8 oz. ----- 1 20 Marcellus, No. 2 ----- 1 80	CLOTHES LINE Riverside, 50 ft. ----- 1 30 Cupples Cord ----- 1 85	Hard Goods Pails Lemon Drops ----- 12 O. F. Horehound drops 12 Anise Squares ----- 13 Peanut Squares ----- 13 Cough Drops Bxs. Smith Bros. ----- 1 45 Luden's ----- 1 45 Vick's, 40/10c ----- 2 40	
BLEACHER CLEANSER Clorox, 16 oz., 24s -- 3 25 Clorox, 22 oz., 12s -- 3 00 Lizzie, 16 oz., 12s -- 2 15	SHOES No. 4-0 ----- 2 25 No. 2-0 ----- 3 00	CANNED MEAT Bacon, Med. Beechnut 1 71 Bacon, Lge. Beechnut 2 43 Beef, Lge. Beechnut 3 51 Beef, Med. Beechnut 2 07 Beef, No. 1, Corned -- 1 95 Beef, No. 1, Roast -- 1 95 Beef, 2 1/2 oz. Qua., sli. 1 35 Beef, 4 oz. Qua., sli. 2 25 Beefsteak & Onions, s. 2 70 Chili Con Car., 1s ----- 1 05 Deviled Ham, 1/2s ----- 1 50 Deviled Ham, 1/4s ----- 2 85 Potted Beef, 4 oz. ----- 1 10 Potted Meat, 1/4 Libby 45 Potted Meat, 1/2 Libby 75 Potted Meat, 1/2 Qua. 55 Potted Ham, Gen. 1/4 1 45 Vienna Saus. No. 1/4 1 00 Vienna Sausage, Qua. 80 Veal Loaf, Medium -- 2 25	COFFEE ROASTED No. 10 ----- 4 75 No. 2 1/2 ----- 1 90	COUPON BOOKS 50 Economic grade 2 50 100 Economic grade 4 50 500 Economic grade 20 00 1000 Economic grade 37 50 Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.	
BLUING Am. Ball, 36-1 oz. cart. 1 00 Boy Blue, 18s, per cs. 1 35	CANDLES Electric Light, 40 lbs. 12.1 Plumber, 40 lbs. ----- 12.8 Paraffine, 6s ----- 14 1/2 Paraffine, 12s ----- 14 1/2 Wicking ----- 40 Tudor, 6s, per box -- 30	Canned Fish Clam Ch'der, 10 1/2 oz. 1 35 Clam Chowder, No. 2 -- 2 75 Clams, Steamed, No. 1 2 75 Clams, Minc'd, No. 1/2 2 40 Finnan Haddie, 10 oz. 3 30 Clam Bouillon, 7 oz. 2 50 Chicken Haddie, No. 1 2 75 Fish Flakes, small -- 1 35 Cod Fish Cake, 10 oz. 1 55 Cove Oysters, 5 oz. -- 1 35 Lobster, No. 1/4, Star 2 00 Shrimp, 1, wet ----- 1 45 Sard's, 1/4 Oil, Key -- 4 25 Sardines, 1/4 Oil, K'less 3 35 Salmon, Red Alaska -- 1 90 Salmon, Med. Alaska 1 45 Salmon, Pink, Alaska 1 20 Sardines, Im. 1/4, ea. 6@10 Sardines, Cal. ----- 95 Tuna, 1/2 Van Camps, doz. ----- 1 75 Tuna, 1/4s, Van Camps, doz. ----- 1 35 Tuna, 1s, Van Camps, doz. ----- 3 60 Tuna, 1/2s, Chicken Sea, doz. ----- 1 85	COFFEE ROASTED No. 10 ----- 4 75 No. 2 1/2 ----- 1 90	CONDENSED MILK Eagle, 2 oz., per case 4 60	COUPON BOOKS 50 Economic grade 2 50 100 Economic grade 4 50 500 Economic grade 20 00 1000 Economic grade 37 50 Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.
BEANS and PEAS 100 lb. bag Dry Lima Beans 100 lb. 6 25 White H'd P. Beans -- 2 90 Split Peas, Yell., 60 lb. 3 95 Split Peas, Gr'n 60 lb 5 25 Scotch Peas, 100 lb. -- 7 00	Butter Color Dandelion ----- 2 85	CANNED MEAT Bacon, Med. Beechnut 1 71 Bacon, Lge. Beechnut 2 43 Beef, Lge. Beechnut 3 51 Beef, Med. Beechnut 2 07 Beef, No. 1, Corned -- 1 95 Beef, No. 1, Roast -- 1 95 Beef, 2 1/2 oz. Qua., sli. 1 35 Beef, 4 oz. Qua., sli. 2 25 Beefsteak & Onions, s. 2 70 Chili Con Car., 1s ----- 1 05 Deviled Ham, 1/2s ----- 1 50 Deviled Ham, 1/4s ----- 2 85 Potted Beef, 4 oz. ----- 1 10 Potted Meat, 1/4 Libby 45 Potted Meat, 1/2 Libby 75 Potted Meat, 1/2 Qua. 55 Potted Ham, Gen. 1/4 1 45 Vienna Saus. No. 1/4 1 00 Vienna Sausage, Qua. 80 Veal Loaf, Medium -- 2 25	COFFEE ROASTED No. 10 ----- 4 75 No. 2 1/2 ----- 1 90	COUPON BOOKS 50 Economic grade 2 50 100 Economic grade 4 50 500 Economic grade 20 00 1000 Economic grade 37 50 Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.	
BOTTLE CAPS Dbl. Lacquer, 1 gross pkg., per gross ----- 13	BURNERS Queen Ann, No. 1 -- 1 15 Queen Ann, No. 2 -- 1 25 White Flame, No. 1 and 2, doz. ----- 2 25	CANNED VEGETABLES Hart Brand Asparagus Natural, No. 2 ----- 3 60 Tips & Cuts, Nq. 2 -- 2 25 Tips & Cuts, 8 oz. -- 1 35	COFFEE ROASTED No. 10 ----- 4 75 No. 2 1/2 ----- 1 90	COUPON BOOKS 50 Economic grade 2 50 100 Economic grade 4 50 500 Economic grade 20 00 1000 Economic grade 37 50 Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.	

Currants Packages, 11 oz. ----- 11 1/2

Dates Imperial, 12s, pitted... 1 35 Imperial, 12s, Regular 1 15

Peaches Evap., Choice ----- 09 Fancy ----- 10 1/2

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

Raisins Seeded, bulk ----- 6 1/4 Thompson's s'dless blk. 6 1/4 Quaker s'dless blk. 6 1/4 15 oz. ----- 6 1/2 Quaker (Seeded, 15 oz. 6 1/2

California Prunes 90@100, 25 lb. boxes...@05 80@90, 25 lb. boxes...@05 1/2 70@80, 25 lb. boxes...@06 1/2 60@70, 25 lb. boxes...@07 50@60, 25 lb. boxes...@07 1/4 40@50, 25 lb. boxes...@08 30@40, 25 lb. boxes...@08 3/4 30@30, 25 lb. boxes...@12 18@24, 25 lb. boxes...@14 1/2

Hominy Pearl, 100 lb. sacks -- 3 50

Bulk Goods Elbow Macaroni, 20 lb. 4 1/2 Egg Noodle, 10 lbs. -- 12

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

Sage East India ----- 10

Tapoca Pearl, 100 lb. sacks -- 7 1/2 Minute, 8 oz., 3 doz. 4 05 Dromedary Instant -- 3 50

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

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

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

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

Fruit Can Rubbers Presto Red Lip, 2 gro. carton ----- 70 Presto White Lip, 2 gro. carton ----- 76

Gelatine Jell-o, 3 doz. ----- 2 55 Minute, 3 doz. ----- 4 05 Plymouth, White ----- 1 55 Jelsert, 3 doz. ----- 1 40

Jelly and Preserves Pure, 30 lb. pails ----- 2 60 Imitation, 30 lb. pails 1 60 Pure, 6 oz., Asst., doz. 90 Pure Pres., 16 oz., dz 1 85

Jelly Glasses 1/2 Pint Tall, per doz. 38

Margarine Wilson & Co.'s Brands Oleo Nut ----- 08 Special Roll ----- 11

Matches Diamond, No. 5, 144 6 15 Searchlight, 144 box 6 15 Swan, 144 ----- 5 20 Diamond, No. 0 ----- 4 90

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

Muller's Products Macaroni, 9 oz. ----- 2 00 Spaghetti, 9 oz. ----- 2 00 Elbow Macaroni, 9 oz. 2 00 Egg Noodles, 6 oz. ----- 2 00 Egg Vermicelli, 6 oz. 2 00 Egg Alphabets, 6 oz. ----- 2 00

Nuts-Whole Almonds, Peerless ----- 15 1/2 Brazil, large ----- 12 1/2 Fancy Mixed ----- 11 1/2 Filberts, Naples ----- 13 Peanuts, Vir. Roasted 6 1/2 Peanuts, Jumbo ----- 7 1/2 Pecans, 3, star ----- 25 Pecans, Jumbo ----- 40 Pecans, Mammoth ----- 50 Walnuts, Cal. ----- 13@21 Hickory ----- 07

Salted Peanuts Fancy, No. 1 ----- 7 24 1 lb. Cellophane case 1 80

Shelled Almonds ----- 39 Peanuts, Spanish 125 lb. bags ----- 5 1/2 Filberts ----- 32 Pecans Salted ----- 45 Walnut California ----- 45

Mince Meat None Such, 4 doz. ----- 6 20 Quaker, 3 doz. case ----- 2 65 Yo Ho, Kegs, wet. lb. 16 1/4

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

Paris Green 1/2s ----- 34 1s ----- 32 2s and 5s ----- 30

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

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

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

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

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

Playing Cards Battle Axe, per doz. 2 65 Bicycle, per doz. ----- 4 70 Torpedo, per doz. ----- 2 50

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

Fresh Meats Beef Top Steers & Heif. ---- 11 Good Steers & Heif. ---- 09 Med. Steers & Heif. ---- 08 Com. Steers & Heif. ---- 07

Veal Top ----- 09 Good ----- 08 Medium ----- 07

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

Mutton Good ----- 04 1/2 Medium ----- 03 Poor ----- 02

Pork Loin, med. ----- 08 Butts ----- 07 1/2 Shoulders ----- 06 Spareribs ----- 05 Neck bones ----- 03 Trimmings ----- 04 1/2

Provisions Barreled Pork Clear Back ----- 16 00@18 00 Short Cut Clear ----- 12 00

Dry Salt Meats D S Bellies 18-29@13-10-7 1/2

Lard Pure in tierces ----- 5 1/4 60 lb. tubs ----- advance 7/4 50 lb. tubs ----- advance 7/4 20 lb. pails ----- advance 7/4 10 lb. pails ----- advance 7/4 5 lb. pails ----- advance 1 3 lb. pails ----- advance 1 Compound tierces ----- 6 Compound, tubs ----- 6 1/2

Sausages Bologna ----- 10 Liver ----- 13 Frankfurt ----- 12 Pork ----- 15 Tongue, Jellied ----- 21 Headcheese ----- 13

Smoked Meats Hams, Cer. 14-16 lb. 12 1/2 Hams, Cer., Skinned 16-18 lb. @12 Ham, dried beef Knuckles ----- @23 California Hams ----- @09 Picnic Boiled Hams ----- @16 Boiled Hams ----- @18 Minced Hams ----- @12 Bacon 4/6 Cert. ----- @14

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

Liver Beef ----- 11 Calf ----- 35 Pork ----- 05

Rice Fancy Blue Rose ----- 3 60 Fancy Head ----- 4 85

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

Saleratus Arm and Hammer 24s 1 50

SAL SODA Granulated, 60 lbs. cs. 1 35 Granulated, 18-2 1/2 lb. packages ----- 1 10

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

Herring Holland Herring Mixed, Kegs ----- Mixed, half bbls. ----- Mixed, bbls. ----- Milkers, Kegs ----- Milkers, half bbls. ----- Milkers, bbls. -----

Lake Herring 1/2 Bbl., 100 lbs. ----- Mackerel Tubs, 60 Count, fy. fat 6 00 Pails, 10 lb. Fancy fat 1 50

White Fish Med. Fancy, 100 lb. 13 00 Milkers, bbls. ----- 18 50 K K K K Norway ----- 19 50 8 lb. pails ----- 1 40 Cut Lunch ----- 1 50 Boned, 10 lb. boxes -- 16

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

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

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

Seasoning Chili Powder, 1 1/2 oz. --- 65 Celery Salt, 1 1/2 oz. --- 80 Sage, 2 oz. ----- 80 Onion Salt ----- 1 35 Garlic ----- 1 35 Penalty, 3 1/2 oz. ----- 3 25 Kitchen Bouquet ----- 4 25 Laurel Leaves ----- 20 Marjoram, 1 oz. ----- 90 Savory, 1 oz. ----- 65 Thyme, 1 oz. ----- 90 Tumeric, 1 1/2 oz. ----- 65

Starch Kingsford, 24 lbs. ----- 2 30 Powd., bags, per 100 2 65 Argo, 24, 1 lb. pkgs. 1 15 Cream, 24-1 ----- 2 20



Gloss Argo, 24, 1 lb. pkgs. 1 52 Argo, 12, 3 lb. pkgs. 2 17 Argo, 8, 5 lb. pkgs. 2 46 Silver Gloss, 48, 1s -- 1 1/4 Elastic, 32 pkgs. ----- 2 55 Tiger, 48-1 ----- 2 75 Tiger, 50 lbs. ----- 2 75

Syrup Corn Blue Karo, No. 1 1/2 -- 2 36 Blue Karo, No. 5, 1 dz. 2 99 Blue Karo, No. 10 ----- 2 99 Red Karo, No. 1 1/2 -- 2 57 Red Karo, No. 5, 1 dz. 3 44 Red Karo, No. 10 ----- 3 29

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

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

Washing Powders Bon Ami Pd., 18s, box 1 90 Bon Ami Cake, 18s. 1 65 Brillo ----- 85 Climaline, 4 doz. ----- 3 60 Grandma, 100, 5c ----- 3 50 Grandma, 24 Large ----- 3 50 Snowboy, 12 Large ----- 1 80 Gold Dust, 12 Large. 1 80 Golden Rod, 24 ----- 4 25 La France Laun., 4 dz. 3 65 Old Dutch Clean., 4 dz. 3 40 Octagon, 96s ----- 3 90 Rinso, 40s ----- 3 20 Rinso, 24s ----- 5 25 Spotless Cleanser, 48, 20 oz. ----- 3 85 Sani Flush, 1 doz. ----- 2 25 Sapollo, 3 doz. ----- 3 15 Speedee, 3 doz. ----- 7 20 Sunbrite, 50s ----- 2 10 Wyandot. Cleaner, 24s 1 85

Cooking Oil Mazola Pints, 2 doz. ----- 4 60 Quarts, 1 doz. ----- 4 30 Half Gallons, 1 doz. 5 40 Gallons, each ----- 81 5 Gallon cans, each -- 3 35

Table Sauces Lee & Perrin, large -- 5 75 Lee & Perrin, small -- 3 35 Pepper ----- 1 60 Royal Mint ----- 2 40 Tobasco, small ----- 3 75 Sho You, 9 oz., doz. 2 00 A-1, large ----- 4 75 A-1 small ----- 2 85 Capar, 2 oz. ----- 3 30

Soap Am. Family, 100 box 5 60 Crystal White, 100 --- 3 50 F.B., 60s ----- 2 00 Fels Naptha, 100 box 5 00 Flake White, 10 box 2 85 Grdma White Na. 10s 3 50 Jap Rose, 100 box --- 7 40 Fairy, 100 box ----- 3 35 Palma Olive, 144 box -- 7 60 Lava, 50 box ----- 2 25 Pummo, 100 box ----- 4 85 Sweetheart, 100 box -- 5 70 Grandpa Tar, 50 sm. 2 10 Grandpa Tar, 50 lre. 3 50 Trilby Soap, 50, 10c 3 15 Williams Barber Bar, 9s 50 Williams Mug, per doz. 48 Lux Toilet, 50 ----- 3 15

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

Pure Ground in Bulk Allspice, Jamaica ----- @16 Cloves, Zanzibar ----- @27 Cassia, Canton ----- @21 Ginger, Corkin ----- @18 Mustard ----- @19 Mace Penang ----- @65 Pepper, Black ----- @19 Nutmegs ----- @23 Pepper, White ----- @23 Pepper, Cayenne ----- @25 Paprika, Spanish ----- @30

Tea Medium ----- 16 Choice ----- 19@28 Fancy ----- 32@36 No. 1 Nibbs ----- 31

Gunpowder Choice ----- 32 Fancy ----- 40

Ceylon Pekoe, medium ----- 41

English Breakfast Congou, medium ----- 28 Congou, Choice ----- 35@36 Congou, Fancy ----- 42@43

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

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

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

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

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

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

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

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

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

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

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

Wrapping Paper Fibre, Manila, white. 05 No. 1 Fibre ----- 06 1/4 Butchers D F ----- 04 1/2 Kraft ----- 04 Kraft Stripe ----- 09 1/2

Yeast Cake Magic, 3 doz. ----- 2 70 Sunlight, 3 doz. ----- 2 70 Sunlight, 1 1/2 doz. 1 35 Yeast Foam, 3 doz. ----- 2 70 Yeast Foam, 1 1/2 doz. 1 35

Yeast-Compressed Fleischmann, per doz. 30 Red Star, per doz. ----- 20

SHOE MARKET

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

Let the Seller Also Beware

The clear thinking of our president is doing more to bring about ethical standards of practice than any other force in America. Perhaps the most significant thing that he has said is from his special message to Congress, recommending the enactment of a law for Federal supervision of interstate traffic in investment securities.

What he says in relation to investment securities might well be said in relation to all business transactions.

The almost revolutionary paragraph reads:

"This proposal adds to the ancient law of caveat emptor the further doctrine: 'Let the seller also beware.' It puts the burden of telling the whole truth on the seller. It should give impetus to honest dealings in securities and thereby bring back public confidence."

For centuries the rule of trade has been caveat emptor—"Let the buyer beware," President Roosevelt now includes the doctrine—"Let the seller also beware"—to make imperative truth and honesty in transactions.

The paragraph that precedes this new principle of business reads:

"There is, however, an obligation upon us to insist that every issue of new securities to be sold in interstate commerce shall be accompanied by full publicity and information: and that no essentially important element attending the issue shall be concealed from the buying public."

This means that ballyhoo and "blue sky" are to be removed from propositions, promotions and practices. The public "has sustained such severe losses through practices neither ethical nor honest" that this one clear call for Federal supervision is needed if honest business is again to be restored to its normal functioning. The policing power of government now comes into business.

This, then, is the new key to business—"Let the seller beware" for he must not withhold information necessary for a true appraisal of the securities to be sold. Here is a clear mandate for the seller to see to it that what he does is useful, not only to himself but to the man who buys. The public has paid altogether too dearly for the "whistling-wind" that has made a "proposition" look as though it was as sound as the rock of Gibraltar. By this law we will begin to learn that which is true, from that which is false.

When the responsibility is put upon the seller, that no false pretense, representation or promise can be made, then the buyer is twice safeguarded. First by his own natural caution and second by law of Congress.

There is scarcely a man or merchant in America who hasn't invested moneys outside of his own business,

on the general assumption that the other fellow was doing business on as honest a basis as the merchant's own principles.

Many a man and merchant has bought securities of foreign governments and corporations on statements that have been damnable half-truths, covering up financial treachery, bonuses and statements of values not backed by fact. We hope the legislation goes through with speed and certainty.

We joy to see in Washington a man of action—one who may make errors but who tries not to. We admire his frankness in saying that he operates on the basis of trial and error, for he moves in the direction of progress.

There has been an absence of "shenanigans" on the part of some Congressional forces only through fear of the president. He certainly has captured the imagination of the American public. The country is behind him. The public says: "Back the President." At last America is awake, aggressively alert to the need for a new deal.—
 Boot and Shoe Recorder.

Proceedings of the Grand Rapids Bankruptcy Court.

(Continued from page 10)

igan, trustee; bond \$100. Meeting adjourned without date.

April 11, 1933. On this day adjourned first meeting of creditors in the Matter of Valley City Oil Company, a Michigan corporation, Bankrupt No. 5149, was held. David R. Eason, Trustee, was present in person and represented by Hilding & Baker, Attys. Don G. McAfee, president of bankrupt corporation, was present and represented by McAllister & McAllister, Attys. Certain creditors present in person and represented by Boltwood & Boltwood and Amos F. Paley, Attorneys. Don G. McAfee sworn and examined before reporter, Claims proved and allowed or referred to trustee for investigation. Meeting adjourned without date.

April 7. We have today received the Schedules, Reference and Adjudication in the matter of Elmer Lewis Black, individually and doing business as Black's Family Shoe Store, Bankrupt No. 5179. The Bankrupt is a resident of Grand Rapids, Michigan. The Schedule shows assets of \$1734.10 of which \$830 is claimed as exempt with liabilities of \$19950.93. The first meeting of creditors will be called and note of same made herein. The list of creditors are as follows:

Taxes due and owing	\$ 643.19
John and Evelyn Apol, G. R.	8,767.42
The Alinsworth Shoe Co., Toledo, O.	630.00
Boss Leather Co., G. R.	46.62
Ebner Shoe Co., Milwaukee, Wis.	146.80
Goodyear Glove Rubber Co., Chicago	300.00
Herold Bertsch Shoe Co., G. R.	36.24
Hoekstra Shoe Co., G. R.	60.50
Musebeck Shoe Co., Danville, Ill.	151.44
Mayer Martha Washington Shoe Co., Milwaukee, Wis.	2.30
W. W. Warner Mfg. Co., Cincinnati, O.	15.00
Dr. Earl Byers, G. R.	19.50
Michigan Bell Telephone Co., G. R.	4.50
Consumers Power Co., G. R.	10.00
Old Kent Bank, G. R.	350.00

In the Matter of Elmer Lewis Black, as Black's Family Shoe Store, Bankrupt No. 5179. The first meeting of creditors has been called for April 27, 1933, at 10 A. M. Eastern time.

In the Matter of Richard P. Early Jr., Bankrupt No. 5174. The first meeting of creditors has been called for April 27, 1933, at 11 A. M. Eastern time.

In the Matter of Modern Beverage Company, Bankrupt No. 5178. The first meeting of creditors has been called for April 27, 1933, at 2 P. M. Eastern time.

In the Matter of Percy G. Beals, Bankrupt No. 5175. The first meeting of creditors has been called for April 28, 1933, at 2 P. M. Eastern time.

In the Matter of Elizabeth Milne, Bankrupt No. 5163. The first meeting of creditors has been called for April 28, 1933, at 11 A. M. Eastern time.

In the Matter of Yeiter Shoes, Inc., Bankrupt No. 5180. The first meeting of creditors has been called for April 28, 1933, at 10 A. M. Eastern time.

April 13, 1933. We have today received the Schedules, Reference and Adjudication in the matter of Oscar H. Packard, Bankrupt No. 5184. The Bankrupt is a resident of Comstock Township, Kalamazoo County, Michigan, and his occupation is that of a laborer. The Schedule shows

assets of \$1,459.00 of which the full amount is claimed as exempt, with liabilities of \$4,648.70. The court has written for funds and upon receipt of same the first meeting of creditors will be called and note of same made herein.

April 14. We have today received the Schedules, Reference and Adjudication in the Matter of Frank Bucher, Bankrupt No. 5185. The Bankrupt is a resident of Shelby, Michigan, and his occupation is that of a farmer. The Schedule shows assets of \$2,534.00 of which \$1,278.00 is claimed as exempt with liabilities of \$3,737.67. The court has written for funds and upon receipt of same the first meeting of creditors will be called and note of same made herein.

April 15. We have today received the Schedules, Reference and Adjudication in the Matter of Fred E. McNitt, Bankrupt No. 5187. The bankrupt is a resident of Kalamazoo, Michigan, and his occupation is that of a laborer. The Schedule shows assets of \$41.68 with liabilities of \$2,408.41. The court has written for funds and upon receipt of same the first meeting of creditors will be called and note of same made herein.

April 15. We have today received the Schedules, Reference and Adjudication in the Matter of Whitney E. Vance, Bankrupt No. 5186. The Bankrupt is a resident of Casnovia, Mich., and his occupation is that of a Grocer. The Schedule shows assets of \$581.23 of which \$115 is claimed as exempt, with liabilities of \$2,039.16. The court has written for funds and upon receipt of same the first meeting of creditors will be called and note of same made herein. The list of creditors are as follows:

Red Star Yeast Co., G. R.	\$ 2.60
Swisher Grocer Co., Ann Arbor	37.79
Peoples Milling Co., Muskegon	3.35
C. J. Farley Co., G. R.	15.00
Blodgett-Beckley Co., Toledo, O.	10.00
Standard Oil Co., G. R.	6.55
Fox River Nutter Co.	6.00
F. Dailey Tea Co., Lansing	44.90
Wabash Baking Powder Co., Wabash, Ind.	9.77
A. J. Kasper Co., Chicago, Ill.	9.50
Sinclair Refining Co., Muskegon	19.08
Standard Brands, Inc., G. R.	7.50
Standard Brands, Inc., Cleveland, O.	50.92
Pioneer Hat Co., St. Louis	19.08
Johnson Bros., Sparta	7.75
Hazeltine & Perkins Drug Co., G. R.	6.60
Kent Storage Co., G. R.	201.90
Kenneth G. Appleton, Muskegon	5.87
Grand Trunk Gold Storage Co., Detroit	415.00
Florence M. Vance, Casnovia	1,160.00

Distributing Cod Liver Oil Through Grocery Stores

New York, April 10—We are in receipt of the page from the Tradesman containing comment on the proposal of the Atlantic & Pacific to install drug departments.

I have read some comment on this line in the N. A. R. D. Journal. Just at present, in New York, we are very much exercised over the plan to distribute cod liver oil to poor people through groceries and other food stores. The health authorities back of this project, claim that cod liver oil is a food, whereas the drug trade claim it is a medicine.

The matter was discussed last night at a dinner given by the Riverside Druggists Association, which is promoting a line of druggists' own preparations to be pushed in preference to those of proprietors who do not confine themselves to retail drug outlets. Dr. George Diekman spoke very strongly regarding this matter to a number of the officers and we all feel that the only resource for the retail druggist is to push his own line of goods in preference to those of manufacturers who think only of volume.

I will go over this editorial of yours very carefully and hope to have some comment on it in our April issue.

Reginald Dyer,
 Editor Practical Druggist.

After a long series of experiments, Thomas A. Edison announces that he has successfully vulcanized the synthetic rubber he has been making from goldenrod. Mr. Edison's plan is to construct a factory for the large-scale extraction of rubber and to give the whole project to the government for an emergency wartime supply. Under normal conditions the goldenrod product could not compete with natural rubber.

INTELLIGENT INSURANCE SERVICE

and

REAL INSURANCE SAVING

Originally

For Shoe Retailers

now

For Merchants in All Lines

The same saving and the same service to all

We confine our operations to Michigan

We select our risks carefully

All profits belong to the policyholder

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE CO.

LANSING, MICHIGAN

Mutual Building

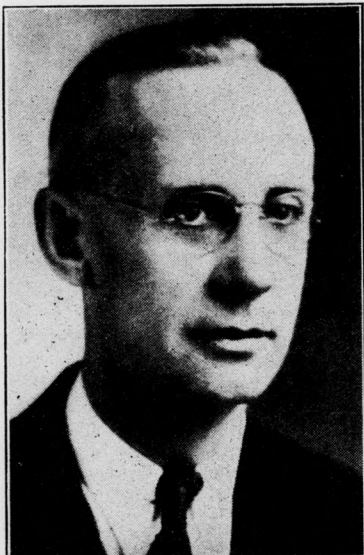
Phone 20741

MEN OF MARK

Henry J. Balkema, Secretary Michigan Bakers Association

Henry J. Balkema was born in Grand Rapids, Oct. 4, 1887. His father, who was of Holland descent, was born near Vriesland. The father was in charge of the milling operations of the L. & L. Jenison flour mill at Jenison for eighteen years and has since served the elevator at Grandville in the same capacity for twenty years. The mother was an American woman whose family name was Watson.

Mr. Balkema graduated from the high school at Grandville and took a course in business training and book-keeping at the Grand Rapids business university. His first dip into business was as book-keeper for the Macey Co., where he remained three years. His next position was with the Lindner Interior Finish Co., where he served as secretary and treasurer for ten years. On the establishment of the picric acid plant in 1918 he was engaged as office manager by the Government. This relation terminated when the armistice was signed and he went with



Henry J. Balkema

the Nichols & Cox Lumber Co. for the next sixteen years as controller. On his retirement from that position he was requested to accept the position of secretary and manager of the newly-organized Michigan Bakers Association, which he expects to increase to a membership of 2500 in the next few months.

Mr. Balkema was married Jan. 15, 1907, to Miss Julia Harper, of Grand Rapids. The family reside in their own home at 142 Banner street. Two sons have joined the family circle. One died in 1925 at the age of 17. The younger son, now 17 years old, is in his third year at South high school.

Mr. Balkema joined the United Brethren church of the South end in 1907. He was secretary of the church organization for five years. He is a member of the T.P.A., but has no other fraternal relations. His hobbies are automobiling, bass fishing and outdoor sports generally. He attributes his success, which has been marked in every position he has held, to hard work and a disposition to acquaint himself with the details of every

branch of business he has ever been connected with.

Mr. Balkema has made rapid progress in the creation of an ideal organization for master bakers. He proposes to launch it on such broad grounds that no employing baker can afford to stay out of the organization. The initial meeting for the election of officers will be held at Detroit the week of May 22.

OUT AROUND.

(Continued from page 9)

have believed that the chain store, by furthering the concentration of wealth and of power and by promoting absentee ownership, is thwarting American ideals; that it is making impossible equality of opportunity; that it is converting independent tradesmen into clerks; and that it is sapping the resources, the vigor and the hope of the smaller cities and towns."

And in another place he says that there is a widespread belief "that the true prosperity of our past came not from big business, but through the courage, the energy and the resourcefulness of small men; that only by releasing from corporate control the faculties of the unknown many, only by reopening to them the opportunities for leadership, can confidence in our future be restored and the existing misery be overcome, and that only through participation by the many in the responsibilities and determinations of business can America secure the moral and intellectual development which is essential to the maintenance of liberty."

These observations are made in what is a mere dissenting opinion. They become important chiefly because with the Democratic party in power there will probably be in the course of a few years additions to the number of Justices on the Supreme bench holding Justice Brandeis's views of the social effects of concentrated ownership.

I recently asked City Manager Johnson what he had done during the past eight months to entitle him to be re-elected May 1. He wrote me as follows:

I am detailing below some of the savings that have been accomplished since my appointment as City Manager August 1, 1932.

I was urged to appoint a Welfare Director right away, but held off until a good business executive could be found. I was urged by the Community Chest to pick a man from Chicago at \$10,000 or \$12,000 a year, but I thought this was ridiculous, and I finally succeeded in securing L. A. Cornelius for this position without any charge at all to the City.

I have just received figures from our City Auditor showing the cost of the overhead in the Social Service Department comparing March 1932 with March 1933. The records show that in March 1932 there were 5,800 families and the overhead was \$12,336.56; whereas in March 1933 there were 8,640 families at a cost of \$8,177.73 for overhead—a total saving of \$4,158.83 with an increase in families of 2,840.

The cost per family per month in the Welfare Department for the month of December 1931 was \$26.57, while in December of 1932 (last December) it was \$22.55, and it has been going down each month since that time, as for instance, in January 1933 it was \$19.44, February \$17.29 and in March \$17.96.

The Medical and Hospital care in August 1932 was \$20,510.56. The first month of my administration that dropped to \$13,485.21, for September 1932. It went up in October to \$14,403.46, and dropped back in November to \$12,752.56, and then dropped to \$11,494.19 in December and that was during the month we

had quite a "flu" epidemic. I haven't the records before me right now since the first of the year, but I know that there has been quite a saving since the changes have been made in the Medical Department.

On December 1, 1932 I issued an order that all City cars be locked up at night, and for those cars being used out of the city hall or welfare department I made an arrangement for their storage at a cost of \$1.50 per car per month directly across from the city hall. Instead of fully maintaining all privately owned cars driven by city employes, I made an order that all privately owned cars be put on a monthly cash allowance basis, which was much smaller than it was costing the city, according to the garage figures. You can readily see that the city paying for gasoline, oil, repairs and all maintenance of privately owned cars that it would amount to quite an item to the city; and that by locking up the city owned cars at night and not allowing them to be driven after 5 o'clock or before 8 o'clock in the morning it meant quite a saving in wear and tear on those cars.

In November, the month before this present system was installed, the sixty-six passenger cars owned by the city ran a total mileage of 43,951 at a cost of \$1,216.84. In December this mileage dropped to 28,897 at a cost of \$805.80—the first month of the new system.

The auto maintenance costs for January, 1933, was \$5,372.00 or \$737 less than for November, 1932. On this basis the rate of saving for one year would be \$8,884.00.

By combining the garage with the highway and sewer department and doing away with the superintendent of the garage, the force was reduced from nineteen employes to ten at the present time.

When I first came in last August there were twenty-five employes in the registration system. That was reduced at my request to two men and two women. I did not think it was necessary to have so many on this work and recommended the latter part of November that Kloet & Grill be eliminated. This meant a saving of \$100 per month each, and they have not been replaced. The work has been carried on satisfactorily by the two girls. And my recommendation after May 1 is that each girl be paid \$500 per year, but work alternate weeks.

It is also my recommendation after May 1 to have one less clerk in the city clerk's office, and less help in the city treasurer's office; and in my own department I am recommending that I have only one secretary, moving Mr. Boynton into the tax title department to act as an under-study for Mr. Spencer who is quite an old man. Mr. Boynton, in addition to that work, will devote the balance of his time to city markets and elections.

In the public service department I made a recommendation that the work be staggered. Single men be put on a three-day a week basis, some four days a week; and for the heads of the departments and those who are necessary for full time be given a cut in their salaries; and so on through the different departments.

In our engineering department I have recommended a staggered system of the work because of not much activity, but it is necessary to keep a crew to take care of the matters that do come up.

I have recommended that all city employes, excepting day laborers, be given a two-weeks vacation without pay. Besides I have made an adjustment of all salaries of employes at a saving to the city, realizing that taxpayers can not pay and that it is necessary to do something for them.

In the police and fire departments I recommended that—after taking up the matter with the heads of both departments—all men, including the chiefs down, be given a four-weeks' vacation without pay and not change their rate of pay. If the efficiency is decreased to any extent, it would mean an increase of premiums for the property owners of Grand Rapids from \$750,000 to \$850,000. Therefore, I do not deem it good economy to cut the efficiency in either one of those departments at increased insurance rates.

In going over the budget for the new year, I have tried to hold the operating budget down to a five-mill tax basis, and I am only about \$11,000 above that figure.

There is an item of \$700,000 in the budget for a contingent fund to be used for emergency purposes, which can be used for relief or anything else.

The assessed valuation last year was \$243,775,021. This year the assessed valuation will be reduced 40 to 60 million dollars. This year's assessment is based on last year's assessed valuation, and my budget recommendation is \$508,210.88 below what we can legally assess on last year's assessment.

I could give you a lot more information, but I think you have enough from which to make a story, and I would certainly appreciate anything you can say in my favor.

On the face of things it actually looks as though Mr. Johnson had made good and was entitled to a re-election.

E. A. Stowe.

Grocery Men Oppose Black Bill

Although the Associated Grocery Manufacturers of America, Inc., representing major interests in the packaged good industry, have withdrawn official opposition to the Black thirty-hour week bill now before Congress, individual producers in specialized fields are preparing to fight the measure. Chief among the opponents of the bill in its present form are leading manufacturers of mayonnaise, who contend that competitors doing business within the borders of a single state will enjoy an unfair advantage under the measure. In other lines where the freshness of the merchandise is an important sales factor, it is pointed out, those doing a small scale business within one State will not be affected by the work limitations of the proposed law.

Accessories Make Good Showing

Accessories showed up notably well in retail trade during the week, the volume being described by store executives as the best since the middle of the Fall season. Millinery, shoes, blouses, scarfs, handbags and novel jewelry in the popular price ranges are particularly active. With retail stocks low, the view is expressed that substantial reordering of these lines will feature the market next week. Business in regular lines will be aided by the appearance of new Summer types, with much of the "specials" which will be sought requiring production, owing to low stocks in producers' hands.

Paper Demand Drops Off

While prices on a few types of paper are showing a steadier tone, demand has dropped off considerably since the start of the month, and the current week is one of the poorest in a long time. A small price rise has been put into effect in manila paper used by butchers during the week, and wrapping paper is also slightly higher. These two types, together with book paper, are the only ones to enjoy an advance, however.

Money is created by trade, not trade by money.—A. B. Barker.

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.

WANTED—Drug store location. Have stock and equipment. Address No. 567, c/o Michigan Tradesman. 567

FOR SALE—COMPLETE restaurant equipment. The H. F. Osborne Co., 316 West Jefferson, Detroit, Mich. 568

ESTATE SALE—Of two operating drug stores. Good locations in Grand Rapids. Reasonable rental. Robert Heaney, Administrator, Grand Rapids Savings Bank Bldg., Grand Rapids, Mich. 569

FOR SALE—Safes, fire and burglar-proof; safe cabinets suitable for home, business or bank; bank fixtures, etc. For bargains, write Dickry Dicks, Muskegon. 570

35th ANNUAL CONVENTION

It Opens Most Auspiciously in Grand Rapids

The thirty-fifth annual convention of the Michigan Retail Grocers and Meat Dealers Association, which convened in this city Tuesday afternoon, assembled under a charming atmosphere amid beautiful surroundings. Handsome exhibits of grocery specialties confronted the delegates on two sides of the meeting place, which is the smaller room in the civic auditorium.

With an address of welcome by Mayor Karel and a response by R. Eckert, of Flint, President Schmidt read his annual address, as follows:

I believe that the fine attendance which we have enjoyed at the past two meetings can be attributed to the old saying, "Misery loves company." During the heyday of our prosperity business seemed to grow without any additional impetus. To-day we are confronted with an entirely different situation. Ruthless competition, followed by a period of destructive price cutting, has placed the American merchant in a state of turmoil. It is during times like this that a fine organization such as ours becomes most beneficial. Rubbing shoulders with merchants up against situations such as our own, or worse, unfailingly lends new spirit and encouragement to all of us. However, just the mere consolation of matching troubles is not our great objective. We aim to organize the new ideas brought to our conventions into a definite plan of procedure, which, if carried out religiously, we are sure will effect a solution to many of our gravest problems. Many of our members leave these conventions with great ideas and new life, only to lose it all after they once more tackle the routine of their business. For this reason I urge that you put these new ideas into effect immediately; and do not be too hasty in judging their merits, as it takes lots of determination to overcome the obstacles that we are confronted with to-day.

I believe that I can contribute my own success in business to three characteristics which were taught me as a boy in school. They are determination, sincerity and a love for hard work. While I was still in grade school I worked nights after school and one night reported late for work. My boss said, "Young man, if you ever expect to be a successful business man you must learn to be on time. That is even more important when you are your own boss than as an employe." That principle has been a building block to my success, along with hard work and a definite plan. As an employe I was constantly alert to new ideas, which I could apply in my own business in the future. Also remembering those that were impractical and had failed. When my boss told me that I must work harder in my own business than as an employe, I was a bit skeptical; but to-day I realize how truthful his statement was. An outstanding example of this type of success is my fellow merchant in Lansing, John Affeldt. Mr. Affeldt is 84 years old and still opens his store each morning. He is a very successful food merchant and the fact that he still

rigidly adheres to this principle is certainly a fitting tribute to his success.

Whenever we learn new ideas we put them into operation while they are still fresh in our mind. Not long ago one of our meat cutters attended a meat demonstration in which ways to use up the front quarters of lamb were discussed. The plan was tried and our problem was completely solved. Several months ago we decided to appoint a sales manager to organize clerks into a sales force and to have full charge of merchandising and advertising. This plan has proved very successful and has been the means of improving every department of our store. Our sales manager has started a contest based on the point system. A committee inspects our stores for cleanliness, window displays and store displays, for which points are awarded. Certain slow moving items are entered into the contest and have been entirely cleaned up by this method. An example of this was Walker's Chili Con Carne and Tamales, which we happened to be loaded on. With the spring and summer months coming on we realized this particular item had to be moved or carried another year. It was entered into the contest and very nearly every can was sold. Our contest will be followed by a banquet and a social gathering of our clerks and friends.

My main objective in becoming successful is not essentially money, but to build up an organization of successful men, financially interested in my business. Many employers find it difficult to get clerks to work overtime, but this has never caused me any trouble because, in most cases, I give my clerks responsibility and they are proud enough to see that their particular job is well done to work overtime if necessary.

It is my firm belief that the business man who is spending several hours a day playing golf or enjoying other recreation will soon have all of his time to enjoy his favorite game. However, I do not mean by that that business men should not have recreation. There should by all means be times for recreation, but not during the hours which you owe to your business. Speaking of hard work calls to my mind the epigram by Coleman Cox, "The fellow with his nose to the grindstone is not sticking it into someone else's business." In closing, my friends, I sincerely hope that you will take home with you from this convention a wealth of knowledge and new ideas which will guide your business safely through the coming year, which I earnestly believe is going to be a year of business revival. Again let me urge that you do not place these new ideas in your files for later reference, but try them at once! and if they do not get results try them again and again, because determination always wins.

Secretary Hansen then read his annual report, which is published verbatim on page 11 of this week's issue. reference, but try them at once! And

The annual report of Treasurer Bailey was as follows:

Bal. on hand, April 7, 1932—\$1,105.63

Rec'd from Sec'y during year— 2,774.83

Total receipts—\$3,880.46
Total disbursements covering warrants 820 to 889, incl.— 2,675.83

Leaves balance of—\$1,204.63
less tax— .90

Bal. on hand April 17, 1933—\$1,203.73
This shows a gain over last year of \$98.10.

Geo. Johnson, instructor in the Geo. A. Davis Vocational and Technical high school (Grand Rapids) read a paper on Some Hidden Assets, which is published in full elsewhere in this week's paper.

William Van Overloop described the team work handled by several local salesmen.

In the evening F. H. Helmerick, of Chicago, conducted a meat cutting demonstration.

Death of Ed. E. Kraai

Ed E. Kraai died at Blodgett hospital Monday night, following an operation for appendicitis the previous Thursday. The funeral will be held at the Greenhoe undertaking parlors at 2:30 Thursday, conducted by Rev. James Clair Mead, assistant pastor of the East Congregational church. The funeral will be held under the auspices of the Knights Templar of Muskegon. Interment will be in Rest Lawn cemetery, Muskegon.

Mr. Kraai was born in Holland, Oct. 26, 1863, both of his parents being of Holland descent. The family later moved to Grand Haven, where the deceased attended the public schools, rounding out his education with a commercial course at Swensberg's business college, Grand Rapids. His first employment was with Andrew Wierengo, wholesale grocer of Muskegon. He remained in this position about twenty years, subsequently taking the same position with Hume & Co., wholesale grocers at Muskegon. On the organization of the Moulton-Riedel Grocery Co., Muskegon, he became a stockholder in the corporation, retiring two years later to accept a position as traveling salesman for the late Worden Grocer Co., with which he remained about twenty-five. Three years ago he joined the force of the Ferris Coffee & Nut Co. as traveling salesman. Eleven weeks ago he was seized with a heart attack, which confined him to his bed and caused him great pain.

Mr. Kraai was married to Miss Hattie B. Braisted, March 22, 1905. They resided for many years in their home at 1248 Wealthy street. There are no children. During the husband's illness Mrs. Kraai kept up the calls on his customers with very satisfactory results.

Mr. Kraai was a member of Lovell Moore Lodge, F. & A. M. Muskegon, and was a thirty-second degree Mason and a Knights Templar. He was also a member of the Muskegon Elks lodge and of the United Commercial Travelers and East Congregational church. He was a devotee of golf and an expert trout fisherman.

Surviving are his widow; a brother, John Kraai, of Spring Lake, and two sisters, Mrs. William Loutitt and Mrs.

Gerrit Yonker, both of Grand Haven.

The deceased was long conceded to be one of the best posted grocermen in Michigan. He has always been regarded as the soul of honor and his passing will be sincerely mourned by many devoted friends.

Dr. Arthur A. Rock, Milwaukee, vendor of an alleged goitre treatment, agrees to discontinue representing that a book published at his own expense and sent free upon request "tells in a simple way about treating goitre at home," when such book is merely an advertising pamphlet describing the various kinds of goitre and urging the reader to purchase Dr. Rock's treatment; to discontinue advertising that he has made a remarkable discovery within the past year that has aroused intense interest, when the alleged discovery refers to the fact that there is some relationship between the ovarian functions and a goitrous condition of the thyroid gland, a fact that has been common knowledge to the medical world for years; to discontinue representing that the treatment will prove beneficial regardless of the character or condition of the goitre, that it will cure goitre, that it is harmless under all conditions and that it has pleased all who tried it, when such are not the facts; to discontinue representing that any testimonial enclosed in a form letter "came in today's mail" or that testimonial letters are in themselves proofs of the claims made for the treatment, when such are not the facts; to discontinue using a form letter requesting readers "not to mention to others" the special offer made in a printed form letter, when such offer is not confined to the reader; and to discontinue representing that goitre is the greatest danger to the health of the American people, who will in time become known as the "turtle-necked people," and emphasizing the dangers of surgical treatment for goitre by statements to the effect that goitre operations are always dangerous, that there is a possibility of death at the end of any goitre operation, and that half (or any other stated proportion) of those operated on either die, or are not benefitted thereby, or have a recurrence of the trouble within two or three years, in the promotion of the sale of the treatment which is alleged to obviate the necessity for surgical operations in all cases.

Salesmen are "sold out" and are "out of" certain items, quite as much as stores are at times. The salesman who is all in at three o'clock is "out of" vitality to an extent that means loss of business, just as definitely as it does to a grocer to have to say he is out of canned tomatoes. You do business with a stock of trade quite as much as a merchant does—your stock being faith, confidence, enthusiasm, and vitality. The salesman who runs out of these items before closing time needs to stock up more generously. Stock up evenings on faith, confidence, and enthusiasm by doing the type of reading, thinking, and preparation for the following days work that will see you through the day abundantly. For an ample supply of energy for the next day's work, nothing beats getting eight to nine hours of restful sleep.

MODERN CUTS OF PORK

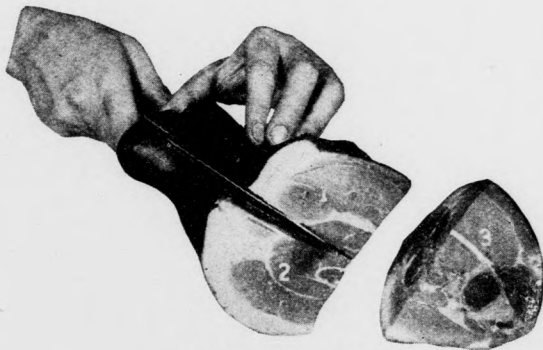
This is the twenty-seventh of a series of articles presenting modern methods of cutting pork which are being introduced by the National Live Stock and Meat Board. — Editor's Note.

THREE MAJOR CUTS OF SMOKED HAM (con'd)

This article completes the suggestion of methods for using the three major cuts of smoked ham. The article immediately preceding this one gave three of the five ways which have been employed for using the shank. The remaining two are given here.

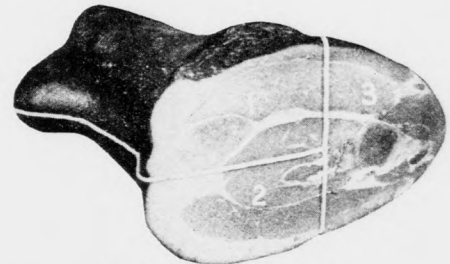
HAM SHANK SPLIT

The ham shank will appear more attractive with the lean meat on the inside exposed.



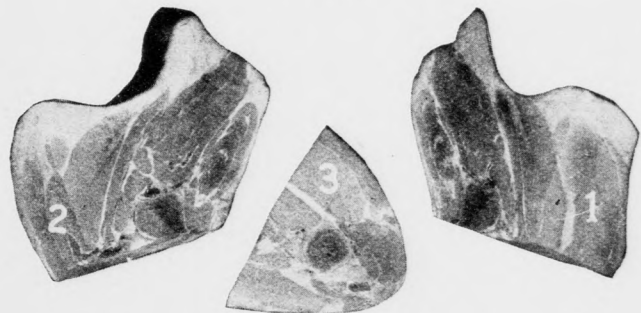
Art. XXVII — Cut 2

1. Remove the knuckle and split the shank.



Art. XXVII — Cut 1

2. The split shank. The knuckle may be used as a small seasoning piece.



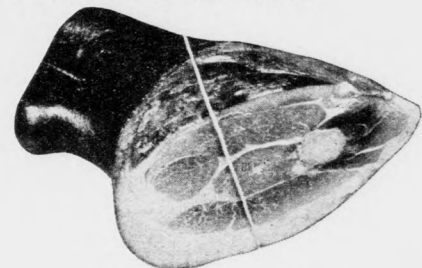
Art. XXVII — Cut 3



Art. XXVII — Cut 5

HAM SHANK CUT INTO TWO PIECES

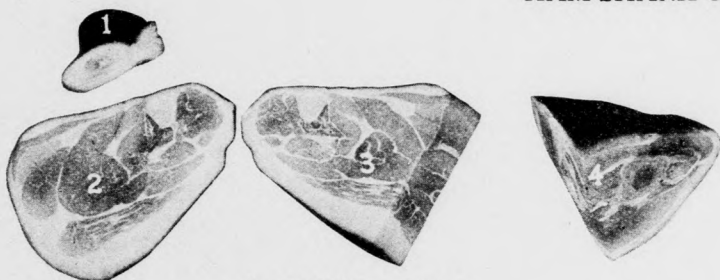
The outside of the shank shows a covering of skin and little meat. The inside discloses the lean meat which is the desirable portion of the shank.



Art. XXVII — Cut 4

The shank divided into two pieces.

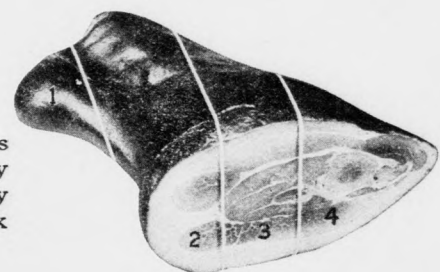
HAM SHANK CUTS FOR BAKING



Art. XXVII — Cut 7

Numbers 2 and 3 will make desirable cuts for baking. Number 1 is waste. Number 4 is the knuckle which can be used as a seasoning piece.

Additional cuts for baking may be obtained by cutting the shank as illustrated.



Art. XXVII — Cut 6

What every merchant knows

A "SHOE DEALERS" Policy represents
a real adventure in thrift ✓ ✓ ✓

because —



It saves you money — dividends to policyholders, of 25 to 30 per cent since organization, is a record to be proud of.



It saves worry — prompt and careful adjustments.



It saves costly errors — our insurance auditing service meets a popular and growing need.



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