

## Life Is Too Short

What's the use to worry?  
You haven't got long to stay.  
Why not take things easy  
As you pass along life's way?  
It will do no good to worry  
If things are going wrong;  
You may just as well be pleasant,  
Meet trouble with smile and song.  
There's none of us that's perfect,  
And only a few that can say  
They have never strayed or wandered  
From the straight and narrow way.  
So, when you start to hammer  
Some one who has gone astray,  
It will do no harm to stop and think  
You may lose your grip some day.  
So, what's the use to kick those  
Who are just about to fall?  
If you do not care to help them,  
Don't mention them at all.  
You'll find if you'll acknowledge  
That all I've said is true,  
While there are many faults in others,  
There's a flaw or two in you.

JENNIE LEE MASDEN.



## Rademaker-Dooce 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

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

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



A complete line of canned vegetables and fruits

## Most Interesting Building in the World

IT IS NOT A CATHEDRAL, nor an historic castle, nor the newest skyscraper. Each of these is fascinating in its own way, but possession is the measure of interest in a building — and *your* home or *your* store is the most interesting building in the world to you.

Naturally anything that affects the cost of maintaining your building concerns you. And there is one important item of overhead that may be reduced appreciably and safely, with no initial investment. It is the item of insurance.

Through the mutual insurance companies which advertise in the *TRADESMAN* you may obtain sound property insurance at a saving. If you have not already taken advantage of this opportunity, you should ask any of these companies to give you the facts. It will probably pay you well.

## THE NEW DEAL History has repeated itself--



Throughout the years it has taken a crisis to awaken the American People

They now know that this country must be made up of INDEPENDENT MERCHANTS and that every Individual shall have an equal opportunity.

## MORE PROFITS...

Chase & Sanborn's Tender Leaf Tea is richer in theol — the flavor-bearing oil found in all teas. It's also richer in profits for you, because its fine flavor brings constant repeat orders. Recommend it to your customers, and besides unusual profits, you'll enjoy all the advantages of the Standard Brands Merchandising Policy — frequent deliveries — speedy turnover, and quick profits.

## CHASE & SANBORN'S Tender Leaf TEA



Product of  
STANDARD BRANDS  
INCORPORATED



# MICHIGAN TRADESMAN

Fiftieth Year

GRAND RAPIDS, WEDNESDAY, MAY 31, 1933

Number 2593

## MICHIGAN TRADESMAN E. A. Stowe, Editor

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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.

### OUR MERCHANT MARINE

#### It Should Never Be Crowded Off The Seas

Our sea-faring tradition has been one of the very corner-stones of our foundation as a republic. To verify that you have only to recall the causes of the Revolution, of our near war with France in the 1790's and of the conflict in 1812-14.

To-day about fifty lines of American ships operate out of nearly sixty of our ports, on every important trade route. If these services were not being conducted at a high standard of efficiency, we should certainly not be hearing such frequent lamentations from our foreign competitors on the subject of our "interference"—as they put it—with their ancient prerogatives.

Our merchant fleet must be considered in a dual capacity: First, it has always been associated with national defense as a valuable auxiliary to the regular naval forces, as described in the preambles of the Merchant Marine Acts of 1920 and 1929. Secondly, as regards its economic service, in the building and operation of ships in competition with other nations, on the score of comparative costs we would be unquestionably at a disadvantage if it were not for the powerful aid of Government mail contracts and financing. But with these aids the steady advance of the American merchant marine has become one of the striking features of the post-war period. Twenty years ago, less than 9 per cent of our ocean-borne foreign trade was carried in American ships, but last year we transported no less than 35 per cent. of our own trade—which, with the exception of the abnormal years immediately after the War, is the best showing registered by our merchant marine in this respect in 60 years. If it had not been for that growth, it is quite likely that the net balance of our international accounts, including all items of services as well as goods, would have been very near to the un-

favorable side of the ledger; and that would have been a matter of serious significance to our whole economic position in the world's affairs.

The importance of this shipping business, both in terms of freight and in expenditures for supplies, labor, and other essentials, is all too little appreciated. Just before the War our shipping was earning in this traffic about 35 million dollars a year, and was spending for supplies, wages, and other purposes in this country about 26 million dollars. As against those two figures our shipping in 1931 (a very low subnormal year) earned no less than 187 million dollars in freight carrying and spent about 141 million dollars in this country for supplies, wages, and other items of operation, etc. There is no doubt whatever that much of this business—doubly precious in these gaunt times—would have been lost if it had not been for the valuable help of the new shipping laws.

We have there approximately a five-fold increase in the amounts involved over the past twenty years, certainly an impressive indicator of growth, which can be matched in only one or two instances among the other great business activities of the Nation.

Still another feature of this vast industry is the construction and modernization of our shipping. During the last three fiscal years, there was an annual average of 285,000 gross tons of new ship-building. This meant jobs for nearly 25,000 workmen in the yards, and allied industries elsewhere supplying material for the work. That only presents one portion of the "job picture" of the industry. The other, of course, involves the men actually on our American-owned ships, who last year totalled almost 95,000, exclusive of many thousands on harbor and river craft.

We have in these truly impressive figures irrefutable evidence of the achievements of our policy of private operation and ownership.

While the lessons of the Kaiser's war were directly responsible for the development of our shipping industry to its present stature, it was the civil war, paradoxically enough, that contributed to its decline during the years in between the two great conflicts. During the war between the states, many vessels were commandeered for military purposes, while many others were sold to foreign interests to escape this fate or because war conditions made it impossible for their owners to get sufficient cargoes for profitable operations. Then too, the rapid growth of the iron and steel industry in England, at this time when steel ship construction was replacing wood, affected our relative status in the world of shipping. The immediate effects of the civil war itself upon our shipping might have

been quickly overcome had it not been for another more powerful factor.

The loss of "ship mindedness" among our people was most serious during the years when their principal energies were given to the opening of the West. They turned their eyes from the sea and devoted themselves to the immediate and tremendous task of building a great inland transportation system of railways, turnpikes and canals and of developing the vast new territories thus opened up. At the height of that era, someone inquired of Commodore Vanderbilt as to why he had switched his interests from shipping to railways. "The answer is simple" replied that shrewd financier, "Six per cent is twice as good as three per cent."

So when the Kaiser's war broke out, less than one-tenth of our exports and imports was carried in American-flag vessels. The war-time withdrawal from world trade routes of foreign shipping facilities on which we had been dependent was the most violent sort of awakening to the short-sightedness of the policy we had been following—one of neglect and apathy with respect to our merchant marine. The war cost for "ships and more ships" was the colossal sum of over 3 billion dollars, largely the price of our lack of a merchant shipping policy.

Most of you will remember the feverish effort we made to re-establish American ships on the world's trade routes. We tried to make up in a year or two what we had lost during the half-century, and more, in which we had practically forgotten our merchant marine. There were mistakes and there were wastes, inevitable under the circumstances, but we did get results and when the armistice was signed we found ourselves better equipped with merchant shipping than we had been since the days of the clippers.

With the lesson of the Kaiser's war much in our minds, the United States has ever since been striving to hold the position as a seafaring nation that it regained under pressure of sudden necessity. The Government, itself, through force of circumstances, found itself engaged in the shipping business on a very large scale. The first step was to turn these services over to private owners. A means of bringing this about, with a minimum of loss to the Government and, at the same time, with a proper amount of protection to what was virtually a big, new industry, was laid down by the merchant marine act of 1920. Subsequently, the Jones-White act of 1928 gave further help to the shipping business by authorizing the award of mail contracts for services in foreign trade routes to the owners of American vessels, and by increasing the construction fund from which our shipowners might borrow at low interest rates to defray part of the cost of

the construction of new vessels or the rehabilitation of old ones.

There has been criticism of the way these merchant marine acts have worked out. If mistakes were made—and I am neither criticizing nor defending the existing system—they should and are bound to be corrected. But as to the principle of government aid to our merchant marine, I do not think we should retreat. The cost of ship operation is necessarily higher under the American flag than it is under any other.

I think it is perfectly plain that repeal or drastic curtailment of the existing law pertaining to ocean mail contracts might very easily destroy the entire American merchant marine engaged in foreign trade, with a possible resultant loss of nearly 500 million dollars a year to American industry, agriculture, and labor. Forty-four such contracts running for 10-year periods have been entered into by the Postmaster General, as directed by Congress, since 1928, when the act was passed—and those contracts (to be blunt about it) constitute the very foundation upon which our oversea merchant marine exists. The Government mail aid (which it seems unfair to regard simply as payment for carriage of mails was \$19,165,000 in 1932. If I interpret the will of the Congress correctly, it voted such aid, in the form of mail contracts, for the specific and carefully considered purpose of guaranteeing the maintenance and permanency of an adequate American merchant marine in private ownership, as an available auxiliary for national defense in time of need and as an essential element of our economic independence from foreign transport domination.

If we are going to hold what we have gained in connection with our shipping, Government aid will continue to be necessary, in one form or another. Now, is it worth while to try to hold on to what we gained in this respect, or should we follow the counsel of our competitors and withdraw our ships from world trade? This is a question that should be considered, not with flag-waving sentimentality but from the point of view of our economic welfare and of our security on the seas.

It seems to me that it would be as ill-founded policy to abandon the merchant marine services we have built up as it would to tear up thousands of miles of our railways and highways and to invite foreign nations to rebuild them with their capital and their labor. We have the ships, just as we have our domestic transportation systems, and they are ships that are well able to hold their own in the company of those of any other nation.

(Continued on page 17)





### Lines of Interest To Grand Rapids Council

About half a mile North and West of the end of the pavement of Richmond street is located an institution of which few Grand Rapids people know about. Although it has been in operation for about six years and employs about sixty people, it is not generally known to the public excepting to the merchants who have occasion to use its produce. Few beef chowers and pork mincers realize that a miniature stock yard and packing house is located in our vicinity furnishing choice cuts of meat and packinghouse products to a goodly portion of the state.

The Grand Rapids Packing Co. is one of the most modernly equipped plants of its kind in the country and turns out high grade products that are consumed by the public in the surrounding territory. It not only furnishes fine meat products to the consuming public but it furnishes a local market to stock raisers. Trucks loaded with cattle, hogs and sheep come to this market from a distance as far as one hundred miles. When one learns that the plant consumes from seven hundred to a thousand head of hogs and from one to three hundred head of cattle every week he will realize that such a market is quite beneficial to the stock raisers in the surrounding territory. When the plant was first started and until their demands became known to the stock farmers, live stock was purchased and shipped in from Chicago.

At one follows through the operations in a modern packing plant he gives some thought as to the preparations necessary to prepare choice meats ready for the market. From the kill to the cooler a regular production line is maintained by men skilled in their work. From the time the hair, pelt or hide leaves the carcass, every operation is performed with accuracy for timing that compares to the highly efficient production line of our giant automobile plants. As one follows the line he eventually comes to the capacious cooling rooms and there he finds tons of hides, barrels and kegs of pickled meats, hundreds of pounds of cured and smoked products and hundreds of dressed carcasses hanging up ready for the market. When one gazes with mouth agape at the great quantity of dressed meat and wonders where it all goes and how long it will last, the guide informs you that the storage rooms are emptied every week.

This modern plant employs about sixty highly skilled workmen. They work from nine to ten hours daily and six days per week. Here the depression has been little noticed because the consuming territory is so large that constant production is necessary to satisfy the demand.

The company maintains an office and warehouse at 26 Ottawa avenue from which point all city meat markets secure their supply. All outside mer-

chants secure their supply from the packing plant's warehouse.

The sales department is in charge of James Brown, who was formerly of the sales department of Swift & Co. The production department is in charge of Charles W. Bartel and it is through his ability to handle the plant efficiently that Grand Rapids can boastfully and proudly point to the Grand Rapids Packing Co. as one of the most important of her many industries.

The difference between a business man and a business woman is that the man looks for the latest wrinkle in his trade paper and the woman in her mirror.

Word has been received that three firms in Northampton, England, have secured orders for 1,000,000 pairs of men's shoes. Must be that a great many of our English brethren are back on their feet again.

While on the subject of shoes, one of our local shoe factories is figuring on a contract with the government for 9,000 pairs of shoes for the recruits in the new reforestation camps.

Most crooks finally get caught. You see, a man bright enough to be a highly successful crook has too much sense to try it.

The Ladies Auxiliary held their last luncheon and bridge party of the season last week at the home of Mrs. Gerald J. Wagner on Morningside drive. It was the largest attended party of the series. A chop suey luncheon was served from the products sold by Harry Nash, and Mrs. Nash supervised the preparation of the Shanghai brand. The ladies cleared over five dollars at their bridge party and that amount was donated to the Widows and Orphan fund. The Auxiliary plans to continue these parties at the beginning of the activity of the Auxiliary in the fall.

The publication announces that it is estimated that between 500 and 1000 lepers are at large in the United States. We are wondering if they did not misspell leper. We are almost convinced that it should be leapers as we can't turn around but what someone is leaping on us for a cup of coffee or a thin dime for a dinner.

Ambrose A. Weeks, aged 83 a member of Grand Rapids Council for 33 years and a member of the Grand Rapids Traveling Men's Benefit Association, was laid to rest Saturday afternoon. He had been ill for over two years. He represented the W. R. Roach Canning Co. for many years. He was a life member of all Masonic bodies and his funeral was conducted under the auspices of Doric lodge.

John H. Smith, 659 Ethel avenue, is reported on the injured list. He suffered a sprained ankle and will be incapacitated for several days.

Don't forget that Grand Rapids Council will meet Saturday evening for the regular order of business and to participate in a team work program. This will be the last meeting until September. All members should be present as some very important questions will be discussed.

The Gilbert Ohlman family has been on the sick list for the past week. A malady of strep throat existed, but all members are recovering satisfactorily.

Get the old bus greased up and dig

up some baskets with handles on, because we have been informed that the big U. C. T. picnic date has been set for June 24. We have not been informed as to the place, but that will be given out later — perhaps at the U. C. T. meeting Saturday night. All you need to do now is to get your appendages ready for the biggest and best picnic ever given by the members of Grand Rapids Council.

One of our boys was nosing around last week looking for bargains and before he had time to duck or dodge, a bargain smacked right square dab into him. He found that the England Hotel, at Benton Harbor, furnished an excellent room, a wash cloth, bath towel, soap, hot water, shower or tub bath, a private stall for the car and an appetizing breakfast all for a one dollar bill. The hotel not only annexed a pleased guest, but the guest chalked up a real discovery in bargains and had staked out his claim for the greatest find of the season.

Walter and Mrs. Lypps have returned from a very enjoyable trip in the Upper Peninsula. The Lypps' report favorable business conditions prevail wherever they went.

A traveler is authority for the statement that Americans play cards better than the English. London bridge must be falling down.

The Ferry Hotel, at Petoskey, has changed from the American to the European plan, with rooms from \$1.50 up. This is one of the oldest hotels in Northern Michigan and one of the last to abandon the American plan.

Traveling men who make the Northern part of the state, especially those of Grand Rapids Council, should stop and call on Otto Clemens, at Kawadin, about six miles North of Elk Rapids. Otto is a member of No. 131 and conducts a high class tourist camp on the shore of Elk Lake. He has some comfortable cabins for sleeping purposes and conducts a place where one can secure a first-class meal at reasonable prices. He intends to plant a big roadside sign on which will be painted the emblem of the order, so that fellow members may know that a brother U. C. T. is located there.

Now that newspapers have statistically proved that most people still believe in God, it might not be bad journalism to send a questionnaire to heaven to see if God still believes in us.

The Kraker Hotel, at Holland, is offering rooms from \$1 up. This is a neat and clean hostelry and they are particularly interested in the United Commercial Travelers. They announce that they will extend the compliment of a room to the wife of any U. C. T. guest.

The Janis Hotel, at South Haven, announces room rates at from \$1 up. They will extend the same courtesy to the wife of any U. C. T. as does the Kraker in Holland.

As we understand our agricultural geography, a farm is a neglected body of land entirely surrounded by prosperity.

Perry McDougale, principal owner and manager of the Sault Wholesale Grocer, Inc., sent his best wishes to the boys through W. E. Lypps, who called on him last week. Perry used to live in

Grand Rapids and traveled for the National Grocer Co.

Every U. C. T. who travels should register as a U. C. T. when stopping at a hotel. Those three letters following the name mean something to a great many hotel managers and more will come to recognize their significance. It takes but little effort to place the identification on the register and one never knows what favors may return for the effort.

Proprietor Gilmore, of the Elk Tavern, wishes to express his sincere thanks to the U. C. T. boys who stop at his hotel and cordially invites others to give him a trial. He has rooms from \$1 up and is especially anxious to serve the United Commercial Travelers if they will make their identification when signing the register. Mr. Gilmore used to be manager of the Roosevelt Hotel, in Lansing, and knows how to conduct a first-class hostelry. Boys, give him a call and show your appreciation of his efforts to conduct a real home for the traveling man.

Statisticians say that automobile tourists spent \$15,000,000 in Michigan last year, but fail to mention the hotel.

The item last week concerning Tom Fishleigh and his Whitman candy line got pied in the linotype or composing room and when it went to press it came out like spinach — all tangled up. We apologize for those who got tangled up and still maintain that Tom sells a high grade line of sweets for those who enjoy fine candies. Tom doesn't hand out anything for the favorable mention excepting news items, so it is quite necessary to keep him good natured.

We have been marking time so long in order to be ready for the forward march order that we feel qualified to enter the parade of soldiers. We must, therefore, cut short our journalistic efforts and make preparation for the line-up on Tuesday. We have a well-founded hunch that many others are doing the same thing, for we found it difficult to pry any news loose for the columns this week.

Don't buy cheapness. Pay enough to get your money's worth. This is not a shoddy Nation. Be an American. Scribe.

### Change In Sales Tactics Due

Sales executives, facing a new era in which the cut-throat competitive tactics of the past will be outlawed, must take the responsibility for educating the public to accept sales talks on quality in place of the price arguments now popular. David Rosenblum of Trade-Ways, Inc. told the Sales Executives' Club of New York last week. Speaking at the regular luncheon meeting held by the organization at the Hotel Roosevelt. Mr. Robinson said that the technique of sales training required in the future will include selection of methods used by successful salesmen in each industry and the simplification of the procedure so that average salesmen in each industry and the simplification of the procedure so that average salesmen can be taught to apply such methods to their daily work.

You can tell the boss of the family. The others must sit at the top or the side of the jig-saw development.



## IN THE REALM OF RASCALITY

## Questionable Schemes Which Are Under Suspicion

Ben Migdall and others, Chicago, engaged in the sale by mail orders, of dress goods and other fabrics, directed to discontinue representing that merchandise reaches the customer "direct from the mills" and that any articles are gratuities when their cost is included in the price charged for the merchandise with which they are alleged to be given free of charge; and to discontinue advertising for sale fabrics specified to contain a definite yardage when such yardage has been doubled by splitting the material, unless such fact is set forth in the advertisements.

Altoona Malt Co. and others, Altoona, Pa., engaged in the sale of malt syrup, directed to discontinue the use of the words "Royal Canadian Malt Syrup" and "Canadian Imperial Malt Syrup" to label or designate such syrup unless a statement to the effect that the syrup is manufactured in the United States of America of ingredients produced therein, appears in conspicuous type in immediate conjunction therewith.

The Mahaffey Commission Co. and others, Chicago, engaged in the sale of seed potatoes, directed to discontinue representing that inspection or certification by respondent C. E. Malmin is inspection or certification by the "Northern" or any other "agricultural institute" and to discontinue making any other misrepresentations relative to the inspection or certification of the potatoes.

O'Brien & Co., Seattle, engaged in the manufacture of "P. H. Powder," directed to discontinue misrepresenting its efficacy as a treatment for dogs and live stock.

A corporation manufacturing mattresses agrees to discontinue supplying customers with mattresses stamped or marked with a price in excess of that at which it is intended they shall be, and usually are, sold, and to discontinue recommending to customers the adoption of any plan whereby it is represented that the mattresses are being sold at greatly reduced prices when such is not the fact, or supplying any advertising matter in furtherance of such a plan.

A corporation distributing general merchandise, agrees to discontinue publishing lists or other prices as and for the regular retail prices, that are not the prices at which it is intended the merchandise shall be, and usually is sold; to discontinue the use of the words "France" and "Paris" to designate articles not manufactured in France or in Paris; to discontinue the use of the words "Pearl" and "Pearls" to designate imitation pearls unless accompanied by the word "Imitation" in typ equally conspicuous; to discontinue the use of the word "Indestructible" to designate products that are not in fact indestructible; and to discontinue the use of the words "Silk" and "Chiffon" to designate or describe products that do not contain silk.

A corporation distributing an alleged treatment for stomach trouble, agrees to discontinue representing that the

treatment will cure ulcers and other stomach ailments when such is not the fact.

A manufacturer agrees to discontinue the use of the word "Relief" in the trade name under which a certain proprietary medicine is sold, on labels, and in advertising matter; and agrees to discontinue representing that the medicine is a competent treatment for bronchitis, coughs, cold, hay fever, and other ailments of the respiratory organs.

A corporation distributing coupons to be used by retailers in connection with the sale of their merchandise, agrees to discontinue advertising that the customer who buys the goods with which the coupons are given, pays nothing for the silverware with which they are redeemed.

A co-partnership distributing an alleged remedy for animals, agrees to discontinue representing that the remedy is a competent treatment for worms, distemper, or other disease in animals when such is not the fact, and to discontinue misrepresenting in any way the medicinal properties and therapeutic value of the product.

Two corporations manufacturing refrigerators, agree to discontinue the use of the words "All Steel" and "All Metal" in advertising matter descriptive of, or on plates attached to, refrigerators that are not constructed in their entirety of steel or metal.

## Tomatoes Stay Fresh

For years, manufacturers of corrugated board and similar containers have been trying to get farmers to package their products. This year, for the first time, it looks as if a real movement in this direction had started.

In five weeks this Spring, it is reported, two million small "take home" cartons of tomatoes were sold to a single outlet.

One reason for the success of this new trade in packages is the degree to which contents are protected. At the May new products conference held in Boston by the New England Council, one member exhibited a carton of tomatoes which had been on a steam-heated desk for several weeks—and each tomato was as firm as the most fastidious housewife could ask. Not only was the carton a protection against the drying action of the atmosphere, but it was even more effective in saving each tomato from the investigative squeeze of every prospective purchase. The transparent cellulose top makes it possible to see how good the contents are without manhandling them. Equal ingenuity is being put into the design of other containers for the farm trade.

## For Strawberries

Ingenuity is going into the design of a new paperboard strawberry crate. During transit, this crate remains effectively locked. Yet, by a simple action, it can be opened to display the contents to any commission merchant who is a prospective buyer, then be locked again until it reaches the retail store. Transparent topped strawberry boxes made of paper stock (corresponding to the tomato cartons) will be seen on the market this Summer in large quantities.

## DETROIT DOINGS

## Late Business News From Michigan's Metropolis

Herbert I. Lord, widely known Detroit capitalist and industrialist, died last Thursday in Henry Ford Hospital after an illness of several weeks. He was 57 years old.

As chairman of the board of Lee & Cady, and more particularly as vice president and treasurer of the Detroit Lubricator Co., Mr. Lord was identified closely with the industrial growth of the city for nearly three decades.

Born in Boston on Sept. 17, 1875, Mr. Lord attended the Massachusetts Institute of Technology. Upon his graduation in 1898 he went to Chicago with the American Radiator Co. In 1905 he came to Detroit with the Detroit Lubricator Co., and in his association with that firm, took part in the development of the automotive industry and was known among automobile executives throughout the country.

Two years ago Mr. Lord accepted the chairmanship of Lee & Cady. He was also a director in several other concerns, including the Detroit City Gas Co. In 1925 he was vice president of the Railway Business Association.

Mr. Lord was married in 1909 to Miss Mary Norton, of Pontiac, member of an old Michigan family. They had two sons, John Norton and Herbert I. Lord Jr., both of whom survive.

Mr. Lord was a member of the Bloomfield Hills Country Club, the

Country Club of Detroit, the Detroit Athletic Club, the Detroit Club, the Fine Arts Society, the Grosse Pointe Club, the Grosse Pointe Hunt Club, the University Club, the Yondotega Club, the Detroit Curling Club and Chi Phi Fraternity.

Funeral services were held Saturday afternoon at 2 o'clock from the residence at 107 Touraine Road, Grosse Pointe. Burial was in Woodlawn Cemetery.

With twelve years rounded out as secretary-manager of the Detroit Association of Credit Men, Ora A. Montgomery will have active charge of the work for another year. His re-election by the board of directors was announced last Saturday.

A native of Dayton, O., Mr. Montgomery was graduated from the Detroit College of Law in 1901. He was named president of the credit men's group in 1916 and five years later became its secretary. The staff, which at that time totaled 15 persons, at present includes 62 workers.

He is past commander of Ionic Commandery of Knights Templar, and is related remotely to both Presidents Lincoln and Hoover.

If I wanted to become a tramp, I would seek information and advice from the most successful tramp I could find. If I wanted to become a failure I would seek advice from men who have never succeeded. If I wanted to succeed in all things, I would look around me for those who are succeeding, and do as they have done.

Jane Marshall Wade.

# Great Lakes Brewing Co.

Bridge Street, Douglas and Indiana Ave., N. W.  
GRAND RAPIDS, MICHIGAN  
Telephone 8-1378

\* \* \*

A Home-Owned Brewery, constructed on the original site of the former Petersen Brewery.

\* \* \*

This Corporation offers their non-par shares subject to prior sale at a price of One Dollar per share.  
(One class of shares only)

\* \* \*

As the Company desires to diversify its shares to the fullest extent, small investors are welcome subscribers.

\* \* \*

Michigan can have but sixty Breweries. Grand Rapids is the best location in Western Michigan for the Brewing Industry, because of its large home consumption and remarkable shipping facilities.

Reserve \_\_\_\_\_ Shares for me. I enclose check for \$ \_\_\_\_\_

\_\_\_\_\_  
Name  
\_\_\_\_\_  
Address



## MOVEMENTS OF MERCHANTS

Cadillac—Frank Kidd has closed his cafe on North Mitchell street.

Benton Harbor—The Lockway-Stouck Paper Co., has decreased its capital stock from \$600,000 to \$360,000.

Detroit—Electromaster, Inc., 1801 East Atwater street, has decreased its capital stock from \$300,000 to \$200,000.

Tecumseh—The United Savings Bank of Tecumseh has decreased its capital stock from \$80,000 to \$50,000.

Flint—The Dailey Liquid Malt Extract Co., 1521 St. John street, has changed its name to the Dailey Brewing Co.

Ewen—The Ewen Creamery, owned by C. A. Linzmeyer, is being remodeled and an electric refrigeration plant installed.

Detroit—The Wayne Screw Products Co., 521 St. Jean street, has increased its capital stock from \$5,000 to \$32,500.

Detroit—The Ulrich Lumber & Coal Co., Nine Mile Road & M. C. R. R., has decreased its capital stock from \$50,000 to \$10,000.

Flint—Hamady Bros., 416 Industrial Bank Bldg., dealer in meats and groceries, has increased its capitalization from \$100,000 to \$200,000.

Bay City—The Kolb Brewing Co. has been organized to manufacture and sell beer, with a capital stock of \$75,000, all subscribed and paid in.

Battle Creek—H. S. Penney, of Grand Rapids and for nine years a traveling salesman, has opened a tire and tube store at 131 West Michigan avenue.

Wayland—Cash Knight has leased the Wayland Ice Cream Parlor of Jerome Zaiser and will reopen it under the style of Cash Knight's Confectionery.

Detroit—The Progressive Construction Co., 3315 Barlum Tower, has been incorporated with a capital stock of \$50,000, \$1,000 being subscribed and paid in.

Grand Rapids—The Imperial Brewing Co., 260 Leonard street, N. W., has been organized with a capital stock of \$50,000, \$25,000 being subscribed and \$5,000 paid in.

Detroit—The Armada Coal Co., 3405 Gaylord street, has been incorporated with a capital stock of 15,000 shares at \$1 a share, \$9,000 being subscribed and \$6,000 paid in.

Detroit—Michigan Beverage Distributors, Inc., 54 West Elizabeth street, has been incorporated with a capital stock of \$50,000, \$1,200 being subscribed and paid in.

Detroit—Philip H. Cloudman, Inc., 403 West Jefferson avenue, has been organized to deal in general merchandise with a capital stock of \$2,000, all subscribed and paid in.

Detroit—The Dixie Diamond Coal Co., 3466 Penobscot Bldg., has been incorporated with a capital stock of 50,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Detroit—The Chojnacki Hardware Co., 1409 East Hancock avenue, has been incorporated with a capital stock of 5,000 shares at 20 cents a share, \$1,000 being subscribed and paid in.

Detroit—The Downtown Fruit Co., 2354 Russell street, dealer in fruits and vegetables, has been incorporated with

a capital stock of \$25,000, \$1,000 of which has been subscribed and paid in.

Jackson—Electro Tear-Gas, Inc., 300 Francis street, has been organized to provide tear gas burglary protection with a capital stock of 2,500 shares at \$10 a share, \$3,780 being subscribed and paid in.

Detroit—The American Boiler Works, Inc., 1051 Bellevue avenue, has merged its business into a stock company under the same style with a capital stock of \$25,000, \$1,000 being subscribed and paid in.

Muskegon—The Muskegon Warehouse Corporation, Old Grand Rapids Road, has been incorporated with a capital stock of \$50,000 preferred and \$50,000 common, \$1,000 being subscribed and paid in.

Detroit—The General Sales Corporation, 1599 East Warren avenue, has been organized to deal in foods and beverages with a capital stock of 1,000 shares no par value, \$1,000 being subscribed and paid in.

Grosse Pointe Village—The Grosse Pointe Funeral Home, Inc., 17131 Kercheval avenue, undertaking, has been incorporated with a capital stock of 500 shares no par value, \$2,500 being subscribed and paid in.

Battle Creek—F. P. Schmidt, formerly with the Newark Shoe Store, has leased space in the Betty Jane Dress Shop and is conducting his own shoe department. Women's shoes retailing from \$2 to \$3.95 are being featured.

Detroit—George Samra, dealer in groceries, meats, etc., at 9739 Linwood avenue, has merged the business into a stock company under the style of the Samra Market, Inc., with a capital stock of \$4,000, all subscribed and paid in.

Detroit—The Globe Paper Co., 235 West Jefferson avenue, has merged its paper, twine, stationery, roofing, etc., business into a stock company under the same style with a capital stock of \$100,000, all subscribed and \$41,000 paid in.

Flint—The A. M. Davison Co., 452 South Saginaw street, retail dealer in apparel for men, trunks and bags, has merged the business into a stock company under the same style with a capital stock of \$50,000, all subscribed and paid in.

Kalamazoo—Donald D. Murphy, who has conducted the Union Cigar Store at 147 North Rose street for the past year and a half, has now transformed it into a restaurant. Dining tables and a lunch counter have been installed and the entire interior redecorated.

Marquette—Harvard Jean, proprietor of the A. J. Jean & Son jewelry store, has leased the store in the Masonic building, formerly occupied by W. M. Smith, jeweler, who has removed his stock to the Nester block. The store is being remodeled, new fixtures and equipment installed and show cases as well as wall cases put in.

Traverse City—Druggists from fourteen communities in the Grand Traverse region have organized and elected officers as follows: President, Albert Clement, Traverse City; vice president, Rex Bostick, Manton; secretary-treasurer, Wilford Porter, Frankfort. A director will be named from each county represented in the organization.

Ionia—Dissolution of an injunction restraining the newly organized Grand Valley Packing Co. from moving its mechanical equipment here from Pontiac, will enable the plant to go into production the early part of June. Chris Schmidt, of Detroit, and Fred Fuzak, of Grand Rapids, organized the company and have taken over the property of the Michigan Tile Works, which ceased operations several years ago.

Ishpeming—Cleophas Meilleur, 72, who spent the greater part of his life in the banking business in the Upper Peninsula of Michigan, died Monday in a hospital in Escanaba, following a brief illness. He started as a banker in Ontonagon in 1894 and later formed banks in Negaunee, Iron Mountain and several other towns. His last venture was the United States National bank in Iron Mountain. He went to Escanaba to live about a year ago, shortly after his marriage to Mrs. Marie Dube. A son, Theodore, lives in Iron Mountain.

Ecorse—Being wedged in between three large chain stores within a block area has not dampened the ardor nor depressed the grocery business of Lundteigen & Pettijohn, who for nearly six years have conducted a grocery and meat market successfully at 4048 West Jefferson avenue, one of Detroit's down river municipal neighbors. About two years ago the firm changed over to a cash policy and, according to J. J. Pettijohn, the business has since nearly doubled and for the last twelve months has shown a net gain of 25 per cent. Taking into consideration the sharp competition and the depressed business conditions during that period there must be plenty of business acumen, not to mention an abundance of energy, bound up in the firm of Lundteigen & Pettijohn.

## Manufacturing Matters

Detroit—The Cadillac Cigar Corporation, 4605 Lovett avenue, manufacturer and dealer in tobacco, has been incorporated with a capital stock of \$10,000, \$2,500 of which has been subscribed and paid in.

Detroit—The McArthur Manufacturing Co., 1954 St. Joseph street, has been organized to deal in machinery, tools and metal products, with a capital stock of 1,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Lansing—The Hayes Electric Manufacturing Corporation, succeeds the F. D. Hayes Electric Co., manufacturer of electric controls, signals, motors, with a capital stock of \$75,000, \$42,300 being subscribed and \$35,400 paid in.

Coldwater—The Titus Foundry Co. has merged its manufacturing and selling of metal and metal parts business into a stock company under the same style with a capital stock of 200 shares at \$10 a share, \$1,581.60 being subscribed and paid in.

Detroit—The Bronte Champagne & Wine Co., Inc., 6108 McClellan avenue, has been organized to manufacture, blend and deal in beverages with a capital stock of \$2,500 preferred and 250 shares at \$1 each, \$1,350 being subscribed and \$1,000 paid in.

Rebound in auto sales reflects reborn desire "to go places."

## Michigan Team Work Group

Detroit, May 29—The first and last poverty picnic of Lum Council, 4-11-44, was held May 27 and 28 at Parma. The Pines is a beautiful camp grounds, with grass, flowers and trees, also nice clean cabins, a big farm mansion. You don't even need to make up a picnic basket. They sell all home grown dairy products and vegetables.

Thinking of that, you know we can raise most anything but tea, coffee and tropical fruit in Michigan and with our apples, grapes and peaches, we do not need tropical fruits. We have also the sugar to preserve our own. If this country gets too tough for us Michiganders let's put up the barbed wire and raise our own and eat our own and watch them try to get into Michigan. Of course, we must leave Indiana and Ohio in because they have no lakes and blue water and they have been coming here in flocks every summer and leaving money here for eats and gas and so forth that they earned some other place. You ought to get a book from the Secretary of State which shows you how many hard earned dollars are left here for good on account of our good roads. Rehtaew Krats.

## Reports Sharp Straw Hat Gain

A 50 per cent. increase in orders for straw hats over the corresponding period of last year and a 40 per cent. gain over that of 1931 is reported by John Cavanagh, president of the Hat Corporation of America. The upturn was traced to the fact that retailers had failed to place advance orders of any size and were now attempting to provide for a good season. Mr. Cavanagh said that the most noticeable demand was for sennits in the higher-price range and that a larger proportion of these styles would be sold than was last year. Plants are working full time and staffs have been increased, he added.

## Hardware Orders Up Sharply

Hardware sales turned upward sharply in the local wholesale and retail markets this week. Jobbers are pressed for garden utensils and related hardware items by retailers who have all but cleared their stocks of such seasonal goods in the last ten days. Most of the retail stores are making special sales efforts on garden equipment at this time, figuring that demand will begin to fall off immediately after Memorial day. Building hardware shows some slight gains this week also, with tools and supplies for repair work on buildings in greatest demand. Shelf hardware and seasonal items, such as screening, are active.

## Denim Prices Moved Up Again

A further advance of 1/2c per yard on denims was put into effect by Joshue L. Baily & Co., selling agents for Erwin Cotton Mills. The goods are now on a basis of 11 1/2c per yard for 28 inch 2.20 yard construction. Deliveries cover July and August. In other sections of the primary textile markets, selling agents reported that the upward tendency in prices was continuing but that, while activity was heavy, it had receded somewhat from the peak of last week. Many agents reported that their mills were sold up far in advance and that the question of prices was of minor importance.

You can't blame historians for getting mixed up 200 years after the event if no two commentators can agree on the facts now.



### Essential Features of the Grocery Staples

**Sugar**—Local jobbers hold cane granulated at 5c and beet granulated at 4.80c.

**Canned Fruits**—Spot canned fruits are cleaning up nicely, with no material surplus in any one item. Peaches, apricots, cherries and pears are in light supply, and holders show no disposition to let their merchandise go. It is getting harder all the time to find popular counts. Something is expected to happen in Hawaiian pineapple to-day. Higher prices have been looked for on spot pineapple but there is as yet no certainty of this. Generally heavy buying of pineapple has been going on, however, for a few weeks in anticipation of a rise.

**Canned Fish**—The salmon situation is unchanged. Columbia River fishermen are still on strike in the lower part of the river, while very little fish is being put up in the upper part of the river. Alaska salmon has held generally firm.

**Canned Milk**—Packers of evaporated milk are preparing a tentative marketing agreement under the Agricultural Adjustment Act. They feel that higher prices without control would lead to excessive production.

**Dried Fruits**—Dried fruit prices are well maintained and excellent control has been established on the Coast, with packers sitting on the goods. The prune pool, it has been reported, holds only some 13,000 tons of prunes which it will offer to shippers at higher prices soon. This will clean up the holdings and allow the pool to enter the new season with no carryover. The packers will carry the burden. But Europe has been a buyer of late, and it is confidently expected that with the dollar depreciation, it will be possible to sell a greater quantity of dried fruits for export. The raisin situation has shown steady improvement, and some optimists are talking of 5c for new crop choice Thompsons. Whatever the future market will be, spot choice bulk Thompsons are strongly held on their recent advance and a late crop is looked for. The only other development of interest was announced by the association, an advance of 1/4c on new crop dried peaches through the different grades. Prices on new crop apricots quoted are f. o. b. Coast, from first hands for late summer delivery, and not to be confused with old pack goods or on a New York basis.

**Nuts**—The shelled nut market shows more tightening up in the past week, but many of the favorites are still under replacement costs, due to recent advances abroad. This is particularly true of shelled filberts and French walnuts, neither of which can profitably be imported at to-day's prices here. Almonds are unchanged but very firm. Pecan halves are somewhat higher, as also are Brazils.

**Olives**—New developments are lacking in olives. Prices maintain the advances of a fortnight ago. The shipment market is very firm, there having been some good business closed for forward shipment. Local consumers are not interested in replacements. The spot stocks of pepper stuffed queens have fallen very low, all sizes being scarce. Ordinary queens are in fair

supply. Sales to the ultimate consumer remain light, but there are hopes that the warm weather will bring about an improvement. Jobbers and retailers have been buying fair quantities in anticipation of this and because of the threat of higher prices.

**Pickles**—The situation on the market remained unchanged. Brine stocks were light and in strong hands. Some holders have withdrawn offerings. Demand fair. Glass goods have been moving well. There has also been a moderate demand for sweet pickles. Prices of all items on the list remain unchanged but had a firm tone.

**Rice**—The rice market is quiet at the present time and the same is doubtless true in other distributing sections. However, prices are being well maintained and a resumption of moderate buying is looked for soon, as it is widely doubted that distributors are covered very far ahead. In the South prices on rough rice are firm and growers are not anxious sellers.

**Vinegar**—Vinegar gives signs of improvement. Price shading has been eliminated. Demand is somewhat better and promises to increase as the weather becomes warmer.

### Review of the Produce Market

**Apples**—Spys, \$1.50 for No. 1 and \$1.25 for No. 2; Baldwins, \$1 @ \$1.25; Starks, \$1 @ \$1.25.

**Asparagus**—Home grown, 80c per dozen.

**Bananas**—5 @ 5 1/2c per lb.

**Beets**—New, 65c per doz. bunches.

**Butter**—The market is 1/2c lower than a week ago. Jobbers now hold plain wrapped prints at 21 1/2c and tub butter at 20 1/2c. The trade situation, while apparently sound, nevertheless is streaked with uncertainty. Dealers long connected with the industry seem not to favor a market that is in for somewhat larger receipts and production well up to all time record totals. On the other hand, the market presents somewhat of a different picture this year. Inflation moves already have attracted support heretofore foreign to the butter market, and it has been this support which has accounted for the comparatively high prices which now prevail. Occasionally outsiders display an unwillingness to add to accumulations, but are quickly attracted on reactions which, of course, strongly suggests the belief in continued support until such time when the statistical situation becomes bearish. All indications point to bearish developments in the supply trend.

**Cabbage**—New from Tenn., \$2.25 per 65 lb. crate.

**Carrots**—California, 70c per doz. bunches and \$3.75 per crate.

**Cauliflower**—\$2 per crate containing 6 @ 9 from Arizona.

**Celery**—Florida commands 50c per bunch and \$3.75 per crate.

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

**Cucumbers**—No. 1 hot house, 85c per dozen.

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

C. H. Pea from farmer.....\$2.20

Light Red Kidney from farmer... 3.00

Dark Red Kidney from farmer... 2.75

**Eggs**—Jobbers pay 7c per lb. for

heavy white eggs and 6 1/2c for mixed current receipts. They hold candled hen's eggs at 12c per doz., pullets at 10c and X seconds at 10c. Notwithstanding the extremely large surplus of the moment, the egg market has numerous friends. Market has reacted noticeably from the high of the period, but considering the extremely bearish statistical news from day to day, the decline has not been severe. Consequently it is only reasonable to expect some betterment on the least favorable development in the supply trend. Receipts have been heavy and while reports on country collections disclose information leading to the belief in good arrivals comparatively, there is every reason to look for reduced shipment because of the late season. Leading holders of long pull commitments are not advocating sale at existing price level.

**Grape Fruit**—Present prices are as follows:

Florida Mor Juice.....\$3.00

Florida Sealed Sweet..... 3.25

Texas, Choice..... 3.50

Texas, Fancy..... 4.00

Texas, bushels..... 2.50

**Green Onions**—Home grown, 25c per doz.

**Green Peppers**—40c per doz. for Southern grown.

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

**Lettuce**—In good demand on the following basis:

Imperial Valley, 6s. per crate.....\$3.25

Imperial Valley, 4s and 5s, crate... 3.50

Hot house, 10 lb. basket..... .75

**Lemons**—The price is as follows:

360 Sunkist.....\$8.00

300 Sunkist..... 8.00

360 Red Ball..... 6.00

300 Red Ball..... 6.00

**Mushrooms**—28c per one lb. carton.

**Oranges**—Fancy Sunkist California Valencias are now sold as follows:

126 .....\$3.75

150 ..... 3.75

176 ..... 3.75

200 ..... 3.75

216 ..... 3.75

252 ..... 3.75

288 ..... 3.75

324 ..... 3.75

Red Ball, 50c per box less.

Indian River oranges are now out of market, except bulk shipments, which are still selling at \$4 per 100 lbs.

**Onions**—Texas Bermudas, \$1.90 per bag for yellow and \$2 for white.

**Parsnips**—75c per bu.

**Pineapple**—Cuban are now in market, selling at \$3.25 for 18s and 24s and \$3 for 30s.

**Potatoes**—Old, 45c per bu. on the local market; Idaho bakers, 28c for 15 lb. sack; new, from Florida, \$1.50 per 50 lb. bag or \$1.90 per bbl.

**Poultry**—Wilson & Company pay as follows:

Heavy fowls..... 12c

Light fowls..... 10c

Ducks..... 8c

Turkeys..... 11c

Geese..... 7c

**Radishes**—12c per doz. bunches hot house.

**Spinach**—85c per bushel for home grown.

**Strawberries**—\$3.25 for 24 qt. case from Kentucky and Illinois.

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

**Tomatoes**—Hot house, 10 lb. basket, \$1.40; 5 lb. box 80c.

**Veal Calves**—Wilson & Company pay as follows:

Fancy.....6@7c

Good.....5@6c

### Thirty-Four New Readers of the Tradesman

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

H. L. Marshall, Greenville

D. S. Blanding, Greenville

Mrs. C. Galloway, Greenville

J. D. Cooper, Greenville

Fisher Produce Co., Greenville

S. S. Clark, Grand Rapids

Kern's Cash Grocery, Belding

C. S. Moore, Belding

F. C. Driese, Belding

Steven D. Parr, Belding

Walker Elec. Co., Grand Rapids

W. E. Aelick, Belding

Glen W. Thorp, Ionia

John Hodgkins, Ionia

Stoddard & Buxton, Ionia

C. F. Haight, Ionia

F. E. Chapman, Fenwick

P. B. Gillhespy, Conklin

Coopersville State Bank, Coopersville

Lundteigen & Pettijohn, Ecorse

E. J. Comstock, Shiloh

W. G. Longe, Ionia

Burton L. Reed, Ionia

Romeo Glossi, Ionia

John Herman, Ionia

Goble Plumbing & Heating Co., Ionia

O. A. Kimble, Ionia

A. E. Moore, Ionia

John L. Adgate, Saranac

Philo Adgate, Saranac

S. P. Adgate, Saranac

H. J. Houserman, Saranac

C. D. Kent, Detroit

Aero Car Co., Detroit

### Gabby Gleanings From Grand Rapids

John Kolvoord, Jr., succeeds Kierstead & Swift in the grocery business at 1202 Jefferson avenue.

Prof. Munson, of Hart, estimates that the cherry crop of Oceana county will be about 75 per cent. of an average crop.

Many retail grocers report that their sales of malt have doubled since the sale of brewery made beer was legalized. Many jobbers had permitted their stocks of malt to run low in the belief that the demand for the article would be practically nil. They have recently had occasion to order new supplies in larger quantities than ever.

The cost of the sales festival conducted by local independent grocers from April 1 to May 15 resulted in a loss of \$300 to the committee in charge. The loss will be made up from funds in the hands of a local organization of grocers, so an assessment will be unnecessary.

When you begin spending tomorrow's receipts today for personal or family expenses, you are living ahead of your income and you are on your way to the poorhouse.

There are two worlds: the world that we can measure with line and rule, and the world that we feel with our hearts and imagination.



## MUTUAL FIRE INSURANCE

### Will You Have Records to Prove Your Loss?

Fire starting by spontaneous combustion levelled the Union Hardware Co. store, Marietta, Ohio. The fire burned for eight hours, starting about six o'clock in the evening. The building was chiefly of brick and wood and was five stories high.

But the valuable records of business were saved. The three safes and the two letter files emerged shipshape from the fire. And every book, record, and paper was instantly available in preparing their proof of loss for the insurance adjusters.

A brother merchant in a small town in North Dakota, however, wasn't so fortunate. He didn't anticipate fire and so he didn't adequately prepare for it. One dark night fire visited his store. Here is this hardware dealer's own statement:

"I lost all of my records by fire (in a register which was represented as fire proof). It was a very serious shock to me after the fire upon opening this register to find my records absolutely destroyed. This loss inconvenienced me in many ways besides collecting but very little of my outstanding accounts. I lost many customers who did not pay and would not come back to trade with me for reason of guilty conscience. It is impossible to fully realize my loss in this respect and the difficulty in re-establishing my business."

The proprietor of a Nebraska home supply company made this statement after his disastrous fire:

"I had approximately \$2,500 in charge accounts in a (so-called fire proof) credit file. These records were totally destroyed. After four months of constant effort I had collected \$500 in cash and secured notes for \$500 more. You will readily understand my actual loss, to say nothing of the time and trouble, has been a serious blow to me.

"My stock was only partially covered by insurance and was a complete loss. I was able to collect what insurance I had but it took 60 days to get the money, due to the fact that I had practically no records and the insurance companies exercised their privilege of being fully satisfied that my loss was more than the insurance in force. I know from my own experience that it is a mighty serious thing for anyone conducting a business such as mine to lose the important records of his business."

Fire is a serious thing. A fire that destroys the records of business is a calamity!

A while back R. G. Dun & Co., in cooperation with a leading safe manufacturer, compiled a chart from a mass of fire and record loss reports. Later individual cases were studied in the field. The total cases considered ranged from a two-and-a-half million dollar manufacturer to a cross-roads store, and they were scattered from Quebec to California. The combined information produced these astounding facts:

Seventeen per cent. who furnished financial statements before the fire no longer do so.

Fourteen per cent. suffered a reduction of 30 to 66 per cent. in their credit rating.

Twenty-six per cent. were unaffected as to credit ratings, but they, too, lost in other ways.

Forty-three per cent. did not resume business.

Read these facts over. Dwell on the last point. Forty-three per cent. did not resume business after their fire. The explanation for this appalling loss can be traced in most cases to one or more of the following reasons:

1. Inability to collect fire insurance in full because of the destruction of the records with which to prove loss.
2. Inability to collect outstanding accounts because the records showing indebtedness had been destroyed.
3. The difficulty of reestablishing business without the records of the past, for the records of the past are the guideposts to the future.
4. Inability to dispute unfair claims of creditors due to the destruction of receipts, contracts, agreements, etc.

There is a fire for every minute of the day and night. While reading this brief article a dozen fires have broken out in various parts of the country. The fire loss in the United States is the greatest in the civilized world. In 1879 America's fire bill amounted to \$97,000,000. It now exceeds \$500,000,000 yearly. This loss is but a part of the toll exacted by fire, for this is the tangible loss only. The loss through destroyed records has been estimated by the National Fire Protection Association committee on Record Protection to be even greater than the loss due to burned buildings and merchandise.

If fire swept through your store tonight and burned your books of account, bills, invoices and other vouchers, how would you collect the money owed you? Thousands of business men have learned in after-the-fire experience that it is almost impossible to collect if the records are destroyed.

A Flat River, Mo., firm was able to collect only \$385 out of \$3,200 owed them. A store in Ackley, Iowa, had outstanding accounts of \$1,800 and collected only \$600. Thousands of others have suffered serious loss or have been forced out of business because of failure to collect bills after a fire.

The fire insurance policy is a definite contract between the insured and the insurer wherein the latter agrees to reimburse the insured for proven loss up to the face value of the policy, and the insured agrees to exercise all reasonable precautions against fire; to pay for the policy; and prove loss by producing evidence of the amount and value of goods in stock at the time of the fire.

Most hardware men don't know that it is necessary to prove the amount and value of stock on hand at the time of the fire before the insurance company will make settlement.

Insurance companies do not take advantage of technicalities to escape paying losses. But they can no more afford to pay an unitemized invoice for burned merchandise than a business can afford to pay a bill without checking it to determine quantity, quality and price.

## Mutual Insurance

With losses lower, with expenses lower, with no inside profits for invested capital you would expect the net cost of MUTUAL insurance to be less. It is.

The saving in cost is not made at any sacrifice in safety and strength. The Mutual plan of operation is right, Mutual insurance is better protection, Because it is better it costs less.

May sound unreasonable if you are not informed, An investigation is convincing, For the sake of yourself and your business, investigate

### Finnish Mutual Fire Insurance Company

444 Pine Str., Calumet, Mich.

## You Do Not Have to be in the Hardware Business

To secure the protection offered by these sound companies, you do not have to be a hardware merchant. The Federal companies insure all of the better types of property at a substantial saving in cost. The companies were originally organized by hardware and implement men to reduce their insurance costs. The idea appealed to other types of merchants and they too were soon able to secure this safe, economical protection. Your inquiry for full information will be welcomed at any one of the companies below.

### Federal Hardware & Implement Mutuals

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

## The GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE CO.

A LEGAL RESERVE MUTUAL COMPANY

23 YEARS

OF DIVIDENDS TO POLICYHOLDERS

Affiliated with

THE MICHIGAN RETAIL DRY GOODS ASSOCIATION

320 Houseman Bldg., Grand Rapids, Mich.

## OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENF, Secretary-Treasurer



When the insurance company settles a fire loss it is buying an ash pile. The owner must prove that a definite amount of goods, valued at a proven price, was in the ash pile before the insurer will settle the claim. This is the only way the insurer can prevent fraud.

The insured should read and understand the conditions in his policies and be prepared to meet the requirements after his fire. Only trivial losses are settled by local agents. Losses of importance are settled only by trained adjusters, employed by the insurance companies to protect their interests. Adjusters are keen business men. They often know more about many businesses than the owners. Neither they or their employers take unfair advantage of the insured. They merely protect the insurer against fraudulent claims on merchandise that was not in stock or which was overpriced.

To comply with the terms of the policy contract the insured must within the specified time (generally 60 days), submit a complete inventory of damaged and undamaged property. To substantiate this "after-the-fire" inventory the insured must produce at least one and preferably the last two regular "before-the-fire" inventories and original incoming invoices, books of account, bills, vouchers and all other records showing receipts to stock since the last inventory, and all other records showing sales or withdrawals from stock since the last inventory. Under certain conditions other supplementary records may be demanded by the adjuster.

Provided the insured carries proper insurance, has good business reputation, has complied with all the clauses in the policy contract and can prove his loss, there should be no difficulty in collecting for the full amount of claimed loss.

If all the records necessary to make and support such a detailed claim are burned or lost the insured has no recourse except to settle with the insurers on their terms. He can take his claim into court but there is no chance of recovery unless the necessary proof to substantiate the claim is available.

In case of fire will you have assets, or ashes? Will you have records or charred paper? The one means collection of insurance in full, preserved credit, ability to collect accounts receivable and the ability to carry-on anew. Ashes, charred paper means a reduction in credit rating, an adjustment on the insurer's own terms, absolute inability to collect outstanding accounts, good possibility of paying bills over again, inability to resume business. According to the Dun survey, 43 per cent. of those who had fires did not resume business. A staggering figure. Had they had adequate record protection a totally different story could be told.—Hardware Age.

#### Soong Conference Indicates Leanings Toward Bimetallism

President Roosevelt apparently is determined to do something for silver. The first evidence of this was his lack of opposition to the inclusion in the Thomas inflation amendment of the provision that we may accept \$200,000,000 in this metal at 50 cents an

ounce on the inter-Allied debts. Now an even stronger proof has been provided by way of the statement following his conference with the Chinese Minister of Finance.

In this it is said that they "consider it essential that the price of silver, the great medium of exchange of the East, should be enhanced and stabilized." For the President of the United States this is an extraordinary statement. So extraordinary, in fact, that it is scarcely credible it means what it says.

One could understand, and appreciate, a statement that it is desirable or essential for Chinese exchange to be stabilized in the sense that a gold currency is stabilized. It is quite a different matter, however, to say that the price of silver itself must be stabilized. The former would mean that China and other silver-using countries would keep their currencies convertible into their standard metal, just as a gold standard country must keep its currency convertible into its standard.

Stability in the price of silver, on the other hand, means that this metal must bear a constant value relationship to gold. Not only must China keep its currency convertible into silver, but an ounce of silver must always be worth the same number of grains of gold. The only way this can be accomplished is through bimetallism. What the President said, therefore, was that he considers it essential that we have bimetallism.

It also is disturbing to realize that the President finally has succumbed to the arguments of the silver interests on the desirability or the necessity of raising the price of the metal. Such an advance will not benefit this country as a whole by an appreciable amount. The argument that it will is simply the plea of those, plus that of their innocent converts, who stand to gain millions by this subsidy to the silver interests.

The group responsible for this argument have tried to take advantage of the economic distress of the country in order to line their own pockets. They—the silver lobby—are unworthy of the intellectual association of those seriously trying to hasten improvement. They should be segregated as intellectual untouchables.

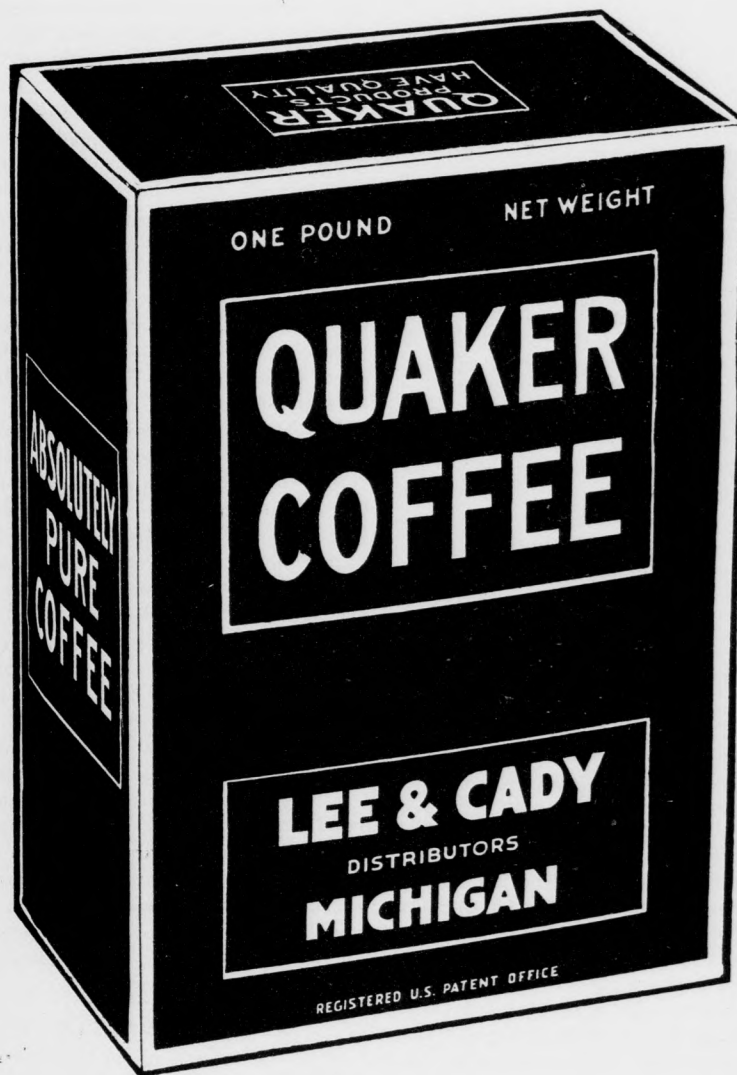
Ralph West Robey.  
(Copyrighted, 1933)

#### Foreign Agents Seeking Lines

Foreign selling agents and distributors have taken a greater interest in American-made goods since the United States suspended the gold standard than they ever showed before, Francis T. Cole, general manager of the American Manufacturers' Export Association, reports. Enquiries from high-grade distributors seeking permanent connections with American manufacturers of all types of general merchandise, he said, have come in steadily from more than forty foreign markets in the last three weeks. Office equipment, machinery, novelties, smokers' articles, glassware, hardware, textiles, foodstuffs of all kinds, automotive products and stationery are among the lines in demand, he said.

Consumers are buying everything from shoes and rugs, to hats.

# Quaker Coffee



Now packed in beautiful attractive cartons — cellophane wrapped.

The same Quaker Quality now in the popular priced field giving the consumer the greatest possible value.

The beauty of the package and the Quality of Quaker Coffee are appealing and will meet with popular approval.

Sold by Independent Dealers Only.

## LEE & CADY



## OUR DOUBLE GOVERNMENT

"Many more precedents are going to be shattered," said Franklin Roosevelt when he boke all records in coming by airplane to the Chicago convention and thanking face to face the delegates who had nominated him. This is certainly one campaign promise upon which he has made good. In fact, so much has been done for the fulfillment of this plank that even the most expert of us cannot keep up with it. For instance, we are apparently developing a political status in which we have a man President for the men of the United States and a woman President for the women of the United States. Mr. Roosevelt has his conferences with the men correspondents and lays down policies and programs for the men. Mrs. Roosevelt has her conference with the women correspondents, and lays down policies and programs for the women. Mr. Roosevelt offers reforestation jobs to the men (and by the way, in so doing, he did a grand job in breaking up the bonus army), and Mrs. Roosevelt immediately announces that reforestation camps for women may be established if women in sufficient numbers desire them." Mr. Roosevelt stays home and plans legislation on banks, inflation and other difficult masculine subjects, while Mrs. Roosevelt flies around the country giving interviews, writing pieces, opening benefits and charity balls and doing all such other delightful things as the feminine part of the country delight in. This is all, we suppose, a part of the "new deal." We must accept it and not criticize it. We must not even hint at an inevitable day of reckoning. But we will at least permit ourselves to say that, to-day, if Franklin were not absorbing all the public interest in the vastness and success of his efforts, Mrs. Franklin would be a subject of popular wrangling that would make the Dolly Gann row look like peaches and cream.

## FORGETTING A BARGAIN

Judging by the report and recommendations made by fourteen associations representing the wheat growers, we have to conclude that the wheat farmers look on farm relief as a one-sided bargain. They say any reduction of acreage now is virtually impossible. They urge that the processing tax, at 70 per cent. of the maximum allowed, be assessed beginning August 1. And they ask that the benefits from such a food tax be paid to the farmers, on a basis of present acreage, beginning on July 15.

The farm bill was designed as a bargain between the farmers and the Government. The Government in effect agreed to pay the farmers a bonus when and if they reduced their acreage and prodduction to such a size that the surplus over domestic needs could profitably be exported. The people of the country, through their Government, were bound to pay for such a bargain by a processing tax on farm products.

These wheat associations are overlooking half of the agreement. Because wheat acreage this year has already been sharply cut, they ask for the benefits. But much of that reduction of acreage was made not by the

farmers but by bad weather conditions. Should the growers be paid for what the weather does to production? If so, will they have a claim on Government money if bad weather cuts their curtailed acreage still more in future years? Already this adverse weather condition has so reduced crop prospects that prices have risen to more than double what they were at harvest time a year ago. The wheat farmers understand that. Yet they want a bonus.

## AGAINST SWEATSHOP

Another signal triumph for the cause of prompting an American standard of product and living was achieved last week when the Retail Forum of Pittsburgh, composed of executives and junior executives in the department stores of that city, went on record against the purchase of goods produced by child labor or under conditions known as "sweatshop." The resolution was offered by Edgar J. Kaufmann, president of Kaufmann's Department Stores, Inc.

"The day when our industry can tolerate unlicensed, unchecked economic individualism has passed," he said. The resolution tied in with the drive against child labor and sweatshop conditions in Pennsylvania industries in which Mrs. Gifford Pinchot, wife of the Governor, is enlisted.

For the Fall season the garment manufacturers promise to have a label ready which will mark goods made under proper working conditions so that the customer may make a choice between supporting a decent social code and one which knows no standards except cheapness and wage grinding. It is to be hoped that this insignia may be designed in such a way that producers in other lines might readily adopt it.

While the National Recovery Act moves toward the essential purposes sought through the use of this label, an administration spokesman has urged the adoption of such an insignia, and it should serve to promote the progress possible under the new legislation. It would tell the ordinary citizen whether he is buying for or against his own interest and welfare.

## RAPID ADVANCES

Additional moves of the administration in the direction of inflation shared with the reports of higher operations in industry the chief attention of business interests last week. The Federal Reserve System after months of inaction renewed its drive toward easing credit by purchasing \$25,000,000 in Government securities, the New York bank reduced its rediscount rate from 3 to 2½ per cent. and President Roosevelt called for a law taking the country off the gold standard by statute.

The immediate effect of these inflationary moves was to arrest at once any softening in commodity prices and, in some lines of industry, to cause a redoubling of efforts to place advance orders. The latter movement will undoubtedly spread and further stimulate the expansion now under way.

Whether acceleration is required is doubtful. The increase in industry, as measured by the business index, has been 30 per cent. since March 18, a

tremendous rise in so short a period. The latest index number derives most of its increase from the further sharp gain in steel operations despite the fact that this industry still fails to get appreciable business from two of its best customers, the railroads and building construction. Its main reliance has been on automobile manufacture, producers having raised their outputs still higher in line with an increase of 22 per cent in sales last month over the same month last year.

Slackening in the commodity price rise was registered by the indexes of the week, which, however, did not take into account later developments.

## BUYING POWER FIRST

From the Washington pilgrims who have been busy over what the National Industrial Recovery bill will mean to them, it is soon learned that the greatest emphasis is being placed by administration leaders on the wage and hour features of the cooperative plan. The government has its main attention fastened upon bringing back and increasing public purchasing power.

Warnings are therefore being served on those industrial interests who imagine that the new dispensation merely means fixing of prices, control of production and, therefore, extra fine profits. They are being told that labor comes first because it represents the market. Perhaps it is being impressed upon them also that raising prices and restricting production simply means national suicide with wages where they are and unemployment what it is.

That these adjurations have received some consideration is indicated by the frequent inclusion of wage increases in the reports of heightened operations. On the other hand, there is little cause for rejoicing in hearing of wage advances of 5 or 10 per cent. and price jumps on the product of 20 or 30 per cent., which is so often the way these things go.

In business quarters, the comment is general that the whole present recovery plan is "fine, if it works out!" One way that it won't work out, anyone may see, is if price increases move too far ahead of wage increases and re-employment.

## CRITICAL PERIOD AHEAD

Within less than two months it will probably be determined whether the present drive toward business recovery has been successful. In that period consumer demand must take hold and make good on the orders now being placed for future delivery. If that demand fails to come up to present expectations, then producers will be up against a scarcity of business again and fail to get even their usual quotas for Fall. In other words, future volume is now being anticipated.

Thus far, however, the prospects are on the bright side. Retail trade of one sort or another has picked up notably. Earlier in the year it was running more than 20 per cent. behind last year's. Now it is coming close to the 1932 figures and may soon exceed them.

There is larger employment in basic industries and in the lighter manufac-

turing lines. Wage increases are being given. Panic fears concerning bank deposits have disappeared and money is coming out of hiding. Inflation supplies a buying fillip. All these influences are on the side of increased purchasing by the public and possibly furnish enough priming to keep the wheels going faster and faster.

However, there is still a huge host of unemployed and considerable progress must continue to be made before buying power reaches normal. The critical period lies directly ahead.

## DRY GOODS CONDITIONS

Retail trade has moved to a higher level during the past week under the influence of the very cheerful reports of widespread business improvement, favorable weather and the approaching holiday. Summer apparel was in the lead, but there was an active call also for Summer rugs and certain other home furnishings. Men's wear lines attracted better business.

As the month neared a close, indications here were that the stores will come within a few per cent. of the sales total of a year ago. A sizable number of the stores will report increases.

May promotions by the stores here and throughout the country have been quite successful, judging from the re-orders that went forward during the week to the wholesale merchandise markets. Cotton and linen apparel drew an exceptional response, somewhat to the detriment of silks. As a result of the large demand and also legislative action and prospects, the cotton goods industry closed the week in hurried rush of price advances and withdrawals. The furniture market has apparently passed to the control of sellers and the men's clothing line seems to be moving in that direction also.

## SHADOWS

In tune, perhaps, with the reffluffing of upper sleeves on women's dresses and other revivals of the World Fair era, plans are making to produce "Uncle Tom's Cabin" for the delectation of a generation that is sure to wonder what it was all about. But it had its decided grip in another day. Little Eva was born to make us weep; Topsy to make us laugh. Miss Kate Mayhew, who is going to play Hagar in this production, once played Little Eva when Lotta Crabtree was Topsy. That was some time ago. And there was Simon Legree. He was a bad man, full measure, pressed down, shaken together and running over. One remembers an overwrought young woman shrieking across the rows of spectators: "Stop that, you brute!" as Legree laid his heavy blacksnake whip across the bowed back of Uncle Tom. Can he make us angry like that again?

The paper napkins supplied at the fountain of a Boston druggist are stamped each morning with the name and price of the "special" that the store is offering that day. The message, through this medium, receives 100 per cent. attention.

Another thing that gets to be a habit after you do it a few times is quitting.



## OUT AROUND

## Things Seen and Heard on a Week End Trip

I was pleased to learn Saturday that the business men of Coopersville had prevailed upon the management of the Pet Milk Co. to resume operations at the condensery at that place July 1. The promise is made conditional on an increase of the daily milk receipts from 38,000 pounds to 60,000 pounds. Since the factory closed, some months ago, all milk received at the condensery has been transported by truck to the Pet factory at Wayland.

Merchants who have \$12 and interest coming to them if they sold nut oleo from July 1, 1929, to July 1, 1931, and make application for the refund in due form, will receive only \$6 and interest if they fail to file their claim before June 30. As it requires only a few moments to fill out the blank, which can be obtained from the Tradesman, I hope all who have this amount coming to them will avail themselves of the opportunity thus presented.

I am glad to have assisted many hundreds of merchants to secure this rebate. I have exercised no discrimination between subscribers and non-subscribers, which I do not think I will do the next time I find an opportunity to serve merchants who have something coming to them, because I want my patrons to feel that a subscription to the Tradesman entitles them to service which the non-subscriber has no right to expect.

I think every person owes himself a duty and that is to arrange to visit the Century of Progress exposition which opened its gates last Saturday. I do not mean a day or two, but a week or more. Not necessarily all at one time, but before the great fair closes its gates Nov. 1 Chicago has accomplished what any other city would deem the impossible by creating such a marvelous institution without any assistance from the Federal Government, state or city. It is up to the people who can avail themselves of this opportunity to do so as early in the season as possible, because as the time of closing nears the crowds will, of course, greatly increase. Many of the exhibits are free, but an inspection of everything shown at the fair costs an aggregate of \$81.

George Brinton Caldwell, organizer and first president of the Investment Bankers Association of America, died at his home in Pondfield Parkways, Bronxville, of heart disease after an illness of three weeks. His age was 69 years. He was widely known as a financial authority, both in New York and Chicago. Since retiring from the mortgage and investment firm of George B. Caldwell & Co. two years ago he had spent most of his time traveling and at his Summer home in Westbrook, Maine.

Mr. Caldwell was born in Dunkirk, N. Y., on August 24, 1863, a son of Charles Melville and Mary Ann Kelner Caldwell. His parents moved to Mich-

igan when he was a lad, and he was educated in the schools of Ionia and Greenville and at a business college in Grand Rapids. After conducting a farm for a time he served as city clerk of Greenville in 1886. Meanwhile he had entered the banking business as a book-keeper. He subsequently removed to Grand Rapids, where he acted as accountant for the lumber concern of Tucker, Hoops & Co. for about two years.

In 1891 Mr. Caldwell became State Accountant of Michigan and secretary of the State Board of Equalization. From 1893 to 1899 he was National bank examiner for Michigan and Indiana, becoming assistant cashier of the Merchants National Bank of Indianapolis in the latter year. In 1902 he went to the American Trust and Savings Bank of Chicago as manager of the bond department. This institution and another bank were merged in 1910 under the name of the Continental and Commercial Trust and Savings Bank and Mr. Caldwell became vice-president, serving until 1915. He helped organize the United Light and Power Co., of Chicago, serving on its executive committee for several years.

Mr. Caldwell in 1911 called a meeting of thirty investment bankers in Chicago, where a committee was formed. The Investment Bankers Association of America was finally launched at a meeting held in that city that Fall. Mr. Caldwell, who drew up its constitution and by-laws, became its first president, serving for two terms, 1912 and 1913.

In 1915 he was elected president of the Sperry & Hutchinson Co., of New York, continuing until 1925. For the next two years he was president of Caldwell, Mosser & Williamen, investment bankers. Mr. Caldwell also had been president of the United Foundation Mortgage Co., and vice-president of the United States Bond and Mortgage Co., both of New York. He was a director of the Irvington National Bank, the Gotham National Bank of New York City and the Cranford Trust Co., of Cranford, N. J. He was a director also of C. W. McNear & Co., of Chicago.

Mr. Caldwell was a member of the Congregational church, the Masons and the Knights of Pythias. His clubs included the Union League and the Bankers of Chicago, the New York Athletic and the Sleepy Hollow Country.

In 1886 Mr. Caldwell married Miss Lucy Smith Patrick of Ionia. Mrs. Caldwell died in 1922. He is survived by a widow, the former Miss Marion Haley Andrews, of Westbrook, Me.; a daughter, Mrs. A. R. Gibbons of Bronxville; his mother, Mrs. Mary M. Caldwell of Westfield, N. J.; a brother, Leroy E. Caldwell, an investment banker in Cleveland, and three sisters, Mrs. William G. Hamilton of this city, Mrs. Henry T. Campbell of Plainville, Conn., and Mrs. Robert C. Taylor of Westfield.

A bright little lady in the women's belt department was going over some of the oddities of our sex. Said she, with a laugh:

"You'd be surprised at some of the silly subterfuges women resort to to give us an impression that they are simply rolling in wealth:

"Lots of times they come in here and comment, in supercilious tone and with haughty mien: 'Show me your most expensive belts.' Then we think: 'My! here's a nice fat sale!' But, alas! how doomed to disappointment—they go out with a measly 25 center. Then there is the swell-dresser who sails up to our counter and lights on us a dissertation in the things of Chicago and New York swelldom.

"Naturally, we can't carry the earth and moon in stock. These, also, leave with one of the cheapest belts we have. Would you believe it? No? Well, it's true, every word of it. If you have any doubts about it you just loiter around a bit and a very few minutes will demonstrate the veracity of my statements.

"And so it goes: The people you'd think didn't have a penny to bless themselves with prove to be liberal buyers, while the folks who put on such high-and-mighty airs are the ones who turn out to be cheap skates."

The reason that human beings stand upright is because the cleverest of the animals discovered that by restricting locomotion to his hind legs, and abandoning his arboreal habits, he freed the front legs and could use them for getting hold of things. The development of the front legs for prehensile purposes led to the acquirement of hand dexterity. He already was endowed with sustained binocular vision, and had outgrown the nocturnal habits of his ancestors. He began to adapt his environment to himself in the fashioning of rude garments and in the manufacture of implements, both warlike and domestic. He trained a convergence of the eyes in order that he might meet this self-imposed condition, and to translate them from purely distance organs to structure that could see equally well near by and far off. Growing intelligence led to the transmission of more and more complicated ideas to other individuals in speech, whether gesticulation, spoken, pictorial, or written. It is a fact that those things, acquired last are first lost, and those things first acquired are last lost. The person depressed by an anaesthetic, such as chloroform, loses his faculties in about the following order: First, self-restraint, or any of the finer sides of human nature last acquired; speech next becomes more or less incoherent; balancing becomes difficult; speech descends to noises before the individual abandoned all fours; vision is next lost, and when gone, hearing soon follows, and then comes complete unconsciousness.

I was talking the other day with a bright young fellow upon whom devolves the task, once a week, of compelling the windows of a certain hardware store to speak for themselves. I was free with my questions as to the methods he employed in attaining pleasing results, and he was so good as to answer all those and a lot more that I might have asked. Although but

a young man, the gentleman has had much experience in window dressing, having been at the work the greater part of his life.

At the age of 10 he was left with a widowed mother to support, an invalid with no one else's shoulders to lean upon but those of the sturdy little man. He was obliged to leave school, and sought and obtained employment in a large general store in the thrifty little town in which he was born. Given work at first because of the distressing circumstances which had overtaken his mother, the little shaver soon made himself so generally useful that he was continued in the store on his own account. There was no one about the place who could do half a job at "fixing up" the windows and for this reason they were allowed to go sometimes for weeks without so much as a finger touching them.

One day when the front looked particularly the worse for neglect the store owner, not a particle in earnest, laughingly asked the boy "how he would like the work of changing the windows once in a while." Now, it so happened that Johnny—we will call him Johnny because that doesn't sound a bit like his real name—Johnny had had his bright blue eye on those dirty old windows ever since he first crossed the threshold as an employe, and had been secretly longing that some fortuitous circumstance would throw the care of them his way. He felt timid about asking for the work, however, and was greatly surprised to be asked the above recorded question by "The Boss," as he was called by all around the place, although never with an intonation of disrespect.

Well, the upshot of the matter was that Johnny became so masterful at the new work that the windows took on a life they never before had exhibited and became a source of profit to the place, whereas heretofore they really had been a detriment. Johnny continued in the employ of that store for ten years, taking magazines and other literature on the subject of window trimming until he became thoroughly proficient in the art, and went from there to the position he now occupies in the Furniture City, where he does all the window dressing, unaided by any one else, beside which he has some other work in the office, where he is a valued assistant of "The Boss."

The young man and his mother reside in a roomy cottage on one of the pleasantest streets, and he is paying for it thru a building and loan association. With care and good nursing the mother has become a strong woman, and she does all the work of the little home nest. She is very happy over her son's success in his chosen work, and the two live an ideal life of quiet peace, which, it is hoped, may be long continued. Some of this little history of a store boy came out in the conversation I had with the young window trimmer, but most of it came to me through a friend of his, who, with many others, rejoices in his chum's advancement from the position

(Continued on page 23)



## FINANCIAL

### SAVINGS TIED UP OR LOST

#### Thoughts of the Average Small Depositor

My banker and I are on the outs. He thinks me a dangerous radical, bent on junking our government and our industrial system and in favor of some crazy socialistic scheme that will make everybody rich without working. What I think of him is—well, I don't just exactly know.

Sometimes I think there are lots of men behind the walls of Jackson and Marquette who have brought much less misery upon people than my banker has. That thought comes to me usually at night, when I'm trying to sleep, but can't because I keep on looking back over the years I worked for that money which my banker has lost for me. I think of the things my family and I denied ourselves to save that money. And I wonder if my banker's sleep is any more broken than mine.

Of late I have caught myself sympathizing with my banker. I saw him a couple of weeks ago with a black patch over his eye. He laughed and said, "You ought to see the other fellow." I happen to know that the other fellow was unmarked. Now, only a couple of days ago, I learn, he was beaten up again, by Mill Gillup, a husky farmer, who wanted a part of his \$3,000 deposit to buy spray material with, so he could save his big orchard, on which he depends for a living. He didn't get it, because the bank can pay no more than 5 per cent.

My banker takes his lickings without complaint. He stands there and takes it, too, when men and women, half hysterical from brooding over their losses, curse him in his office until all outdoors can hear. When he is not there facing the abuse of those who were once his friends, he is usually down in Lansing, trying to make some kind of an arrangement for the reopening of his bank. It takes more than a coward or a thief to stand up under such a strain. I know I couldn't.

More than three months have passed since the bank holiday, yet my bank is still closed. It paid off 5 per cent. and then stopped dead. Business in this pleasant Michigan city of 12,000 people is slowly strangling. Credit has been shut off. A lot of bartering goes on. My neighbor paid his doctor bill the other day with a quarter of beef and a flock of plump Plymouth Rock hens. Many merchants are hanging on by their finger tips. Old people that I know, like Gus Jorgensen, go wandering around, kind of numb and bewildered. The struggles and the penny-pinching of a lifetime for the nest egg that was to keep Gus and his wife in comfort during the last stretch of their years, seem to have been futile.

The \$1,800 worth of bonds that my banker sold to Gus are worthless. The \$2,600 which Gus had in a savings account, for some weird reason not understandable to Gus, can't be touched. Lansing says, "no" because Washington won't say "yes."

"When dem fellers in Lansing gonna do something?" asks Gus. They want me to starve? I save that money from

40 years' work. Now I am too old to work, even if there is a job."

Gus' wife is past the weeping stage. She sits dry-eyed and emotionless, mumbling to herself.

"Yah, Gus was good man. He work and he save. But for what good? In the end it is the poorhouse."

Even when my thoughts are blackest, I cannot picture my banker as being a demon who would deliberately precipitate a tragedy as saddening as the one that has come into the life of Gus Jorgensen and many like him.

Somewhere along the line, there has been a cataclysmic slip-up, which has permitted these things to happen. We are not going to correct conditions, and make amends for the wrongs that have happened in the recent past by calling the banker a thief or by having the banker call the complaining depositor a bolshevik.

We are not disposing of this terrifying mess by accepting as final the glib words of a dapper bankers' lawyer, who marches into court and says that the loss by a depositor of a share of his funds is nothing astounding, because there has been a shrinkage in the value of all securities, including government bonds — so we must all take our jolt and make the best of it.

The Gus Jorgensens can't take that jolt and any attempted settlement of the banking situation which does not take into account their plight is no settlement at all. A moratorium is all right for persons of my age, who still can make a new beginning. It is callous to the requirements of those who are too old to start anew.

Newspapers may duck their editorial heads in the sand and repeat with monotonous regularity the assertion that things are coming along fine with the banks. In so doing, they are rendering the service which big advertisers expect of them. In truth, it is a dis-serve, for it tends to put off a day of reckoning which must be lived through before the right kind of a foundation is laid for a complete banking recovery. False optimism is as dangerous as unfounded pessimism. What we need is the courage to stare facts in the face, and take the necessary steps to meet them.

We can't get along without banks. That, we all know. Banks cannot exist without the support of a sufficient number of depositors. That is also somewhat trite. The fact which seems to be overlooked in this stampede to cure the banking situation with words is that the average small depositor, having been deprived of a part of his savings, has lost his confidence in banks. Without that confidence, banks cannot get completely back on their feet, no matter what kind of a plan they adopt.

The fellow like myself, who feels that he has been set back about ten years by the failure of his bank to live up to its promises, and the Gus Jorgensens, are not going to renew their trust in bankers who failed them, unless they are convinced the safety of their funds is guaranteed by the government. The newspapers may editorialize, the leaders of our service clubs and chambers of commerce may give interviews and make speeches,

and even our high public officials may urge us to stand behind our bankers, but we know we have been bitten, and being only human, we are not going to pet the same dog and be bitten again.

That is not just an embittered opinion of one person. It is the gist of statements I have heard from hundreds of small depositors with whom I have spoken in the last three months, not only here in my home town, but in many cities of Michigan.

Let us assume that Monday morning every bank in the state is open for the first time since the holiday. Off-hand, I would say that the day would be one of rejoicing.

Yet, what will happen when these banks do open. Are our problems settled then? I say "no," for the reason that the banks will be without the support of the vast army of small depositors whose business they must have if they are to live.

Banking will be an unprofitable business in hundreds of cases, and an unprofitable bank soon folds up. The day of reckoning I mentioned a few moments ago will be that day on which bankers in Michigan realize that they are without the one asset essential to the survival of their business; that asset is public confidence.

Instead of resorting to propaganda and ballyhoo to regain that confidence, it seems to me it would be better for them to go at once to the heart of the matter, learn what the small depositor is thinking, what he is entitled to as a matter of justice, and what must be done to make him once more the type of citizen who looks upon a bank as an institution with a high mission, worthy of his support.

Perhaps, by so doing, they may be able to make the depositors see theirs (the bankers') side of the picture. Perhaps—who knows—they may arrive at an understanding of each other's problems that will enable them to pull together in the same yoke. My banker's opinion of me notwithstanding, I would like to see a feeling of mutual confidence between banker and depositor, that would place the banks of Michigan on a stronger footing than they ever have had.

That feeling might have its birth in a frank, two-sided discussion between the small depositor and the banker. I am a small depositor, ignorant of the inside facts of banking. I am not an investor, nor a speculator. My chief use for a bank was as a safe depository for money I would need when my working days were ended. I am only one of hundreds of thousands in this state, a disillusioned and somewhat rancorous person, who hopes that out of all of this suffering and travail, some good will come in the end.

So, Mr. Banker, hear my complaints. Answer them, if you can. You will soon realize that I know little about the functions and the workings of a bank. Set me right in instances where

lack of financial knowledge gives me false notions. Maybe, we can yet get together. If we don't, my opinion is that you and your fellow bankers will have to devise a system of banking that will manage to get along without the support of small depositors. If you don't, you won't be in the banking business much longer.

Analysis of any security furnished upon request.



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Investment Bankers  
343 Michigan Trust Building  
Phone 4417

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Here is the lament of me, the small depositor:

Until this recent crash, my only conception of a bank was that it was an institution where you could place your money for safe-keeping or where you could get a mortgage in case you started buying a home or a loan on good security. A banker was a person of superior knowledge and high attainments. He lived in a big house and drove an automobile with the wheel-base of a box car. His advice was sought and followed, on anything having to do with the use of money. He could do no wrong. He was a pillar of the community. He made lots of money; so did his directors and his stockholders. No resentment welled up in me because of that. Any man with brains enough to master the intricacies of finance is entitled to big pay.

I took my money to the banker's bank, so much out of every pay, because it had been pounded into me since boyhood that one must have something laid aside for the rainy day and for old age. What the banker did with it, I didn't know and didn't care. A person with knowledge of money matters far beyond that which I might ever hope to attain, a man of such high standing in the community, could be trusted. If he tried to tell me all about what the bank was doing with the dollars we small depositors left with him, I wouldn't understand anyway. His conversation would be as enlightening as one of those bank statements you see published every so often in the newspapers. Mr. Banker, don't you agree with me that I was a dumb ass to build up in my mind such an opinion of you? Have not you and hundreds of your fellows in Michigan proven that your business judgment is about as rotten as mine would be, weighing in the fact that I know nothing of business?

On billboards, in newspapers, and by other means of advertising you impressed upon the public that your bank paid 3 per cent "with safety." I liked to read those advertisements. They gave me a feeling of security. At this moment, you will have to admit that the "safety" clause of that advertising was false. I wonder if I couldn't sue you for something or other. It seems to me you've induced me to leave my money with you by means of misrepresentation. If a city merchant advertises an article as being made of leather, when in truth it is composition material, the Better Business Bureau soon gets him by the neck and yanks him into court. What would you think about me bringing a test case against you? Do you think I could collect?

When a banker gets ready to open up, after a period of refrigeration, he lets you know what the terms of the opening are. That has been decided between himself and the banking commissioner. The depositors are not consulted. Leastwise, I never was. The banker says he will pay a certain percentage of the deposits. The date and time on which the balance will be available is something that is left to the future, like to-morrow's weather. Well now, suppose my mortgage payment is due. Or suppose a note is due. Will you, Mr. Banker, treat me as considerately as you ask me to treat you? Will

you shave those payments down in the same proportion as you have cut my available savings? Be a good boy now and answer me.

Last winter I became a little apprehensive about the solidity of the banking structure. A friend, who I have since learned was much smarter than I, told me I better put my money into a postal savings account. I talked to you, my banker, and do you remember what you said? You said, "Well, the government deposits all its postal savings money with the banks anyway, so what's the difference?" You told a half truth, which is worse than a good full-bellied lie. You deliberately failed to tell me that for every dollar of postal savings which the government deposits with you bankers, it demands as collateral a dollar's worth of security in the form of government bonds. And if the government is smart enough to demand that measure of protection, why should I not follow the example?

Instances are not at all rare, up here where I live, of bankers inducing people to take their money out of safe deposit boxes to be placed in a savings account. People allowed themselves to be cajoled into doing this, because propaganda had made them afraid of the word "hoarder." What in calm times would be regarded as prudence, thrift, or caution, was made to look like the heinous offense of hoarding. I know a man 80 years of age who took \$3,000 out of a safe deposit box, placed it in a savings account at the behest of a banker. The bank closed three weeks after the transfer was made. Tell me, did that banker actually believe that he was performing a worth-while service for the old man? If the banker knew anything about the condition of his own bank—and I suppose he did—I would say he was guilty of a cold-blooded swindle. And what would you say? The old man can't say much of anything. He's living on the charity of friends. The bank is closed, and the banker in question is no longer in Michigan.

You see, since I've interested myself in banking matters, I've picked up a few phrases understandable to you. I'm talking now about a secondary reserve. I understand that this reserve, in up-state areas, consisted largely of good farm mortgages. The theory was that a bank should help develop the territory from which it drew its sustenance. These farm mortgages were liquidated in a hurry, on the advice. I understand, of our state banking commissioner, who counseled that Detroit real estate bonds be used in their place. The farms are still here, producing. What about the real estate bonds? What would you think. Mr. Banker, if I told you of a bank in the northern part of the state which held \$126,000 worth of these Detroit real estate bonds, with \$122,000 of them now in default? I know who takes the loss. The depositor. Please tell me, if my information is correct, why a man in a position as high as that of state banking commissioner plugged for Detroit real estate bonds?

As I write this, about 200 banks in the state are still closed. Many others are open, with restrictions. "Restrictions" is just a word which means that you can't get what belongs to you.

If my old-fashioned notions about the integrity of the banker are not all wrong, why have not the bankers, the directors, and the stockholders used some of their earnings to meet this crisis? I am told that dividends on bank shares, during the lush times, went as high as 60 per cent. It would seem to me that a part of these fabulous earnings might be used now to chase from the bedside of Gus Jorgensen the specter of the poor farm. That may not be banking, but it is, at least, human. Give me a few words on this angle of the situation.

There is a law in this state which requires the banking commissioner to levy a 100 per cent. assessment on stockholders, at such time as he thinks that the capital structure of a bank has been impaired. I am addressing this question to you, my Banker. Why have there been no assessments on stockholders, when 200 banks are in such shape that the banking authorities refuse them permission to reopen? The theory seems to be that the depositor should stand his loss, arbitrarily imposed on him, while the stockholder for some reason or other, is not being assessed. Here is a chance for you to elucidate the stockholder's side of this argument.

In closing, let me re-enact a scene associated with the local banking debacle. It was a public meeting. The bankers were there. The civic leaders were there. They were all up there on the platform. In the curving rows of listeners were the depositors.

It was thought then that the bank would re-open in a few days, as the legislature, after a long, costly wrangle, was finally getting to the point of passing an emergency banking measure.

The purpose of the meeting was to pledge anew the allegiance of the depositors to their bank, so there would be no danger of a run when the doors opened for regular business.

There were numerous speeches, all in a similar vein.

Here was my banker, and all his executives—good, substantial citizens. Had they ever done us a wrong? Had they not been useful townsmen? Didn't they help the farmer, the merchant, the manufacturer and the home owner? Well, friends, the bankers, through no fault of their own, had come upon difficult times. Because a Detroit bank had gotten into trouble, the local bank was placed in a critical situation. If the depositors grew panicky they could come close to wrecking the bank. Now was the time to stand by these men—my banker and his officers and directors. We, the depositors, owed them that measure of loyalty.

That pep meeting was all right. I'll agree in principle with what was said. A citizen does owe his support to a well conducted home bank. The town can't get along without one.

I have made the suggestion several times recently that another meeting is in order. On the platform should be Gus Jorgensen and his wife and other aged folk in a similar plight; small businessmen who are going to the wall because they can't get their funds, unemployed men who have spent the 5 per cent. of their savings given them, and now have no other means of getting more money with which to feed

their families, farmers who need money to carry on, if they are to make a crop this year. Down in the audience would be my banker, his officers, directors and stockholders.

The speech would be short. It would be like this:

Here are representatives of the people whose money enabled you to do what you have done for the community; whose money enabled you to make money for yourselves. They stood by you; gave you their trust and their confidence. They're in trouble now. Will you stand by them?

When will that meeting be held?—Small Depositor in Detroit Saturday Night.

#### A Business Man's Philosophy

I often think that we might make our lives more enjoyable if we try to effect one small improvement each week.

Suppose we ask ourselves the following questions:

Are my shoes comfortable? If not, why not search the town for a last that really fits?

Am I smoking tobacco that suits my taste? A study might reveal a mixture that would double the pleasure from your pipe.

Is my bed equipped with a good spring and mattress? Are the coverings warm and light? So much of our lives is spent in sleep that it is poor economy to forego the best in accessories.

Do I own a watch and clock that keep correct time? Not to know the exact time is an hourly handicap.

Does my living room contain a comfortable chair and a good reading lamp? It would be folly to neglect such important conveniences.

Do I own a good hair brush, clothes brush, tooth brush, nail brush, razor and nail file? Believe it or not, thousands don't.

Do I subscribe for enough magazines and buy enough books so that my evenings are not wasted because there's nothing to read in the house?

Do I own an atlas, dictionary and small encyclopedia so that I may settle arguments and obtain information quickly?

Do I own an adequate supply of socks, handkerchiefs, collars, ties? It's amazing that so many people will put up with the inconvenience caused by a shortage of such small items.

William Feather.

We will not defeat communism by denouncing it. We will defeat communism only by surmounting it with a similar devotion to our own social ideals of economic justice and public service. The communists in Russia are more sacrificially in earnest about what they want than we are here about what we ought to want. Troubled times are ahead unless this nation can shake itself free from its stupid self-complacency and selfish materialism to lay hold upon its chance at building here a better society.—Rev. Dr. Harry Emerson Fosdick.

All nations and men now seem willing to make a complete readjustment on terms that won't cost them anything.



## RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

President—Paul Schmidt, Lansing.  
First Vice-President—Theodore J. Bathke, Petoskey.  
Second Vice-President—Rudolf Eckert, Flint.  
Secretary—Herman Hanson, Grand Rapids.  
Treasurer—O. H. Bailey, Sr., Lansing.  
Directors—Holger Jorgenson, Muskegon; L. V. Eberhard, Grand Rapids; A. A. Boyce, Bay City; Vincent A. Miklas, Manistee; Ward Newman, Pontiac.

### Can Foods Be Retailed on 9 Per cent Gross?

When Dr. V. H. Pelz said recently that super-markets would not long hold their present popularity and profitability, he advanced many sound reasons for his conviction, but on the basis of those only, it seemed to me that the way of readjustment might be tedious.

Now it looks as if there were good mathematical bases for the belief that they will settle down rather promptly into being quite precarious ventures in most places, and just another class of retailers in a few localities.

For now we discover that the Big Bear Market of Elizabeth, New Jersey, pays \$1,500 monthly rent and collects between \$8,000 and \$9,000 per month rents from those to whom it grants concessions. That surplus of \$6,500 to \$7,500 per month — \$78,000 to \$90,000 per year — can quite easily make grocery earnings negligible.

On that basis, Big Bear might sell groceries on a break-even plan and sit mighty pretty. On such a foundation, 9 per cent average margin might well be understood. But also right there is, to my mind, a reason much more potent than has hitherto been advanced why markets of that character will soon lose their glamour as profit makers.

This because any such easy money will attract a flood of competition. We see plenty of it coming along right now. Other such markets are already established in the neighborhood of Big Bear and New Jersey cities elsewhere are getting them.

The process will be: One market gets big space earnings. That attracts other markets with competitive space. As they crowd any district, their rentals are competitively reduced and business subdivided until they get down to greater dependence on grocery earnings. Then it must be demonstrated whether they can survive and prosper on 9 per cent gross.

It is possible that 9 per cent. will cover expenses and satisfactory profit even on volume much less than the Big Bear is reported now to enjoy. If it does, we shall have another factor that is certain. That is, that such service will appeal permanently only to a much more restricted class than it does now. Then the element of worn-out novelty, stressed by Dr. Pelz, will come into play, and thousands of women who have driven miles out of their normal beat to "try anything once" will drift back to their neighborhood stores, whether those be chain or individual.

But all of this is only a new aspect of the change which is constant, the variation in method and outcropping of new plans and ideas which must be with us so long as our business lives.

For change is a natural element in life. Not to change is to be dead — and we do not expect the food business to die for a while yet.

All of this means that, as usual, the wakeful grocer will keep his eye peeled and his ear to the ground.

The Woolworth folks announce that, because of their definitely limited price-system, whatever sales tax may be imposed anywhere they will "merge" in their prices. That means, the customer will not be conscious of the tax.

How that will be fitted into such sales tax plans as we have now (May 1) in California remains to be seen. For in such plans a major point is that the tax must be added, specified and collected as a direct impost on the consumer. That feature is its most valuable point, both from the standpoint of the grocer and that of good business and good citizenship.

Hence, if this feature is enforced, Woolworth must either fall in line or go out of California business. That affects grocers only to the extent that Woolworth handles foods; and he does that increasingly, at least periodically. Right now he has a special food event of some sort. And this may hint that, as time passes, grocers may find this Five-&Ten to be a more drastic competitor than any "corporate" chain.

Which leads to other reflections, thus: Woolworth never has taken hold of and pushed a food line or article except as that article has been neglected by grocers. Often I have seen the citrus market drop and remain down for weeks in regions without chain stores, while grocers have not revamped their prices. Finally, Woolworth has filled his windows, sold a lot of fruit and stirred things up considerably.

Now, so far as I have observed, what Woolworth offers is as readily accessible to grocers and could have been sold by them on a basis that would shut Woolworth out, had they acted in immediate conformity to markets.

All this focuses attention on a final conclusion of Dr. Pelz — incidentally, a contingency I have stressed for wears as inevitable: that grocery margins must be narrowed by all of 2 per cent.

This has never been a popular contention of mine. Grocers don't "like" that kind of stuff, but the facts are uncontrovertible, the economic tendency inescapable. It is well established in England and has been for so long that its beginning is forgotten, that groceries — including provisions and all foods together — move on an average margin of 15 per cent., less 12½ per cent. expense, with 2½ per cent. profit.

Our newer country has not come to that as yet, but we are not so new as we were. Pioneer conditions exist now only in a few isolated regions. In most sections — becoming more general daily — merchants are so plentiful that competition forces margins to the minimum for survival. Elimination will occur among the unfit, leaving the best, ablest, most skilful grocers in business, and those are the ones who can operate with profit on the narrowest margins.

A time ago, Charlie Mering, able grocers secretary of Sacramento, stated

that more grocers exist in California who do \$3,200 business per year and less than of any other class. Is that absurd? Well, we now have such general hand-to-mouth grocer buying and wholesale supplying that surprising developments have come.

Mering tells of a visit to a widow grocer who thought to join the local association, but recoiled when told it would cost her \$8 per year. Seemed odd that she could not afford such cost, until Mering learned in his chat with her that her sales were \$125 to \$150 per month.

He was astonished and asked if she could get by on such sales. She showed him that she could. She owned her little cottage, lived by herself and kept her little front-room shop. On a margin of 10 per cent — all of which she probably got — her gross income was \$25 to \$30 per month; and on that income she could be, and was, more independent than most grocers.

The existence of thousands of such tradesmen must always operate to reduce margins in general. For though their sales individually may be negligible, they are heavy in the aggregate; and the influence of their operations is more potent by far than we might incline to think.

It seems quite clear that grocery margins are due for further drastic narrowing. Grocers may as well prepare to face this contingency and be well set to meet it. There will remain ample room for real merchants to make a fine income from food retailing — no danger that they will ever be eliminated, but only those who can do a good job are apt to remain with us.

Paul Findlay.

### What the Chain Store Means

The indictment against chain stores, especially groceries, is that they have no local pride and no interest in the locality in which they do business, aside from what profits they may take away. And send to New York or some other seaport, to be spent in buying up some movie actress or other rich man's impedimenta.

In Topeka it has been brought out that customers are short-changed and short weighed; that special standard brand packages are made up especially for these chains which are smaller than the standard and therefore cheaper — to the chain; that clerks are underpaid and overworked. And other very serious infractions of what is the ordinary man's standard of morality in business.

If a chain manager is caught at these practices, it is an easy matter to get a new manager.

Then the same old practices are kept up under the new man.

When a citizen runs a store he is tied to the spot. His customers know him personally and he has a human, neighborly interest in the town and the neighborhood.

A large number of the "bargains" offered by the chains are simply come-ons intended to catch a sucker. Just like bargain stores which put all the low-priced goods in the window and depend upon the ignorance of the buyer to work

off mediocre or undesirable or short-weight goods.

In short, the charge is that the chain is a swindle, sugar-coated to catch the unwary, and engineered by men in New York or Chicago who make a business of studying new and attractive artifices.

Chains take no part in the up-building of the communities on which they fatten.

The local store owner owns his store and his home, raises his family and contributes to the community.

When you spend your money in a chain about 15 per cent goes to New York or Chicago.

When you spend your money in a locally owned store that 15 per cent stays in Topeka and gives work to local workers.

Many thousands of dollars per week are spent for groceries here. And out of every dollar you can get a bit back by buying more from a home-owned store.

A very cursory investigation will convince you that prices are as low, and in many cases lower, in the home-owned store.

Some years ago I sent my little niece to a chain store on Tenth street to buy some bananas. The sack she brought back contained a black mass of out-of-date bananas.

I went back with her and she pointed out the clerk who sold her the "bananas." I took the sack to the State House and hopped onto the food inspector.

While I raised a pretty row it did not get anywhere.

But no one has sold the kid rotten bananas since then.

Let every customer, if he WILL buy from chains, see that they do not sell little girls rotten bananas — or rotten anything else.

An interesting sidelight is revealed on the way chain stores are worked comes here with the information that the A. & P. has folded up its flock of stores in Wichita. Chain groceries take money out of a town that should remain in profits and living for the families of proprietors. In Wichita the sheriff had to grab the stocks in order to get taxes due the county.

Charles Trapp.  
Topeka, Kansas.

The business of retailing has taken its purification like a good soldier. I know of no other non-creative enterprise which has met the ever-changing conditions with such bona-fide courage, and no other industry has revamped with so few casualties and so few people hurt. We will witness in the era before us more intelligent shopping methods, more intelligent management, and we will have done away with gadgets and frills that all have added to the cost of distribution. We have learned a lot of things all through this dire process, but we will be better merchants and manufacturers when the new day does come, and the profits will be larger than ever.—Retailing.



## MEAT DEALER

### Less-Demanded Cuts of Meat Good for Children

Asserting that the health and efficiency of the coming generation is seriously threatened by a prevailing condition of faulty nutrition, Miss Anna E. Boller, dietitian of Rush Medical College and head of the National Live Stock and Meat Board's department of nutrition, urged parents to use every care in planning an adequate diet for their children, in a statement issued today.

"The condition is widespread in extent and alarming in its significance," said Miss Boller. Evidence of the gravity of the situation was brought forcibly to my attention by a survey in which I recently participated among a representative group of school children. It was found that approximately 90 per cent. of this group, picked at random, had developed nutritional anemia in varying degrees. More than half of the cases were markedly or very markedly anemic.

"Information secured in the survey indicated strongly that a diet out of balance rather than a lack of food was the basic cause of this condition in the majority of these children. The survey showed, among other things, that the meat intake was wholly inadequate. For example, in the case of 60 per cent. of this group, the amount of protein, especially in meat, in the diet was extremely limited, a fact which may have contributed materially to the anemic condition."

Miss Boller pointed out that modern research has revealed the high value of liver for the prevention and treatment of anemia, this discovery being recognized as an outstanding scientific achievement. She stated that in addition to the iron, so necessary in combating anemia, liver is such an excellent source of other nutrients, including vitamins, that it would seem advisable to include it in the child's diet at least once a week.

According to Miss Boller, malnutrition in children may be manifested by various symptoms, including marked overweight as well as marked underweight for height and age, an abnormal color, fatigue posture, lack of endurance, and inattention at school. Although the extent to which this condition may bring about permanent injurious effects is dependent upon various factors, it is her opinion that if long continued, serious results are inevitable.

Miss Boller outlined the ideal daily diet for a child as consisting of milk, meat, egg, cooked and uncooked fruit, vegetables including potatoes and one cooked and one uncooked vegetable, orange or tomato juice, cereal, bread and butter. These foods provide such essential elements as protein for growth and for tissue repair, iron for building blood, phosphorus and calcium for strong bones and healthy teeth, and the vitamins necessary to general health.

"Research studies," said Miss Boller, "have shown that contrary to old ideas, meat should occupy a prominent place in the diet of even the very small child. Besides contributing the essen-

tial food elements in easily assimilable form, meat has another function, that of adding flavor to the entire diet.

In conclusion, Miss Boller called the attention of parents to the fact that they may well consider the less-demanded cuts of meat in planning the children's menus. She said that these cuts are just as desirable in flavor and food value as the so-called select cuts and that present prices make them available for even the most restricted budgets.

### High Pressure Selling Fraught With Danger

One day last week a salesman called on us whom we had not seen in a dozen years. He told us he was back with his old company and said, "You know they called three or four of us old boys back and sent us out to take the place of the high pressure boys who were in this territory."

The question presents itself, how many sales have been lost by the insistence of high-powered salesmen? Merchants know what they want; and if they are bulldozed into buying by the harangue of some sharp salesman, often the deal leaves an unpleasant relationship between buyer and seller. Many merchants resent these high-power methods, but turn around and use them on their own customers.

Most all trade papers contain articles on "How to increase the average sale," suggesting additional items will build up greater volume, etc. This may be true and advisable in some cases, but should be used with care. Certain customers are waiting and hoping you can advise them about additional items, while others through lack of time or money resent forceful selling methods.

I remember one customer who came to trade with us remarked, "Now, I left Mr. Blank's because he was always pestering me to buy this and that. We know what we can afford and want." You may be sure we never bothered that woman with high pressure methods. She has been one of our good customers for the past six years.

Another lady was an easy target and bought most anything suggested. Her husband always paid promptly, but one pay night came in the store, paid his bill in full and informed us he would not trade with us any more because his bill was too high. We attempted to explain and endeavored to hold his trade and keep the bill down, but it was too late. We had sold ourselves out of a good customer.

I have in mind another lady who delights in being shown new items. She not only delights in being shown them, but wants to be forced into buying them. I actually believe she would be disappointed if she missed out on any of the new items which are continually coming into the store. In this case the husband pays the monthly bills with a smile and boasts of what a fine cook and housekeeper his wife is.

All of which goes to show that high pressure methods should be applied with care, choosing those customers who respond without resentment and being shoved aside entirely when waiting on those who wish to do their own buying. The merchant's problem is to pick out the right ones on which to use high-power methods.

If I were given the choice between two courses—first, of trying to sell "just one more item to every customer" or just selling them what they call for—I believe I would choose the latter course.

But there is a happy medium and by careful study of our customers we can attain it.

Sam Sugarsax.

### Food Shoppers Buy What They See

The American housewife, or other purchaser of food for the home apparently tends to buy those canned products which are prominently in sight rather than to call for particular items.

This is indicated in an announcement May 20 by the Department of Commerce of marked increases in sales of a number of slow-moving items reported by a large San Francisco retail grocery as a result of a campaign undertaken with the aid of the Bureau of Foreign and Domestic Commerce.

Physical inventories taken at the time of installing a new system of stock control revealed heavy stocks on hand of a number of inactive canned goods items, some of which had been accumulating for more than a year. Better display of these items in preferred positions toward the front of the store brought immediate results, it was stated.

Two items in particular, which had been practically dead on the shelves, are now selling 10 cases a week.

The methods of improved stock control by a special stock-control card were developed by the organized grocery trades of the country on the basis of results of the Bureau's grocery survey in Louisville and work in Pittsburgh and Philadelphia, it was stated.

These stock-control cards supply the grocer with current data as to amounts on hand, cost and selling prices, gross margin, and rate of turnover for each item under study.

### A Business Man's Philosophy

An editorial by a reader:

"I beg to pass on to you what I think is a story in your vein. I think that it even has a moral.

"It concerns the salesman of a company from whom I buy part of my materials. It is the largest company in its field in the United States. The salesman covers a large territory. He tells me that he was their only salesman to equal in 1932 his business for 1931. In 1930, and for the five years previous, he says that he had dozens of active accounts. In 1932 his list of regular buyers, as compared to sporadic customers, was reduced to three, my own company and two in Philadelphia. If it were not for these three accounts, he tells me, his business in

1932 would have been almost completely shot from under him. It is we three who gave him his increase. Now, we three are in entirely different, non-competitive lines. But — one of us has been in business over a century; my own company has been at it eighty-one years; number three is fifty-four years old.


"It strikes me that there is a lesson here in the value of reputation and stability, not only in one's own business but in the business of one's customers. When things were booming for this young man he did not neglect to keep the three old-timers well satisfied. He did not shut his eyes to the brightness of the far pasture, but at the same time he kept his fences around the old home field in first-class condition."

William Feather.

The Kewanee (Ill.) Chamber of Commerce has devised a plan for passing on to the consumer the fractional-cent tax payments arising under the new Illinois sales tax. The plan calls for the sale of one-fourth cent tokens to retailers through a Chamber clearing house. Proceeds are placed in trust, thus backing the tokens to their full face value. The law imposes a fourth-cent tax on sales of one to eight cents inclusive; a half cent tax on sales from nine to 17 cents, etc. On a five-cent sale the retailer would be handed six cents and would return the customer three tokens in change. The customer uses these to pay taxes on other purchases.

Rome has celebrated its 2,687th birthday. When you get old, says the Scripture, somebody leads you around whether you like it or not.

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# HARD TIMES AND THE WAY OUT

(Excerpt from speech of Robert G. Ingersoll, October 20, 1878)

We have passed through a period of wonderful and unprecedented inflation. For years we enjoyed the luxury of going into debt, the felicity of living upon credit. We have in the United States about 80,000 miles of railway, more than enough to make a treble track around the globe, \* \* \* \* \*

During the same time we had a war in which we expended thousands of millions of dollars, not to create, not to construct, but to destroy. All this money was spent in the work of demolition, and every shot and every shell and every musket and every cannon was used to destroy. All the time of every soldier was lost. An amount of property inconceivable was destroyed, and some of the best and bravest were sacrificed. During these years the productive power of the North was strained to the utmost; every wheel was in motion; there was employment for every kind and description of labor, and for every mechanic. There was a constantly rising market—speculation was rife, and it seemed almost impossible to lose. As a consequence, the men who had been toiling upon the farm became tired. It was too slow a way to get rich. They heard of their neighbor, of their brother, who had gone to the city and had suddenly become a millionaire. They became tired with the slow methods of agriculture. The young men of intelligence, of vim, of nerve became disgusted with the farms. On every hand fortunes were being made. A wave of wealth swept over the United States; huts became houses; houses became palaces with carpeted floors and pictured walls; tatters became garments; rags became robes; and for the first time in the history of the world, the poor tasted of the luxuries of wealth. We wondered how our fathers could have endured their poor and barren lives.

Every business was pressed to the snow line. Old life insurance associations had been successful; new ones sprang up on every hand. The agents filled every town. These agents were given a portion of the premium. You could hardly go out of your house without being told of the uncertainty of life and the certainty of death. You were shown pictures of life insurance agents emptying vast bags of gold at the feet of a disconsolate widow. You saw in imagination your own fatherless children wiping away the tears of grief and smiling with joy.

These agents insured everybody and everything. They would have insured a hospital or consumption in its last hemorrhage.

Fire insurance was managed in precisely the same way. The agents received a part of the premium, and they insured anything and everything, no matter what its danger might be. They would have insured powder in perdition or icebergs in the torrid zone with the same alacrity. And then there were accident companies, and you could not go to the station to buy your ticket without being shown a picture of a disaster. You would see there four horses running away with a stage, and old ladies and children being thrown out; you would see a steamer being blown up on the Mississippi, legs one way and arms the other, heads one side and hats the other; locomotives going through bridges, good Samaritans carrying off the wounded on stretchers.

The merchants, too, were not satisfied to do business in the old way. It was too slow; they could not wait for customers. They filled the country with drummers, and these drummers convinced all the country merchants that they needed about twice as many goods as they could possibly sell, and they took their notes for sixty and ninety days, and renewed them whenever desired, provided the parties renewing the notes would take more goods. And these country merchants pressed the goods upon their customers in the same manner. Everybody was selling, everybody was buying, and nearly all was done upon a credit. No one believed the day of settlement ever would or ever could come. Towns must continue to grow, and in the imagination of speculators there were hundreds of cities numbering their millions of inhabitants. Land, miles and miles from the city, was laid out in blocks and squares and parks; land that will not be occupied for residence probably for hundreds of years to come, and these lots were sold, not by the acre, not by the square mile, but by so much per foot. They

were sold on credit, with a partial payment down, and the balance secured by a mortgage. These values, of course, existed simply in the imagination; and a deed of trust upon a cloud or a mortgage upon a last year's fog would have been just as valuable. Everybody advertised, and those who were not selling goods and real estate were in the medicine line, and every rock beneath our flag was covered with advice to the unfortunate; and I have often thought that if some sincere Christian had made a pilgrimage to Sinai and climbed in its venerable crags, and in a moment of devotion dropped upon his knees and raised his eyes toward heaven, the first thing that would have met his astonished gaze would in all probability have been:

"St. 1860 X Plantation Bitters."

Suddenly there came a crash. Jay Cooke failed, and I have heard thousands of men account for the subsequent hard times from the fact that Cooke did fail. As well might you account for the smallpox by saying that the first pustule was the cause of the disease. The failure of Jay Cooke & Co. was simply a symptom of a disease universal.

No language can describe the agonies that have been endured since 1873. No language can tell the sufferings of the men that have wandered over the dreary and desolate desert of bankruptcy. Thousands and thousands supposed that they had enough, enough for the declining years, enough for wife and children, and suddenly found themselves paupers and vagrants.

During all these years the bankruptcy law was in force, and whoever failed to keep his promise had simply to take the benefit of this law. As a consequence, there could be no real, solid foundation for business. Property commenced to decline; that is to say, it commenced to resume; that is to say, it began to be rated at its real instead of at its speculative value.

Land is worth what it will produce, and no more. It may have speculative value, and, if the prophecy is fulfilled, the man who buys it may become rich, and if the prophecy is not fulfilled, then the land is simply worth what it will produce. Lots worth from five to ten thousand dollars apiece suddenly vanished into farms worth twenty-five dollars per acre. These lots resumed. The farms that before that time had been considered worth one hundred dollars per acre, and are now worth twenty or thirty, have simply resumed. Magnificent residences supposed to be worth one hundred thousand dollars, that can now be purchased for twenty-five thousand, they have simply resumed. The property in the United States has not fallen in value, but its real value has been ascertained. The land will produce as much as it ever would, and is as valuable today as it ever was; and every improvement, every invention that adds to the productiveness of the soil or to the facilities for getting that product to market, adds to the wealth of the nation.

As a matter of fact, the property kept pace with what we were pleased to call our money. As the money depreciated, property appreciated; as the money appreciated, property depreciated. The moment property began to fall speculation ceased. There is but little speculation upon a failing market. The stocks and bonds based simply upon ideas, became worthless, the collaterals became dust and ashes.

At the close of the war, when the Government ceased to be such a vast purchaser and consumer, many of the factories had to stop. When the crash came the men stopped digging ore; they stopped felling the forest; the fires died out in the furnaces; the men who had stood in the glare of the forge were in the gloom of want. There was no employment for them. The employer could not sell his product; business stood still, and then came what we call the hard times. Our wealth was a delusion and illusion and we simply came back to reality. Too many men were doing nothing, too many men were traders, brokers, speculators. There were not enough producers of the things needed; there were too many producers of the things no one wished. There needed to be a re-distribution of men.



## DRY GOODS

**Michigan Retail Dry Goods Association.**  
 President—Thomas Pitkethly, Flint.  
 First Vice-President—D. Mihlethaler, Harbor Beach.  
 Second Vice-President—Henry McCormack, Ithaca.  
 Secretary-Treasurer—Clare R. Sperry, Port Huron.  
 Manager—Jason E. Hammond, Lansing.

### A New Dry Cleaning Soap

While the advantage of using certain soaps in dry cleaning has long been known, considerable difference of opinion exists as to the reason for this advantage. It is generally agreed, however, that one of the main purposes of the soap is to remove water soluble stains and soiling substances. Another reason is due to the fact that the water normally present in the fabric renders it difficult for the solvent to penetrate to the oils and greases which are to be removed. The addition of a soap, which has the power of taking up that water enables the solvent to penetrate the fabric to a greater degree and at the same time wet it sufficiently to dissolve the water insoluble oils and grease.

One of the chief difficulties in connection with dry cleaning soaps is the poor solubility of the usual soaps in dry cleaning solvents. A super-fatted potassium oleate soap seems to be the most soluble, but even then only a relatively small amount can be dissolved. This solubility is not permanent and every dry cleaner is familiar with the cloudiness in many dry cleaning soap mixtures during the cold weather.

Recently a new base has been introduced which is arousing great interest because of its complete solubility in the cold in all dry cleaning solvents. This new base which is available under the name of diglycol oleate is a thin oily liquid possessing many marked advantages over the potassium or sodium soaps generally used in dry cleaning work. It has been found that an alkali soap must contain from 10 per cent. to 15 per cent. of water, otherwise its solubility in naphtha or other dry cleaning solvents is negligible. This water content besides being wasteful from an economic point of view, may, in certain cases, be actually harmful, especially when carbon tetrachloride or similar chlorine solvents are used. Carbon tetrachloride in the presence of moisture over a period of time may break down with the formation of free hydrochloric acid which will tender the material dry cleaned and also cause corrosion to the metal parts with which it comes into contact.

Since diglycol oleate is entirely free from water, it can be stored indefinitely with carbon tetrachloride without any fear of the carbon tetrachloride breaking down and liberating hydrochloric acid. No matter how well alkali soaps have been neutralized, they are subject to hydrolysis in the presence of water. The free alkali, which is thus liberated is also a potential source of danger under certain circumstances. Diglycol oleate, on the other hand, is entirely free from alkali and therefore there is no danger of hydrolysis and the liberation of free alkali.

The detergent action of diglycol oleate is exceptionally good because it is both a solvent and an emulsifying

agent. As a solvent for grease and oils, it is an active assistant to the dry cleaning fluid used. As an emulsifying agent, it emulsifies the water and water soluble dirt normally present in the clothes, with the dry cleaning solvent. The emulsifying properties of diglycol oleate are utilized in many other ways than in dry cleaning. For instance if 10 parts of diglycol oleate are mixed with 40 parts of mineral (spindle) oil and 60 parts of cold water added while stirring with a high speed agitator for about five minutes an excellent lustering or polishing medium is obtained. This, of course, can be varied according to individual requirements, by increasing the oil content or the water content. Emulsions of turpentine and water by means of diglycol oleate are very interesting as illustrating the two different types of emulsions.

When ten parts of diglycol oleate are dissolved in 50 parts of turpentine and 100 parts of cold water are added with high speed agitation, an emulsion is obtained which can be diluted with turpentine or oil but not with water. This type of emulsion is known as a water in oil emulsion, the water being on the internal or dispersed phase and the oil on the external or continuous phase. If, however, a similar emulsion is made, using water made slightly alkaline with 25 per cent. caustic soda, the product now obtained can be diluted with water but not with turpentine or oil. This type of emulsion is known as an oil in water emulsion. In this case, the oil is now in the internal or dispersed phase and the water is in the external or continuous phase.

In actual cleaning practice a pint of diglycol oleate is added to 50 gallons of dry cleaning solvent. This gives a sparkling clear, active cleansing medium at a very low cost.

After the dry cleaning fluid has been used for some time it becomes dirty and must be cleaned before further use. The two methods of cleaning generally employed are filtration and distillation. In the former case, after the filter presses have been used for some time, the pores of the filters become clogged with dirt and solid soap, and the filters must be cleaned to restore their efficiency. Since diglycol oleate is a liquid and not a solid dissolved or suspended in a liquid it passes right through the filters so that only the actual dirt remains behind on the filters. Thus the filters can be used for a longer period without having to be cleaned.

Where distillation is the method employed, considerable difficulty is experienced in the case of solvents containing the usual alkali soaps because of excessive foaming. This not only causes the soap to come over with the solvent, but in many cases some of the dirt itself is actually carried in the foam along with the solvent. Since diglycol oleate has a high boiling point and does not foam to the extent of an alkali soap, it remains behind and allows the solvent to distil over quietly and free from any trace of dirt.

### To Launch Elastic-Fabric Suits

Sample lines of men's Fall clothing, of smooth finished worsteds featuring elastic yarns, will be shown during the

week of June 5. The yarns have already found wide use in many items of women's apparel and a big field in men's wear was predicted. Greater resiliency of the garments, increased durability and ability to hold pressing are the virtues claimed. Three leading mills are producing the fabrics with a well known Philadelphia manufacturer making the suits which will retail from \$35 up. A leading retail buying organization was quoted as expressing a strong interest in suits of the new fabrics.

### Rugs in Demand for Spot Delivery

Brisk purchasing for immediate delivery mark trading in the wholesale floor-coverings market. Axminster rugs in medium and better grades sell more freely than they have in recent weeks. Stores in the mid-West have done some forward buying on soft-surface rugs in order to cover against possible price advances. The wisdom of this move is questioned in some quarters where it is held that plans for June price increases are losing favor with the mills. The majority of manufacturers are understood to favor holding back any changes in quotations until the regular Fall openings scheduled for August 7.

### Notion Trade Enjoys Active Call

Demand for notion goods of all kinds improved over the last six weeks and on seasonal merchandise producers are enjoying the most active call in two years. Better price buttons, buckles and slides are selling in quantity for both immediate and future delivery. Dress accessories and trimmings are also outstanding. Price advances in the industry have been limited with the principal increases applying to articles made from cotton and from other textiles which have been subject to sharp rises in recent weeks. Both credits and collections are better throughout the trade.

### Sharp Rise in Sterling Ware Sales

Rising prices of bullion, talk of monetization of silver and the seasonal promotion of sterling silver, flat and hollow, combine to send consumer sales of silverware to the highest level in more than a decade. Unit sales of sterling during the first ten days of this month rose 230 per cent. above the level for the corresponding period last year. The high rate of activity still continues, but producers believe it will subside to 1931 levels when the promotions are over. All types of sterling, both flatware sets and hollow pieces, are selling in volume at present.

### Retailers to Discuss Big Issues

Instead of being devoted to problems of internal store operation, the mid-year conference of the National Retail Dry Goods Association, to be held at Chicago beginning May 31, will be largely given over to major economic questions. Among the topics to be considered are the National Industrial Recovery Act, currency inflation and its effects on retailing, changes in consumer purchasing power, state sales taxes, the Farm Relief bill, compensation plans and the five-day week. The speakers will include David Lawrence, Lew Hahn, D. F. Kelly and Professor Malcom P. McNair.

### Hanes Underwear Prices Up

Advances of 12½ to 25 cents per dozen on its line of lightweight underwear is announced by the P. H. Hanes Knitting Co. Men's and boys' woven union suits moved up 25 cents, while men's broadcloth shorts, retailing at 25 cents, were increased 12½ cents per dozen. Several lines of balbriggan styles have been advanced by mills 25 cents per dozen, it is also learned. The Central Knitwear Mills announced that their bathing suit line is sold up for the remainder of the season and withdrawn from sale. Mills are working full-time to meet the demand.

### DuPont Rayon Unchanged

Indications that rayon yarn prices would be unchanged for the time being were given last week when the DuPont Rayon Co. viscose division announced that it would open its books on June 1 for June, July and August business at present prevailing prices. The trade had been generally expecting an additional advance in price, but the DuPont statement appears to eliminate such a possibility for the immediate future. Demand has continued very heavy for yarn, and it was reported that some mills will be short for June shipments.

### From Knitted Sportswear Guild

Announcement of the formation of a trade group, composed of manufacturers producing knitted sportswear for the retail trade, and affiliated with the National Knitted Outerwear Ass'n., is made by S. S. Korzenik, secretary of the latter association. An organization committee met and drafted recommendations for the group, which will be presented for adoption at a general meeting of the knitted sportswear industry to be called shortly. Twelve of the leading mills in the field are charter members of the new group.

### Various Cotton Goods Advanced

Minor advances on various types of cotton goods were put into effect by several selling houses. Sub-count sheets were raised 15 cents per dozen. Colored border terry towels were moved up 5 per cent. by Woodward, Baldwin & Co., and similar advances by other houses are expected shortly. Indications were that tickings would be placed on a basis of 13 cents for the 8-ounce type soon. Other advances included low-end ginghams, which were raised ¼@½ cent and bleached muslins, which were put up ¼ of a cent.

### Survey Fall Silk Trends

Early indications are that satins will be strongly featured in the Fall lines of silks which will be opened about the middle of next month by several leading firms. Much confidence is being placed in ribbed fabrics, including bengalines and Ottomans. If this vogue develops, it will be the first season in close to a decade in which the ribbed weaves will be notably outstanding. Mossy-surfaced fabrics are also seen headed for marked prominence.

In some stores they have a certain day for washing windows, just once in so often. In other stores they wash them when they get dirty, whether it is time or not.

Safety lies in more selling.



## HOTEL DEPARTMENT

### Some Features Which Concerned the Hotel Elliott

Sturgis, May 27—What could more naturally happen than that I should make one of my first stops in Michigan than with the Gerows, who for the past dozen years have been conducting Hotel Elliott in this progressive city? I remember very well when they came here from Wisconsin and took over the operation of the Elliott from C. D. Farr, who had been associated with it for a good many years. They at once came into prominence as active members of the Michigan Hotel Association and soon after we were fast friends. When I was back here, three years ago, they exhibited plans for a New Elliott, since carried out, but I was hardly prepared for the changes actually made. Hardly a vestige of the older structure remains, and these, such as they may be, are well concealed by decorative achievement. But I am not going to talk about the physical elements of the proposition. What I want to tell all my hotel friends is something about the operation of this, one of Michigan's most comfortable and satisfactory hostleries. The location, most of us know, is ideal. You enter a spacious lobby, furnished sensibly as well as substantially. Easy chairs, upholstered artistically, lighting effects which are the last word in that particular line, with decorations in keeping with the remainder of the ensemble. The dining rooms, two in number, furnished with equipment produced in the factories in their own home town, are pleasing to the view and substantial. Directly opening upon the lobby is the regular service room, but beyond that and of about the same dimensions is a banquet hall, with provisions for seating 400 guests, and a beautifully finished hardwood floor which instantly appeals to the devotee of the light fantastic. Mrs. Gerow, who has never yielded to anyone else her supremacy in the kitchen, though she has for some time surrendered actual activities in that department, was responsible for the arrangements therein, incorporated in which one will find the very latest in equipment, not the least of which is the abundance of electrical refrigeration, with plenty of elbow room to enable the operatives to perform their respective duties without congestion. All of the guest chambers, most of which are provided with baths, both tub and shower, are not only artistically but completely furnished. When I say completely, I mean they are provided with every convenience. When I say this I will be backed up by the traveling fraternity who know what it means to rest their weary bones on comfortable mattresses, have complete writing facilities, perfect lighting, etc. I particularly want to commend the Elliott landlord on the arrangement of lighting effects which include: overhead, side, desk, bed-head and — not the least important — proper illumination for the individual who has to struggle with a prolific beard each day. Bath rooms are tiled completely and sumptuously. Now, I have purposely deferred for my last topic, the question of "eats." Hotel Elliott has ever enjoyed a reputation for the excellence of its cuisine, but the Gerows have specialized on this feature ever since they established themselves in Sturgis. I am going to append a couple of their menus, but while as compared with those of metropolitan hotels, they may appear at first glance to be meager, there is an ample selection for the most exacting epicure and it is prepared like "mother tried to prepare it." When you ask for a steak, there it is, a teabone of ample proportions cooked marvelously. Chicken, offered I think every day, is just as you like it — done to the queen's taste. Plenty of strictly fresh vegetables, fruit of all kinds; and the pastry — well, I

wish everybody I like in the whole world could have participated in some of the cherry pie eating contests. Nor is the matter of preserves, jellies and appetizers scrimped or overlooked. You will always find them in evidence and, if in the joy of satisfaction you do forget about them, a well-trained, well-groomed waitress, physically attractive, will call your attention to their availability. The Elliott dining rooms have been much exploited by those who have patronized them, and are one of its chief sources of income, though some operators will tell you there is no profit in the feeding game. Here are the bills of fare I promised you: A week-day dinner at 75 cents:

Chicken Noodle Soup  
Cabbage Compote, Cheese Dressing  
Watermelon Pickle Cinnamon Sherbet  
Broiled Small Teabone Steak  
Fried Chicken with Dumplings  
Creamed Sweet Breads on Toast  
Fried Calves Liver and Bacon  
Hot Rolls, Rye and All-Wheat Bread  
French Fried Potatoes  
Creamed Asparagus  
Vanilla Ice Cream Chocolate Cake  
Rice Pudding Cherry Pie  
Beverages

#### SUNDAY

A Dollar Dinner:  
Fruit Cup Home-made Peach Pickles  
Cream of Chicken Soup  
Roast Prime Ribs of Beef, au jus  
Fried Chicken Scalloped Noodles  
Boiled Sugar-cured Ham, Pineapple Sauce  
Roast Loin of Pork, Sage Dressing  
Breaded Lake Trout, Tartar Sauce  
Hot Tea Biscuit  
Whole Wheat and Rye Bread  
Mashed and Steamed Potatoes  
New Peas in Cream  
Lime Supreme Salad, Whipped Cream  
Strawberry Sherbet  
Whipped Cream Pie Cherry Pie  
Steamed Fruit Pudding, Caramel Sauce  
Vanilla Ice Cream  
Beverages

Some of the hotel fraternity may not know about it, but D. J. (known to his friends as "Dan") Gerow, was a resident of Owosso for twenty years, during which period he was engaged in the hardware and implement business, interspersing his activities with a couple of terms as sheriff of Shiawassee county. In 1912 he moved to Wisconsin Rapids, in the Badger state where he operated the Witter House until 1921, when he took over his present holding. Mr. and Mrs. Gerow enjoy an extensive acquaintance among the members of the Michigan Hotel Association, in the activities of which they are outstanding figures. Just now his friends here tell me he is slated for the office of U. S. marshal, and naturally I hope he gets it, for it might mean added security for me in subsequent Michigan visits.

I ran across an old acquaintance here, C. D. Farr, who formerly conducted Hotel Elliott. Mr. Farr has the agency for Chevrolet automobiles and is going strong. He, too, was a popular landlord in his time.

Also I ran across Wm. J. Cannon, now living in Owosso, who has sold tobacco for forty years to Michigan customers everywhere in the state. He represents the Scotten-Dillon Co., of Detroit. Mr. Cannon was a welcome guest of mine for years when I was conducting the Verbeck Tavern, Pentwater, and it is hardly necessary to state we enjoyed a happy reunion.

"Scribe," in your commercial travelers column kindly makes mention of the return of ye writer for a visit to his old stamping ground, intimating, however, ulterior motives for such visit, such as real estate or stock dealing in earthquake insurance companies. In the language of the Michigan Society of California, I can only repeat their slogan: "I love you, California, but oh, you, My Michigan."

During a very brief visit at Lansing the other day, among many friends, I ran across Dr. G. A. Blumenthal, a very old and valued acquaintance, well

known throughout the length and breadth of the Nation as a professor of psychology as well as an efficiency expert. He has been sojourning in Lansing for several months in active service.

At Lansing, also, in the license department of the Secretary of State, I renewed acquaintance with Miss Agnes Schelling, who for several years was active manager of Hotel Porter, the largest residential hotel in the Capitol City. It was a treat to again meet up with this charming individual, who was also an honored member of the Michigan Hotel Association, looking very well and prosperous, thank you.

E. A. Richardson and his son-in-law, Dick Murray, known everywhere in Michigan as successful hotel operators, but who now have the general agency for the Annheuser-Bush Brewing Corporation, of St. Louis, are also conducting headquarters in Lansing. My visit there was brief, but later on I am going to give all the boys there something more than the "once over."

Chas. T. Gratz, who was for some time connected with the front office of Hotel Pantlind, and later on with Chicago hotels, is now manager of Hotel Gary, at Gary, Indiana.

John Willy, of the Hotel Monthly, very truly says that "owners of hotel properties leased to operators, who because of too high a rent, cannot make the properties pay under present conditions of travel and lowered rates, will find it to their interest to adjust rentals so the operators can stay in business. It is well to bear in mind also that a closed hotel is a blight on its city, a dead loss to its owner and a deterrent to travel. True, the average owner is handicapped with taxes, often a heavy mortgage, and his is not a bed of roses by any means; but the one thing necessary to any community of any size is a well-ordered hotel continuously open. The rental figure determines this to a great degree."

Everywhere the introduction of beer into the commercial world seems to have stimulated hotel activities. Such a condition was already in evidence before I left California and it was even more noticeable in Chicago. I have yet to detail my Michigan observations.

Chicago hotels are featuring free features which they propose to extend to world's fair guests, such as breakfast, no charge for tailoring, a dollar's worth of personal laundry, morning

### Store, Offices & Restaurant Equipment

**G.R.STORE FIXTURE CO.**  
7 Ionia Ave., N. W. Phone 86027

### ALL GOOD ROADS LEAD TO IONIA AND THE REED INN

Excellent Dining Room  
Rooms \$1.50 and up  
MRS. GEO. SNOW, Mgr.

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"  
That is why LEADERS of Business and Society make their headquarters at the

## PANTLIND HOTEL

"An entire city block of Hospitality"  
GRAND RAPIDS, MICH.  
Rooms \$2.25 and up.  
Cafeteria -- Sandwich Shop

## MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms -- 400 Baths

RATES  
\$2.50 and up per day.

## Park Place Hotel

Traverse City  
Rates Reasonable—Service Superb  
—Location Admirable.  
GEO. ANDERSON, Mgr.  
ALBERT J. ROKOS, Asst. Mgr.

## New Hotel Elliott

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

## Occidental Hotel

FIRE PROOF  
CENTRALLY LOCATED  
Rates \$2.00 and up  
EDWARD R. SWETT, Mgr.  
Muskegon -- Michigan

## Columbia Hotel

KALAMAZOO

Good Place To Tie To

## HOTEL ROWE

We have a sincere interest in wanting to please you.

ERNEST W. NEIR  
MANAGER

## CODY HOTEL

GRAND RAPIDS

RATES—\$1 up without bath.  
\$2.50 up with bath.

CAFETERIA IN CONNECTION

## Hotel and Restaurant Equipment

**H. Leonard & Sons**  
38-44 Fulton St. W.  
GRAND RAPIDS, MICH.

## Warm Friend Tavern

Holland, Mich.

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

JOHN HAFNER, Manager



newspaper and garage service. The railroads, which are endeavoring to commercialize the same event, seem to be working from an entirely opposing angle — to "fleece" instead of "give."

There is no secret in the fact that a hotel's service, or lack of it, can make or break a convention. You can lead a horse to water, but you cannot make him drink if the water isn't all that his horse sense tells him it should be. Salesmen, and those who yet aspire to the toga, need the stimulation, the exhilaration of the up-and-up, on-its-toes hotel convention service. You can lead these boys to a barn in the wilderness, feed them on hard-tack, and they will probably go to hades for you. But make no mistake about it — relieve those same boys of the irks and irritations of makeshift surroundings and shabby service, and see them respond in increased respect and loyalty. They don't complain, mind you — these knights of the grip — but they cannot help thinking their part. And this applies to the resort operator as well, who looks upon the tourist as manna, heaven-sent, but who tries to overdo the "squeezing" act.

Hotel Belding, at Belding, under the efficient management of E. V. McNally, has recently undergone careful renovation and refinishing throughout. Many of the rooms for guests have been made very attractive and rates to the traveling public have been made in keeping with general conditions. Manager McNally is certainly awake in providing real hospitality.

Claude L. Pfeifer, who recently sold his restaurant on East Fulton street, has removed to Hesperia for the summer, where he will conduct a grocery store and restaurant, catering to fishermen.

Frank S. Verbeck.

#### Attend Chicago Congress and Century of Progress

Lansing, May 29—Make your trip profitable, as well as pleasurable, by visiting Chicago the week of June 12, so you can attend the Congress of the National Retail Hardware Association as well as the Century of Progress exposition.

The Congress theme will be facing the facts. There will be discussions of conflicting prices to consumers; branded and unbranded merchandise; the quality argument; good value at a fair price; the price at which consumers will buy. The course for reorganization of the hardware industry will be outlined.

Convention headquarters will be the Knickerbocker Hotel, ideally situated near Lake Michigan and Michigan avenue with ready access to the Exposition. Rooms with bath: Single, \$3; double, \$5; double, twin beds, \$6.

Group Meetings. The spring series of group meetings ran from April 17 through May 5, with a total attendance ahead of last year. Attendance in order of number was as follows:

Detroit, Chas. Holmer, Chairman	125
Shelby, A. J. Rankin	93
Bad Axe, Ford Otis, Sandusky	92
Frankenmuth, W. Bruske, Saginaw	85
Grand Rapids, Jas. De Kruyter	73
Jackson, W. L. C. Reid	59
Petersburg, C. C. Gradolph	56
East Lansing, Earl Young	54
Flint, Chas. H. Miller	49
Kalamazoo, E. J. Hoekstra	45
Port Huron, Cliff Hutton	43
Benton Harbor, C. L. Cassler	38
Holland, S. G. Verberg	33
Coldwater, Rollin A. Kerr	29
Ann Arbor, Fred R. Meyer	22

Total.....897

For the fine showing the Association is indebted to the chairmen and assistant chairmen. Some of the chairmen personally called on dealers in their area to stimulate interest. Members were pleased with the feature talk delivered by G. W. Sulley, of the Na-

tional Cash Register Co., Dayton, and the specialty number, "the talking movie, presented by K. A. Zollner, of the American Wire Fabrics Corp., New York City.

Legislation. For some time past and to come the attention of the legislature was and is directed toward raising revenue. The Southworth bill, imposing a 3 per cent. sales tax, as well as a manufacturers' and other special taxes, was passed in the House and is now in the Senate. It seems apparent that the Senate will practically re-write this bill, or offer a substitute considerably different from the Southworth bill. Efforts of retail interests are directed toward inserting a mandatory provision for passing on the tax to the consumer and for making it a misdemeanor to advertise absorption of the tax.

Members of the Senate Taxation Committee (address Senate Chamber, Lansing) are: Chairman, Henry C. Glassner, Charlotte; A. F. Heidkamp, Lake Linden; Francis A. Kulp, Battle Creek; J. Neil Lamereaux, Comstock Park; Andrew L. Moore, Pontiac; William Palmer, Flint; C. Jay-Towne, North Adams. Members in the districts represented by these Senators are especially urged to write their Senator asking that protection be given the retailer.

Price Competition. All paid up members have received their copy of the price committee report. This study is not a flash in the pan. It is being aggressively followed by action that has compelled interest in this work by all sources of supply to the hardware trade. Twice a month the costs to dealers on a special list of fifteen to twenty items are compared with prices at which competition sells the same merchandise and where inadequate margins are given retailers, the matter is brought to the attention of the manufacturers supplying this particular merchandise.

State and national associations are co-operating in the movement to place the hardware retailer in a better position for securing competitive prices.

Good Luck, Lee. Members will be interested in the news that Lee Swinehart, who withdrew from association work last month, has formed "L. S. Swinehart & Associates" and will engage in special sales work. While with the association, Lee put over several successful sales for members and is well equipped by past training and experience for work in his newly chosen field.

Causes of Bankruptcies Among Consumers. Between 1920 and 1930 bankruptcies of wage earners increased 414 per cent. In 266 cases analyzed, creditors recovered an average of only 0.06 per cent. of their claims. The U. S. Department of Commerce in co-operation with Yale University made a study of the major causes of consumer bankruptcies which contains much information that will give a better appreciation of the problems of credit extension. Copy of "Causes of Consumer Bankruptcies" sent for 5c in coin by the Bureau of Foreign and Domestic Commerce, 2213 First National Bank building, Detroit.

Store Arrangement and Display. In the past few weeks store plans have been made for Lee Hardware, Detroit; Schaberg-Dietrich Hardware Co., Lansing; Midland Hardware Co., Midland. About fifteen stores have requested plans from the Association service department. These stores contemplate making their changes later in the year. Plans are being supplied by the association as rapidly as possible. An unusual amount of activity in rearranging hardware stores is evident this year. Dealers realize the necessity of improved display.

Those interested in rearranging should ask for the Store Planning Questionnaire. On receipt of this sheet, your association will draw a plan to scale, furnish complete set of fixture

sheets, suggest lighting and color schemes.

Your Association service department has made plans for over 500 hardware stores, has developed new ideas of display and arrangement based on the practical experience of hardware men. All this help is yours for the asking. Let the Association service man show you how.

Stores all over Michigan are using the Association merchandising program. It gives profitable sales ideas, shows how to arrange merchandise on display stands and how window displays should be made.

Last month this page mentioned a shopping report made in hardware and chain stores under direction of the Michigan Association. The object was to discover the strong and weak selling points in both stores and to follow this with suggestions for strengthening the weak points.

The first point was that of appearance. Neatness was given a rating of ten points. Hardware salespeople averaged eight points, chain stores nine points. Two-thirds of the hardware salespeople rated "neat"; three-quarters of the chain salespeople.

People do not expect a fashion plate to wait on them, but they do expect cleanliness in clothes and in person and this is not impossible even in stores where the owner or salesperson has to do odd jobs in the shop, unpack or assemble merchandise. A shave, clean clothes, no smokes, no hat or cap — and the salesperson can meet his customer with a smile and a confidence in himself that goes a long way to inspire confidence in the customer. Check yourself and your sales force, using the following rating. Appearance—"neat," ten points; "fair," six points; "careless," two points. How do you rate? Send for complete rating sheet. Have a friend rate your store.

Harold W. Bervig,  
Sec'y Mich. Retail Hdwe. Ass'n.

#### OUR MERCHANT MARINE

(Continued from page 1)

The program that is being followed by our shipping services is certainly not over-ambitious. We are not trying to crowd other nations off the sea. We simply are endeavoring to maintain a merchant marine that is adequate to handle a fair portion of our own exports and imports. It is not unreasonable to ask the American people to support such a project. American-flag vessels quote rates as low as all others —and give American service. There is no empty "flag-waving" appeal and no extra cost to the shipper, who is realizing that no trader, large or small, nation or individual, can afford to entrust the bulk of his delivery to his competitors.

With the whole-hearted support of the American people there will inevitably be less need for Government aid to our shipping industry than there is in the face of some indifference that prevails in a few quarters to-day.

Certainly we should do our traveling in American vessels, whenever it may be commercially possible. We Americans should do what we can within the bounds of prudent economy and sound business to promote the use of our ships in carrying our goods to foreign markets. It is equally incumbent upon our importers, however, to see to it that American ships are employed, wherever feasible commercially, in bringing foreign goods into this country. After all, it is the buyer who pays the freight, and every importer of foreign goods, especially the bulky raw materials that are so essential to

many of our industries, can play an important part in insuring that American ships on regular services to the countries where he buys his goods get at least their share of American-bound cargoes.

Thinking Americans will appreciate the dangers inherent upon our allowing ourselves again to become dependent upon foreign transportation agencies alone for bringing to our shores the materials essential to the operation of our industries. By maintaining an adequate merchant marine we should not again be in a position where production in the United States can be threatened by quarrels among other nations, in which we ourselves have no part. This is not merely patriotism, it is intelligent and proper self-interest.

Thinking Americans should realize, too, that by using American ships they are saving jobs for their countrymen —a primary consideration in the minds of all of us, especially at this time. At the risk of repetition, I want to emphasize again that it entails no patriotic sacrifice to use American vessels, for our lines are able to stand on their merits in competition with those of other nations, with respect to rates, speed, up-to-dateness of design and engineering, and regularity and quality of service.

One important factor in that quality of service is the efficiency of the crews —and I must not fail to mention that, in promoting this efficiency, an interesting part is played by the American Merchant Marine Library Association, which furnishes good reading matter to the seamen. Under the able leadership of Mrs. Henry Howard, this national, non-sectarian organization operates the greatest traveling library in the world. It furnishes carefully selected libraries not only to most of the merchant ships sailing under the American flag but also to men serving in light-houses, lightships, and isolated Coast Guard stations. This fine undertaking is supported wholly by voluntary contributions of funds and books. There can be no doubt whatever that it is doing splendid work. It is one of the numerous factors that make for the sturdy upbuilding of the morale of our merchant service.

The United States has an investment in its merchant marine, just as it has in other forms of transportation. Let us protect that investment. Let us see to it that the American flag never again is crowded from the trade routes of the world.

Julius Klein.

You can tell how much of a sucker he is by the height prices much reach before he will buy.

#### HOTEL CHIPPEWA MANISTEE, MICH.

Universally conceded to be one of the best hotels in Michigan. Good rooms, comfortable beds, excellent food, fine cooking, perfect service.

Hot and Cold Running Water and Telephone in every Room.

\$1.50 and up

60 Rooms with Bath \$2.50 and \$3  
HENRY M. NELSON, Manager



## DRUGS

### Michigan Board of Pharmacy.

President—J. W. Howard Hurd, Flint.  
Vice-Pres.—Duncan Weaver, Fennville.  
Director—E. J. Farr, 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, Croswell.  
Treasurer—William H. Johnson, Kalamazoo.

### Fewer Restrictions Upon Physicians in Prescribing Liquor

Monday, May 15, physicians have greater latitude in prescribing medicinal liquors for their patients. As much as 30 days' supply may be prescribed at one time, and in exceptional cases the supply may be for 90 days.

Regulations to carry out the Act of Congress of March 31, 1933, were issued during the month by the Bureau of Industrial Alcohol with the approval of the Secretary of the Treasury and the Attorney General.

Prescriptions will no longer be required to be written in duplicate, and until Jan. 1, 1934, physicians holding permits and authorized to prescribe liquor will be furnished books containing serially numbered original and duplicate blanks, but the latter will be used as originals.

Each prescription must show the kind and quantity of liquor prescribed, name and address of patient, with other information, and must be filled within seven days. Physicians must maintain a confidential record showing the ailment for which the prescription is issued, but such record will not be disclosed except in a court of equity or where disclosure is required in connection with enforcement of the National Prohibition Act.

Retail druggists will no longer be required to keep duplicates of prescriptions, nor to report the names and addresses of persons getting prescriptions filled, but must make a special entry in reports to show the filling of any prescription calling for more than one quart of liquor or one gallon of vinous liquor.

Another set of regulations was issued during the week by the Bureau of Industrial Alcohol, for the manufacture of wine and fruit juices with an alcoholic content of not more than 3.2 per cent. by weight. This carries into effect the provisions of the Act of March 22, 1933, authorizing the sale of 3.2 beer and 3.2 wine and fruit juices.

The regulations prescribe the qualifications of persons who propose to manufacture and market this wine and fruit juice. Regulations on beer have been in effect for some time.

All manufacturers of such wines and fruit juices will be required to register with the Bureau of Industrial Alcohol. A Federal tax of \$5 a barrel will be assessed. Labels must show the exact contents of bottles or other containers, and if the wine or fruit juice is carbonated, must so state.

The 3.2 wine and fruit juices may be sold by dealers without obtaining a permit from the Bureau of Industrial Alcohol. The Federal internal revenue

tax imposed upon liquor dealers may be paid by dealers in wine.

Dr. James M. Doran, Commissioner of Industrial Alcohol, believes that a shortage of beer still exists and probably more than a year will elapse before supply balances demand. Because of the shortage, "5-cent beer" is not in the immediate future, according to Dr. Doran, and will have to await the increase in breweries and beer output.

Explaining how 5-cent beer could be possible, Dr. Doran points out there are 496 eight-ounce glasses of beer in the average 31-gallon barrel of beer. At 5 cents a glass a barrel of beer would bring the retailer \$24.80.

Beer is now wholesaling from \$12 to \$16 a barrel, and the wholesale price eventually should be in the neighborhood of \$13 a barrel, including the tax. The retailer selling at 5 cents a glass, therefore, would have a \$12 margin. This is ample profit if consumption and production are large, according to Dr. Doran.

### Favorable Impressions Build Business

Mental attitude, personal appearance and manners are important factors in selling foods and refreshments at the soda fountain, or for that matter anywhere in your establishment.

Because you are handling items consumed as foods, it is essential to observe all the precautions and niceties which would be expected of any food salesman. You are dealing with customers who know a great deal about hygiene, sanitation, food values and all the modern notes that have recently come into distribution of food.

Observe these little points at your fountain. They go far in creating a good impression upon your customers:

**Appearance**—The first requisite of a good fountain salesperson is an attractive and pleasing appearance. A smile, a friendly attitude toward the customers who come into the store, a clean and neat uniform or apron, all help to provide the background for the sale. Appearance is very important.

**Cleanliness**—Very closely related to appearance is the matter of cleanliness. Cleanliness of uniform or apron; cleanliness of person, including face and hands, hair and nails, are vital to the success of a soda fountain and luncheonette and to your success as a salesperson.

Customers are very particular about the hands that touch food, and more than one sale has been spoiled and many customers lost because of dirty finger nails or uncombed hair.

A daily bath, clean uniform, and frequent manicures, are essential to the selling of any sort of foods.

**Health**—Keep yourself in good physical condition so that it will not be necessary to stay away from work.

If you get sick, stay away until you are well. Customers do not like to be served by salespeople who are not well. Colds are especially annoying to customers, and no one with a cold should either approach a customer or touch food that is for sale. Any possibility of contaminating food should be avoided.

Keep yourself in good health by observing simple health rules. Get plenty of sleep, as much fresh air as possible, and regular, nourishing meals. Keep

yourself clean and be free from fatigue and ordinary illness will not trouble you.

Health is a most important asset in our modern business, and is worth every effort needed to preserve it.

**Don't Be Lazy**—You can be mentally lazy as well as physically. Keep your mind and body active as much as possible. Don't get the "It can't be done" attitude just because you have never done a certain thing.

Look around you and see the world in which we live and make up your mind that nothing is impossible. Then go to work and keep your soda fountain busy.

Watch for new ideas and suggestions for selling the products of your soda fountain. Watch for new customers whom you may get for your store by unusual and intelligent selling and service. Build for the future and forget the past. Laziness is a habit that is easy to get and hard to break. Beware of it. Build up for yourself

a store of mental and physical energy so that laziness will not become one of your habit.

**Be Truthful**—Don't make absurd and impossible claims for the food you sell. You have plenty of good, strong selling points.

Don't make statements that are not true, or promises that can't be kept. They can do you and your business much harm.—Northwestern Druggist.

### Blackstone Sundae

In a long double dish place two scoops of chocolate ice cream. Over the ice cream pour marshmallow sauce, arranging a few chocolate covered almonds on top. Finish with a dash of whipped cream and cherry.

### Temptation Sundae

In a melba glass, pour some crushed strawberry fruit. Add a small scoop of vanilla ice cream, marshmallow sauce and strawberry ice cream. Cover with marshmallow sauce and arrange about four frozen strawberries on top.

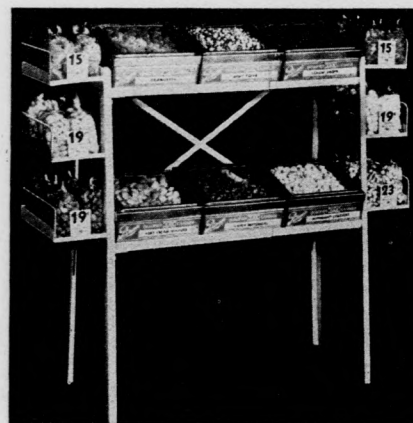
### JUST WHAT YOU HAVE BEEN LOOKING FOR

#### PUTNAM'S ADJUSTABLE CANDY DISPLAY RACK

Strong, Light, Attractive

Occupies only 15x34 inches of Floor Space

Six Hinged Lid Glass Top Metal Display Covers With Each Rack



The Up-to-date Way to Sell Bulk Candy

20 Varieties of Fast Selling Items to Select From

Average Weight of Candies, 12 Pounds

YOUR JOBBERS Will be Glad to Give You Details of This Unusual Offer

Jobbers Supplied by

**PUTNAM FACTORY**  
National Candy Co., Inc.  
Grand Rapids, Mich.

Makers of **GOOD CANDY** for 65 years

## 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, 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



**Tempter Cocktail**

Into a thin twelve-ounce glass pour one ounce of grenadine syrup, filling glass half full with chipped ice. Add one ounce of lime syrup and fill glass with carbonated water. Do not stir. Colors will be separate. Float a scoop of orange ice on top with a cherry.

**Picadilly Punch**

In a thin twelve-ounce glass draw one ounce of lime syrup. Add the juice of one-half a lemon and one ounce of pineapple fruit. Fill glass with carbonated water and chipped ice. Float a slice of pineapple and a green cherry on top.

**Mint Rickey**

Into a twelve-ounce glass draw one ounce of creme de menthe syrup. Then fill the glass with ginger ale and chipped ice. Float a scoop of mint ice on top with a green cherry.

**Spa Sherbet**

One ounce grape juice, one ounce heavy pineapple syrup, juice on half a lime. Add plenty of shaved ice and fill glass with plain soda.

If you are using a light pineapple syrup, increase the quantity. If mint is at hand, decorate with a spray of fresh mint.

**Old Problem Revived by Changes in Liquor Laws**

A problem in teaching in the schools of the Nation has been revived by changes in the liquor laws.

The change which has come to pass in majority opinion concerning the public sale of liquor brings with it, according to Dr. James F. Rogers, Consultant in Hygiene of the Office of Education, a new attitude in regard to education concerning the effects of alcohol.

In the last decade, says Dr. Rogers, there has been need for schooling along this line, for alcoholic drinks have not been absent, but the legalization of their sale places a stamp of public approval upon them which alters the situation decidedly.

Instruction concerning the effects of alcohol will be no new addition to the curriculum, for in all but two States it is required by law, Dr. Rogers explains. Most of these laws date back to the decade between 1880 and 1889, when a wave of legislation on this subject swept the country.

The first State to act was Vermont, which, in 1882, added to the branches to be taught in its public schools "elementary physiology and hygiene, which shall give special prominence to the effects of alcoholic drinks, stimulants and narcotics, upon the human system."

By 1890 all but 10 States and Territories had passed laws on the subject, practically all of which were mandatory. In 16 States the subject was to be studied by "all pupils in all schools." Whether it was to be studied every day was not made clear. In 21, it was to be taught in the same manner and as thoroughly as other subjects, and in 29, teachers unprepared in this field of knowledge were not to be permitted to hold certificates.

Textbooks adapted to both elementary and high-school grades were soon forthcoming. In some States the num-

ber of pages, or the proportion of pages, to be devoted to this subject in the textbooks was prescribed, and in one case it was recommended as "none too much," four textbook lessons in physiology and hygiene (with due reference to the effects of alcohol and other narcotics) for 14 weeks of the school year, from the beginning of the fourth year of schooling through the first year of high school, or 240 lessons in all. Then, as now, the school course was "over-crowded" and such persistent instillation of truth along this line was rarely, if ever, carried out. In fact, these laws, like some more recent ones, were not always fully obeyed either in letter or in spirit, says Dr. Rogers.

Many of the laws of the 80's have been revised in more recent years and all but two of the States, or then Territories, without them, have added such laws to their statutes. The most recent change is in the law of Indiana, which this year specifies that the textbooks on physiology and hygiene for grades 4 to 8 must include material on the harmful effects of alcohol and narcotics and provides for the suspension of licenses of teachers failing to teach this branch.

The Bureau of Prohibition of the Department of Justice published in 1931 a digest of the State laws entitled, "Alcohol, Hygiene and the Public Schools." In that publication attention is called to the fact that 13 States have set aside one day each year as Temperance Day, "when, to the exclusion of all other school work, for a period of from one to three hours a standard program is presented, carried out by pupils of all grades, summarizing the teaching of the year and asking pupils to present in different forms their conclusions as to the effects of alcohol and narcotics on the human system."

The sweep of legislation mentioned, Dr. Rogers says, is all too indicative of the amount of intemperance which prevailed a half century ago and of its dire effect upon both the individual and society.

A still more forcible reminder of the evils of intemperance, according to Dr. Rogers, is the character of much of the material used for instruction on the effects of alcohol. Many of the statements made orally, or by book, to school children were highly exaggerated, he says, but they were exaggerated because of the strong feeling back of the teaching which led to more than mere bias.

"The educators were not wholly to blame for what they taught," says Dr. Rogers, "for there was, at the time, considerable dearth of sifted knowledge on the effects of alcohol. Experimental pharmacology now furnishes a better foundation of facts, and we have in recent years such sane presentations of the subject as that of the British Medical Research Council, 1924, the more recent symposium, "Review of the Effect of Alcohol on Man" (Victor Goelanz, 1931), and "Alcohol and Man" by Haven Emerson and others (The Macmillan Company, 1932).

This situation, Dr. Rogers says, resulted largely from the dearth of sifted knowledge on the effects of alcohol, but now there is available a better foundation of facts.

**WHOLESALE DRUG PRICE CURRENT**

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

<b>Acid</b>		<b>Gum</b>		<b>Hemlock, Pu., lb.</b>	
Acetic, No. 8, lb.	06 @ 10	Aloes, Barbadoes, so called, lb. gourds @	60	Heml'k Com., lb.	1 00 @ 1 25
Boric, Powd., or Xtal, lb.	03 1/2 @ 20	Powd., lb.	35 @ 45	Juniper Ber., lb.	3 00 @ 3 20
Carbolic, Xtal, lb.	36 @ 43	Aloes, Socotrine, lb.	75	Junip'r W'd, lb.	1 50 @ 1 75
Citric, lb.	35 @ 40	Powd., lb.	80	Lav. Flow., lb.	3 50 @ 4 00
Muriatic, Com'l., lb.	03 1/2 @ 10	Arabic, first, lb.	40	Lav. Gard., lb.	1 25 @ 1 50
Nitric, lb.	09 @ 15	Arabic, sec., lb.	30	Lemon, lb.	1 75 @ 2 25
Oxalic, lb.	15 @ 25	Arabic, sorts, lb.	25	Mustard, true, ozs.	1 50
Sulphuric, lb.	03 1/2 @ 10	Arabic, Gran., lb.	35	Mustard, art., ozs.	35
Tartaric, lb.	30 @ 40	Arabic, P'd, lb.	25	Orange, Sw., lb.	3 00 @ 3 25
<b>Alcohol</b>		Asafoetida, lb.	47 @ 50	Origanum, art, lb.	1 00 @ 1 20
Denatured, No. 5, Gal.	48 @ 60	Asafoetida, Po., lb.	75 @ 82	Pennyroyal, lb.	2 75 @ 3 20
Gal., lb.	4 00 @ 5 00	Gualac, lb.	60	Peppermint, lb.	3 75 @ 4 25
Grain, Gal.	50 @ 60	Gualac, Powd., lb.	70	Rose, dr.	2 50
Wood, Gal.	50 @ 60	Kino, lb.	90	Rose, Geran., ozs.	50 @ 95
<b>Alum-Potash, USP</b>		Kino, powd., lb.	1 00	Rosemary	
Lump, lb.	05 @ 13	Myrrh, lb.	60	Flowers, lb.	1 00 @ 1 50
Powd. or Gra., lb.	05 1/2 @ 13	Myrrh, Pow., lb.	75	Sandalwood,	
<b>Ammonia</b>		Shellac, Orange, lb.	15 @ 25	E. I., lb.	8 00 @ 8 60
Concentrated, lb.	06 @ 18	Ground, lb.	15 @ 25	W. I., lb.	4 50 @ 4 75
4-F, lb.	05 1/2 @ 13	Shellac, white, (bone dr'd) lb.	30 @ 45	Sassafras,	
3-F, lb.	05 1/2 @ 13	Tragacanth, No. 1, bbls.	1 60 @ 2 00	true, lb.	1 60 @ 2 20
Carbonate, lb.	20 @ 25	No. 2, lbs.	1 50 @ 1 75	Syn., lb.	70 @ 1 20
Muriate, Lp., lb.	18 @ 30	Pow., lb.	1 25 @ 1 50	Spearmint, lb.	2 00 @ 2 40
Muriate, Gra., lb.	08 @ 18			Tansy, lb.	3 50 @ 4 00
Muriate, Po., lb.	20 @ 30			Thyme, Red, lb.	11 15 @ 1 70
<b>Arsenic</b>				Thyme, Whi., lb.	1 25 @ 1 80
Pound	07 @ 20	<b>Honey</b>		Wintergreen	
<b>Balsams</b>		Pound	25 @ 40	Leaf, true, lb.	5 40 @ 6 00
Copaiba, lb.	50 @ 1 20	<b>Hops</b>		Birch, lb.	2 75 @ 3 20
Fir, Cana., lb.	2 00 @ 2 40	1/2s Loose, Pressed, lb.	@ 1 00	Syn.	75 @ 1 20
Fir, Oreg., lb.	50 @ 1 00	<b>Hydrogen Peroxide</b>		Wormseed, lb.	3 50 @ 4 00
Peru, lb.	1 70 @ 2 20	Pound, gross	25 00 @ 27 00	Wormwood, lb.	4 75 @ 5 20
Tolu, lb.	1 50 @ 1 80	1/2 Lb., gross	15 00 @ 16 00	<b>Oils Heavy</b>	
<b>Barks</b>		1/4 Lb., gross	10 00 @ 10 50	Castor, gal.	1 15 @ 1 35
Cassia, Ordinary, lb.	25 @ 30	<b>Indigo</b>		Cocoonat, lb.	22 1/2 @ 35
Ordin., Po., lb.	20 @ 25	Madras, lb.	2 00 @ 2 25	Cod Liver, Norwegian, gal.	1 00 @ 1 50
Saigon, lb.	@ 40	<b>Insect Powder</b>		Cot. Seed Gals.	90 @ 1 10
Saigon, Po., lb.	50 @ 60	Pure, lb.	25 @ 35	Lard, ex., gal.	1 55 @ 1 65
Elm, lb.	40 @ 50	<b>Lead Acetate</b>		Lard, No. 1, gal.	1 25 @ 1 40
Elm, Powd., lb.	38 @ 45	Xtal, lb.	17 @ 25	Linseed, raw, gal.	75 @ 90
Elm, G'd, lb.	38 @ 45	Powd. & Gran.	25 @ 35	Linseed, boil., gal.	78 @ 93
Sassafras (P'd) lb.	45 @ 35	<b>Licorice</b>		Neatsfoot, extra, gal.	80 @ 1 25
Soapree, cut, lb.	15 @ 25	Extracts, sticks, per box	1 50 @ 2 00	Olive,	
Soapree, Po., lb.	25 @ 30	Lozenges, lb.	40 @ 50	Malaga, gal.	2 50 @ 3 00
<b>Berries</b>		Wafers, (24s) box	@ 1 50	Pure, gal.	3 00 @ 5 00
Cubeb, lb.	@ 75	<b>Leaves</b>		Sperm, gal.	1 25 @ 1 50
Cubeb, Po., lb.	@ 80	Buchu, lb., short	@ 50	Tanner, gal.	75 @ 90
Juniper, lb.	10 @ 20	Buchu, lb., long	@ 60	Tar, gal.	50 @ 65
<b>Blue Vitriol</b>		Buchu, P'd, lb.	@ 60	Whale, gal.	@ 2 00
Pound	06 @ 15	Sage, bulk, lb.	25 @ 30	<b>Opium</b>	
<b>Borax</b>		Sage, loose pressed, 1/2s, lb.	@ 40	Gum, ozs., \$1.40;	
P'd or Xtal, lb.	06 @ 13	Sage, ounces	@ 35	lb.	17 50 @ 20 00
<b>Brimstone</b>		Sage, P'd & Grd.	@ 35	Powder, ozs., \$1.40;	
Pound	04 @ 10	senna,		lb.	17 50 @ 20 00
<b>Camphor</b>		Alexandria, lb.	50 @ 60	Gran., ozs., \$1.40;	
Pound	50 @ 65	Tinnevelia, lb.	20 @ 30	lb.	17 50 @ 20 00
<b>Cantharides</b>		Powd., lb.	25 @ 35	<b>Paraffine</b>	
Russian, Powd.	@ 3 50	Uva Ursi, lb.	20 @ 25	Pound	06 1/2 @ 15
Chinese, Powd.	@ 1 25	Uva Ursi, P'd, lb.	30 @ 30	<b>Papper</b>	
<b>Chalk</b>		<b>Lime</b>		Black, grd., lb.	25 @ 35
Crays, white, dozen	@ 3 60	Chloride, med., dz.	@ 85	Red, grd., lb.	45 @ 55
dustless, doz.	@ 6 00	Chloride, large, dz.	@ 1 45	White, grd., lb.	46 @ 45
<b>French Powder</b>		<b>Lycopodium</b>		<b>Pitch Burgundy</b>	
Coml., lb.	03 1/2 @ 10	Pound	37 1/2 @ 60	Pound	20 @ 25
Precipitated, lb.	12 @ 15	<b>Magnesia</b>		<b>Petrolatum</b>	
Prepared, lb.	14 @ 16	Carb., 1/2s, lb.	@ 30	Amber, Plain, lb.	12 @ 17
White, lump, lb.	03 @ 10	Carb., 1/16s, lb.	@ 32	Amber, Carb., lb.	14 @ 19
<b>Capsicum</b>		Carb., P'd, lb.	15 @ 25	Cream Whi., lb.	17 @ 22
Pods, lb.	60 @ 70	Oxide, Hea., lb.	75 @ 75	Lily White, lb.	20 @ 25
Powder, lb.	62 @ 75	Oxide, light, lb.	75 @ 75	Snow White, lb.	22 @ 27
<b>Cloves</b>		<b>Menthol</b>		<b>Plaster Paris Dental</b>	
Whole, lb.	30 @ 35	Pound	4 67 @ 5 20	Barrels	@ 5 75
Powdered, lb.	35 @ 40	<b>Mercury</b>		Less, lb.	03 1/2 @ 08
<b>Cocaine</b>		Pound	1 25 @ 1 35	<b>Potassa</b>	
Ounce	11 43 @ 13 60	<b>Morphine</b>		Caustic, st'ks, lb.	55 @ 88
<b>Copperas</b>		Ounces	@ 10 80	Liquor, lb.	@ 40
Xtal, lb.	03 1/2 @ 10	1/2s	@ 12 96	<b>Potassium</b>	
Powdered, lb.	04 @ 15	<b>Mustard</b>		Acetate, lb.	60 @ 96
<b>Cream Tartar</b>		Bulk, Powd., select, lb.	45 @ 50	Bicarbonate, lb.	30 @ 35
Pound	22 1/2 @ 35	No. 1, lb.	25 @ 35	Bichromate, lb.	15 @ 25
<b>Cuttlebone</b>		<b>Naphthaline</b>		Bromide, lb.	51 @ 72
Pound	40 @ 50	Balls, lb.	06 1/2 @ 15	Carbonate, lb.	30 @ 35
<b>Dextrine</b>		Flake, lb.	05 1/2 @ 15	Chlorate,	
Yellow Corn, lb.	06 1/2 @ 15	<b>Nutmeg</b>		Xtal, lb.	17 @ 23
White Corn, lb.	07 @ 15	Pound	@ 40	powd., lb.	17 @ 23
<b>Extract</b>		Powdered, lb.	@ 50	Gran., lb.	21 @ 28
Witch Hazel, Yel-low Lab., gal.	99 @ 1 82	<b>Nux Vomica</b>		Iodide, lb.	2 70 @ 2 93
Licorice, P'd, lb.	50 @ 60	Pound	@ 25	Permanganate, lb.	22 1/2 @ 35
<b>Flower</b>		Powdered, lb.	15 @ 25	Prussiate,	
Arnica, lb.	50 @ 55	<b>Oil Essential</b>		Red, lb.	80 @ 90
Chamomile,		Almond,		Yellow, lb.	50 @ 60
German, lb.	35 @ 45	Bit., true, ozs.	@ 50	<b>Quassia Chips</b>	
Roman, lb.	@ 90	Bit., art., ozs.	@ 30	Pound	25 @ 30
Saffron,		Sweet, true, lb.	1 10 @ 1 60	Powd., lb.	35 @ 40
American, lb.	50 @ 55	Sw't, Art., lbs.	1 00 @ 1 25	<b>Quinine</b>	
Spanish, ozs.	@ 1 65	Amber, crude, lb.	75 @ 1 00	5 oz. cans, ozs.	@ 51
<b>Formaldehyde, Bulk</b>		Amber, rect., lb.	1 10 @ 1 75	<b>Sal</b>	
Pound	09 @ 20	Anise, lb.	1 00 @ 1 40	Epsom, lb.	03 1/2 @ 10
<b>Fuller's Earth</b>		Bay, lb.	4 00 @ 4 25	Glaubers,	
Powder, lb.	05 @ 10	Bergamot, lb.	3 50 @ 4 20	Lump, lb.	03 @ 10
<b>Gelatin</b>		Cajuput, lb.	1 50 @ 2 00	Gran., lb.	03 1/2 @ 10
Pound	55 @ 65	Caraway S'd, lb.	2 65 @ 3 20	Nitre,	
<b>Glue</b>		Cassia, USP, lb.	1 75 @ 2 40	Xtal or Powd.	10 @ 16
Brok., Bro., lb.	20 @ 30	Cedar Leaf, lb.	1 50 @ 2 00	Gran., lb.	09 @ 16
Gr'd, Dark, lb.	16 @ 22	<b>Coml., lb.</b>		Rochelle, lb.	17 @ 30
Whi. Flake, lb.	27 1/2 @ 35	Citronella, lb.	1 05 @ 1 40	Soda, lb.	02 1/2 @ 08
White G'd, lb.	25 @ 35	Cloves, lb.	1 75 @ 2 25	<b>Soda</b>	
White AXX light, lb.	@ 40	Croton, lbs.	4 00 @ 4 60	Acetate, lb.	03 @ 10
Ribbon	42 1/2 @ 50	Cubeb, lb.	4 25 @ 4 80	Bicarbonate, lb.	03 1/2 @ 10
<b>Glycerine</b>		Erigeron, lb.	2 70 @ 3 35	Caustic, Co'l., lb.	08 @ 15
Pound	14 1/2 @ 35	Eucalyptus, lb.	75 @ 1 20	Hyposulphite, lb.	05 @ 10
<b>Alum-Potash, USP</b>		Fennel	2 00 @ 2 60	Phosphate, lb.	23 @ 28



# 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

Raisins  
Prunes  
Salmon

## DECLINED

### 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

### APPLE BUTTER

Table Belle, 12-36 oz., doz.	1 90
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### 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



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

### BLEACHER CLEANSER

Clorox, 16 oz., 24s	3 25
Clorox, 22 oz., 12s	3 00
Lizette, 16 oz., 12s	2 15

### BLUING

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

### BEANS and PEAS

100 lb. bag	
Dry Lima Beans	100 lb. 7 50
White H'd P. Beans	3 50
Split Peas, Yell., 60 lb.	3 95
Split Peas, Gr'n 60 lb.	5 00
Scotch Peas, 100 lb.	7 00

### BURNERS

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

### BOTTLE CAPS

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

<b>Kellogg's Brands</b>	
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, 6 oz.	1 10
Kaffee Hag, 6 1-lb. cans	2 57
Whole Wheat Fla., 24	1 75
Whole Wheat Bis., 24	2 35

### Post Brands

Grapenut Flakes, 24s	1 90
Grape-Nuts, 24s	3 80
Grape-Nuts, 50	1 40
Instant Postum, No. 8	5 40
Instant Postum, No. 10	4 50
Postum Cereal, No. 0	2 25
Post Toasties, 36s	2 50
Post Toasties, 24s	2 50
Post Bran, PBF 24	2 85
Post Bran PBF 36	2 85
Sanka 6-1lb.	2 57

<b>Amsterdam Brands</b>	
Gold Bond Par., No. 5 1/2	7 50
Prize, Parlor, No. 6	8 00
White Swan Par., No. 6	8 50

### BROOMS

Quaker, 5 sewed	5 00
Warehouse	5 75
Rose	2 50
Winner, 5 Sewed	3 70
Whisk, No. 3	2 25

### BRUSHES

<b>Scrub</b>	
Solid Back, 8 in.	1 50
Solid Back, 1 in.	1 75
Pointed Ends	1 25

### Stove

Shaker	1 80
No. 50	2 00
Peerless	2 60

### Shoe

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

### BUTTER COLOR

Dandelion	2 85
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### CANDLES

Electric Light, 40 lbs.	12 1
Plumber, 40 lbs.	12 8
Paraffine, 6s	14 1/2
Paraffine, 12s	14 1/2
Wicking	40
Tudor, 6s, per box	30

### CANNED FRUITS

#### Hart Brand

<b>Apples</b>	
No. 10	4 75

#### Blackberries

Pride of Michigan	2 55
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#### Cherries

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

#### Gooseberries

No. 10	
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### Pears

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

No. 2	2 55
Pride of Mich. No. 2	2 35

### Red Raspberries

No. 2	3 00
No. 1	1 40
Marcellus, No. 2	2 35
Pride of Mich.	2 75

### Strawberries

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

### CANNED FISH

Clam Ch'der, 10 1/2 oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed, No. 1	2 75
Clams, Minced, No. 1/2	2 40
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 55
Cove Oysters, 5 oz.	1 35
Lobster, No. 1/4, Star	2 00
Shrimp, 1, wet	1 45
Sard's, 1/4 Oil, Key	4 25
Sardines, 1/4 Oil, K'less	3 35
Salmon, Red, Alaska	1 95
Salmon, Med. Alaska	1 55
Salmon, Pink, Alaska	1 35
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

### 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, 1/4s	1 50
Deviled Ham, 1/2s	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. 1/2	1 00
Vienna Sausage, Qua.	80
Veal Loaf, Medium	2 25

### Baked Beans

Campbells, 48s	2 30
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### CANNED VEGETABLES

#### Hart Brand

<b>Asparagus</b>	
Natural, No. 2	3 00
Tips & Cuts, Ng. 2	2 25
Tips & Cuts, 8 oz.	1 35

### Baked Beans

1 lb. Sauce, 36s, cs.	1 60
No. 2 1/2 Size, Doz.	95
No. 10 Sauce	3 80

### Lima Beans

Little Quaker, No. 10	8 25
Baby, No. 2	1 70
Pride of Mich. No. 2	1 60
Marcellus, No. 10	6 50

### Red Kidney Beans

No. 10	3 90
No. 2	87 1/2
8 oz.	45

### String Beans

Little Dot, No. 2	2 25
Little Dot, No. 1	1 80
Little Quaker, No. 1	1 60
Little Quaker, No. 2	2 00
Choice, Whole, No. 2	1 70
Cut, No. 10	8 00
Cut, No. 2	1 60
Pride of Michigan	1 35
Marcellus Cut, No. 10	5 50

### Wax Beans

Little Dot, No. 2	2 25
Little Dot, No. 1	1 80
Little Quaker, No. 1	1 45
Choice, Whole, No. 10	10 25
Choice, Whole, No. 2	1 70
Choice, Whole, No. 1	1 35
Cut, No. 10	9 00
Cut, No. 2	1 50
Pride of Mich., No. 2	1 25
Marcellus Cut, No. 10	5 50

### Beets

Extra Small, No. 2	2 50
Fancy Small, No. 2	2 00
Pride of Mich., No. 2 1/2	2 00
Hart Cut, No. 10	5 00
Hart Cut, No. 2	85
Marcel. Whole, No. 2 1/2	1 35
Hart Diced, No. 2	90

### Carrots

Diced, No. 2	90
Diced, No. 10	4 00

### Corn

Golden Ban., No. 2	1 25
Golden Ban., No. 10	10 00
Little Quaker, No. 1	90
Country Gen., No. 2	1 20
Pride of Mich., No. 1	80
Marcellus, No. 2	95
Fancy Crosby, No. 2	1 15
Fancy Crosby, No. 10	6 50
Whole Grain, 6 Ban-tam, No. 2	1 45

### Peas

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

### Pumpkin

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

### Sauerkraut

No. 10	4 00
No. 2 1/2	95
No. 2	85

### Spinach

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

### Squash

Boston, No. 3	1 35
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### Succotash

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

### Tomatoes

No. 10	5 25
No. 2 1/2	1 80
No. 2	1 40
Pride of Mich., No. 2 1/2	1 35
Pride of Mich., No. 2	1 10

### Tomato Juice

Hart, No. 10	4 75
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### CATSUP

Sniders, 8 oz.	95
Sniders, 14 oz.	1 55
Sniders, 8 oz. Doz.	95
Sniders, 14 oz. Doz.	1 55
Quaker, 8 oz. Doz.	90
Quaker, 14 oz. Doz.	1 20
Ruby, 14 oz. Doz.	95

### CHILI SAUCE

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

### OYSTER COCKTAIL

Sniders, 11 oz.	2 00
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### CHEESE

Roquefort	68
Wisconsin Daisy	14 1/2
Wisconsin Twin	13 1/2
New York June	24
Sap Sago	40
Brick	15
Michigan Flats	14
Michigan Daisies	14
Wisconsin Longhorn	15
Imported Leyden	23
1 lb. Limberger	20
Imported Swiss	52
Kraft, Pimento Loaf	24
Kraft, American Loaf	22
Kraft, Brick Loaf	22
Kraft, Swiss Loaf	27
Kraft Old Eng. Loaf	32
Kraft, Pimento, 1/2 lb.	1 60
Kraft, American, 1/2 lb.	1 60
Kraft, Brick, 1/2 lb.	1 60
Kraft Limbur., 1/2 lb.	1 60

### CHEWING GUM

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

### CHOCOLATE

Baker, Prem., 6 lb. 1/2	2 38
Baker, Pre., 6 lb. 3 oz.	2 22

### CLOTHES LINE

Riverside, 50 ft.	1 40
Cupples Cord	1 85

### COFFEE ROASTED

#### Lee & Cady

#### 1 lb. Package

Arrow Brand
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**Currants**  
Packages, 11 oz. ----- 11½

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

**Peaches**  
Evap. Choice -----  
Fancy -----

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

**Raisins**  
Seeded, bulk ----- 6¼  
Thompson's s'dless blk. 6¼  
Quaker s'dless blk. 6  
15 oz. ----- 7  
Quaker Seeded, 15 oz. ----- 7

**California Prunes**  
90@100, 25 lb. boxes...@  
80@90, 25 lb. boxes...@  
70@80, 25 lb. boxes...@07  
60@70, 25 lb. boxes...@07½  
50@60, 25 lb. boxes...@  
40@50, 25 lb. boxes...@08¼  
30@40, 25 lb. boxes...@08¾  
20@30, 25 lb. boxes...@12  
18@24, 25 lb. boxes...@14½

**Hominy**  
Pearl, 100 lb. sacks -- 3 50

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

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

**Sage**  
East India ----- 10

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

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

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

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

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

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

**GELATINE**  
Jell-o, 3 doz. ----- 2 50  
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 40

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

**Margarine**  
**Wilson & Co.'s Brands**  
Oleo  
Nut ----- 09  
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 ----- 15½  
Brazil, large ----- 12½  
Fancy Mixed ----- 11½  
Filberts, Naples ----- 13  
Peanuts, Vir. Roasted 6¾  
Peanuts, Jumbo ----- 7¼c  
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. Cellope case 1 80

**Shelled**  
Almonds ----- 39  
Peanuts, Spanish ----- 5½  
125 lb. bags ----- 5½  
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. 16¾

**OLIVES**  
7 oz. Jar, Plain, doz. 1 06  
16 oz. Jar, Plain, doz. 1 95  
Quart Jars, Plain, doz. 3 25  
5 Gal. Kegs, each ----- 6 50  
3 oz. Jar, Stuff., doz. 1 15  
8 oz. Jar, Stuff., doz. 2 25  
10 oz. Jar, Stuff., doz. 2 65  
1 Gal. Jugs, Stuff., dz. 1 95

**PARIS GREEN**  
½s ----- 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 60  
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 ----- 15  
Good ----- 14  
Medium ----- 10  
Poor ----- 05

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

**Pork**  
Loin, med. ----- 09  
Butts ----- 09  
Shoulders ----- 06½  
Spareribs ----- 05  
Neck bones ----- 03  
Trimnings ----- 06

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

**Dry Salt Meats**  
D S Belles 18, 29@18-10-09

**Lard**  
Pure in tierces ----- 7½  
60 lb. tubs ----- advance ¼  
50 lb. tubs ----- advance ¼  
20 lb. pails ----- advance ¼  
10 lb. pails ----- advance ¼  
5 lb. pails ----- advance 1  
3 lb. pails ----- advance 1  
Compound tierces ----- 7½  
Compound, tubs ----- 7½

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

**Smoked Meats**  
Hams, Cer. 14-16 lb. 14  
Hams, Cert., Skinned  
16-18 lb. ----- @14  
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 75  
Fancy Head ----- 5 00

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

**SALERATUS**  
Arm and Hammer 24s 1 50

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

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

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

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

**White Fish**  
Med. Fancy, 100 lb. 13 00  
Milkers, bbls. ----- 18 50  
K K K 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  
Radium, per doz. ----- 1 30  
Rising Sun, per doz. 1 30  
654 Stove Enamel, dz. 2 80  
Vulcanol, No. 10, doz. 1 30  
Stovoll, per doz. ----- 3 00

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



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

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

**WASHING POWDERS**  
Bon Ami Pd., 18s, box 1 90  
Bon Ami Cake, 18s. 1 65  
Brillo ----- 85  
Chippo, large ----- 4 15  
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, 24s ----- 4 80  
Rinso, 40s ----- 2 95  
Spotless Cleanser, 48,  
20 oz. ----- 3 85  
Sani Flush, 1 doz. ----- 2 25  
Sapolio, 3 doz. ----- 3 15  
Speedee, 3 doz. ----- 7 20  
Sunbrite, 50s ----- 2 10  
Wyandot, Cleaner, 24s 1 85

**SOAP**  
Am. Family, 100 box 5 60  
Crystal White, 100 -- 2 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 00  
Palm Olive, 144 box ----- 3 00  
Lava, 50 box ----- 2 25  
Pummo, 100 box ----- 4 85  
Sweetheart, 100 box -- 5 70  
Grandpa Tar, 50 sm. 2 10  
Grandpa Tar, 50 lge. 3 50  
Tribby 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

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

**STARCH**  
Corn  
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 -- 11¼  
Elastic, 32 pkgs. ----- 2 55  
Tiger, 48-1 ----- 2 75  
Tiger, 50 lbs. ----- 2 75

**SYRUP**  
Corn  
Blue Karo, No. 1½ ----- 2 36  
Blue Karo, No. 5, 1 dz. 2 99  
Blue Karo, No. 10 ----- 2 99  
Red Karo, No. 1½ ----- 2 67  
Red Karo, No. 5, 1 dz. 3 44  
Red Karo, No. 10 ----- 3 29

**Imit. Maple Flavor**  
Orange, No. 1½, 2 dzz. 2 93  
Orange, No. 5, 1 doz. 4 13

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

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

**COOKING OIL**  
Mazola  
Pints, 2 doz. ----- 4 60  
Quarts, 1 doz. ----- 4 30  
Half Gallons, 1 doz. -- 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  
Caper, 2 oz. ----- 3 30

**TEA**  
**Japan**  
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 Kolls, per doz. 90  
Rochester, No. 2, doz. 50  
Rochester, No. 3, doz. 2 00  
Rayo, per doz. ----- 75

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

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

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

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

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

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

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

**WRAPPING PAPER**  
Fibre, Manila, white. -- 05  
No. 1 Fibre ----- 06¼  
Butchers D F ----- 06½  
Kraft ----- 04  
Kraft Stripe ----- 09½

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

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



## SHOE MARKET

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

### Going Too Far on Shoe Cure-Alls

While all these great things are being done out of Washington, there is a day's work to be done in every shoe store in this country to move the goods on hand at the price the public will pay. In our many years of experience in the trade, we have never seen a time when more of a merchant's time and effort were put into his own business. Most shoe men are back in the shoe business with all the energy and vigor they possess. It's shoe business first, last and all the time and the result obtained indicates real progress made. With all this renewed effort in shoes, the most natural thing to expect is enthusiasm for new lasts and particularly orthopedic theories. Over-enthusiasm brings new responsibilities. So the time has come to seriously point to one over-play in the technique of retail shoe selling. This flaw needs correction immediately. Otherwise the trade will overstep the mark that lies between a commercial undertaking and a professional service. Here's an incident that indicates the possible danger that may come through over-emphasizing relief, remedy and cure through wearing of orthopedic shoes.

A shoe man, lecturing to a group of people, found himself carried away with his own enthusiasm. He tells these men and women that his shoes can cure many of the ailments of the human body—not only in the feet and legs but above the hips. He indicates that most ills happen through faulty posture, wrong fitting and errors in shoe wearing. He builds up a great case for corrective shoes. But the major portion of his audience is composed of adults above the age of 50—many of whom are sufferers from chronic internal troubles of many years' duration. Many of these people have turned to shoes in the belief that a cure can be effected at this late stage—even though other treatments have failed.

For the shoe man to step in at this point and to claim all manner of bodily cures through correction of the arch and posture is indeed high folly. Shoes and posture are not a great cure-all. The industry is not prepared to serve mankind so professionally as to claim a place in medical science. The shoe merchant, with his limited understanding of human anatomy—much less physical misery—is not prepared by schooling, training or experience to take the place of a surgeon and physician who has put a lifetime into the study of health and humanity.

We know it is fine for a shoe man to pose professionally as a great benefactor to the human race and when a customer says: "You have cured my troubles," the shoe man's chest swells with pride. But that's the time to stop, and to remember the shoe store is not a hospital but a commercial shop dealing in foot coverings useful as a protection and interesting for their fashion.

It is true that shoes have progressed tremendously in the past 50 years. It is likewise true that perfection of footwear as a comfortable foot covering has not been achieved as yet for all mankind. Nor will it ever be. Human bodies, weights, blood and tissue are tremendously diversified and even though we have 782 orthopedic and corrective names for shoes, in addition to 191 "doctor" shoes, there is still work to be done in research. Why are all these differences in shoes necessary if it were not for the fact that guided and often misguided shoe men are groping for more light on the subject of foot health? But because of this intensified work and study of lasts and constructions, many shoe men are developing the "doctor" complex—which is a danger we are emphasizing here and now.

We hope before long, some shoe men will put up in their stores a sign saying:

"These shoes are not cure-alls. They cannot cure all ailments and illnesses that the body is heir to. They are simply helpful aids to walking comfort and posture."

Shoes are shoes; not medical appliances.—Boot and Shoe Recorder.

### Wrapped Ice Is Not So Cold

If you wrap the ice the box is less cold.

Laboratory tests have given us a better understanding of what goes on when we put ice and food into a refrigerator. The faster the ice melts, the lower the temperature of the air around it. Another reason for not wrapping the ice is that undesirable odors are condensed on its moist cold surface.

The object of refrigeration is to safeguard food from bacterial increase, which goes on rapidly as the temperatures mount. Milk and meat in particular should be stored at temperatures below 45 degrees Fahrenheit for part of a day or a 24-hour period. An "ice blanket" or any sort of paper or cloth covering retards the melting of the ice, but at the same time prevents the lowering of the temperature in the refrigerator which would occur if the ice were allowed to melt in the usual way.

Studies by the United States Bureau of Home Economics show the difference in temperatures in two boxes—one with unwrapped, the other with wrapped ice. Currents of cold air move downward from the melting ice, so that the place just below the ice on the floor of the refrigerator is the coldest spot. In the first case, with ice unwrapped, it is 42 degrees Fahrenheit in this part of the box, and in the second, 43 degrees Fahrenheit.

The air currents move along the floor of the box, rising 3 degrees in temperature, so that in the box with the wrapped ice the maximum temperature at which milk should be stored, or 45 degrees Fahrenheit, is exceeded. As the air current absorbs heat from the food and the walls of the refrigerator, the upper shelves of the box are less and less cold, but where the wrapped ice is there is a rise of 4 degrees instead of 3 degrees.

Preparation saves perspiration.

## TO MAKE BOTH ENDS MEET

### How to Apply Thrift in Planning Expenditures

How the family lives depends, of course, upon the family income. But it depends no less upon the way the income is used and the resources in time and ability which the members of the family can contribute to work in the home. The housekeepers who are known as "clever managers" have a canny way with the household funds. They know how to spend most effectively, how to buy most economically, what things to buy ready-made and what to make at home, whether to give their own time to this or that job, whether it is better business to pay somebody else for doing it. They succeed in making a little money go a very long way.

Careful planning of the family expenditures of time and money is an important factor in this success, and the best way to plan wisely is to do some record-keeping, home economists say. A record of family expenditures for a week, a month, a year is a great help in planning for future expenditures within the limits of household funds. In other words, a household account and a budget will help the housekeeper to provide the most in comfort at the least expense.

All this planning and recording is, of course, more easily said than done. For in household accounting, like business accounting, there are good ways and poor ways, ways that are hard and ways that are comparatively simple. The United States Bureau of Home Economics offers suggestions on these points in "Planning and Recording Family Expenditures," published by the Department of Agriculture, of which this bureau is a part, as Farmers' Bulletin No. 1553. The bulletin costs 5 cents a copy, and like other bureau publications, can be had by addressing either the Bureau of Home Economics or the Superintendent of Documents, Government Printing Office, Washington, D. C. In addition, the bureau can furnish, without charge, sample budgets for families of different size, and at different levels of income.

The family budget must include costs of housing, food, clothing, household operation, and miscellaneous other items. The most detailed budget stud-

ies so far published by the Bureau of Home Economics relate to food, and in this connection the term budget has a double meaning. The homemaker must not only budget for the amount of money to be used in purchasing food but for the kinds of food required to meet the nutritional needs of her family. "Enough to eat" in the sense of quantity alone may mean enough to satisfy hunger for a time. But if the housekeeper buys only the foods of which she can get the most in quantity for least money, she will be piling up doctors' bills for the family, along with reduction of income through time lost from work, to say nothing of the suffering that will come from illness itself.

Food budgets are the subject of several publications of the Bureau of Home Economics. For families of small means, a leaflet entitled "Getting the Most For Your Money" was prepared by the Bureau and the Extension Service of the Department, and is distributed free on request. It contains a food budget for a week for a family of five—representing an adequate, balanced diet at minimum cost. An emergency diet, planned for the protection of needy families with children, is shown in a folder for free distribution entitled "How to Spend Your Food Money," published by the Bureau of Home Economics and the United States Children's Bureau.

For the use of relief workers and community leaders, several other publications are available. One is "Adequate Diet for Families of Limited Incomes" by the Bureau of Home Economics and the Extension Service (Miscellaneous Publication No. 113). Another is "Emergency Food Relief and Child Health," and still another is "Family Food Budgets for the Use of Relief Agencies," the two last published jointly by the Bureau of Home Economics and the Children's Bureau.

The housekeeper's time is a very important factor in the planning of household expenditures, and how best to use it depends in large part upon the arrangement of her kitchen and the tools she has there. The bureau's bulletin "Convenient Kitchens" (Farmers' Bulletin No. 1513) is helpful both in planning purchases of household equipment and in budgeting the housekeeper's time.

**Positive protection**  
*plus profitable investment*  
*is the policy of the*

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



The Bureau of Home Economics has joined with the American Home Economics Association in offering the housekeeper help with another of her problems—namely, the problem of intelligent buying. With the myriads of articles of many sorts of products, with organized advertising and high pressure salesmanship, present-day buying problems are far more complicated than those which beset our grandmothers. Many homemakers write to the bureau asking for assistance in learning to be better buyers. "Household Purchasing: Suggestions for Club Programs" is a pamphlet which can be had for 10 cents by addressing either the American Home Economics Association, Mills Building, Washington, D. C., or the Bureau of Home Economics, United States Department of Agriculture.

The information published in the bulletins, leaflets, and mimeographed material of the Bureau of Home Economics is all broadcast at one time or another in the radio program known as the National Farm and Home Hour. Home economics subject matter is scheduled for Tuesday every week. Another radio program, "Housekeepers' Chats," also includes this information, and may be heard over 200 different local stations throughout the country every day except Saturday and Sunday.

Dr. Faith M. Williams.  
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### OUT AROUND

(Continued from page 9)

he filled in the country general store to the one he now occupies in the prominent special store of the Second City of the State. His business life is an exemplification of what energy and individual aptitude for certain work will accomplish.

An expression of exultant joy has passed over the country. At last the time has come when Justice does her duty without disturbing the bandage that blinds her eyes. High and low, rich and poor, bond and free are finding out that the law is no respecter of persons and that each one who violates that law suffers for his transgression. Now there is no asking. What is the standing socially, financially or morally, of the prisoner at the bar; but is he guilty? and the verdict is rendered accordingly. Is theft the crime? It is no longer a matter of supreme importance whether the thief stole a pocketbook or a section of territory, whether he swindled his neighbor out of his farm or his refinery, he is found to be a thief, is punished accordingly, and society rejoices.

All this is exactly what it ought to be, as it is exactly what it has been, at least theoretically; but, practically, the bigger the rascal the bigger has been found to be the hole in the meshes of the law through which the transgressor has too often escaped unpunished. The mending of the judicial net and the impartiality of the judge have made the change and there the culprit stands convicted. There is no sympathy for him, if face and form and demeanor declare him a degenerate; but, the pity of it is when, the conqueror of early adverse circumstances,

the man of the highest round of the ladder of success stands convicted by a jury of his peers!

A notable example of this is found in a city of the Middle West: A United States official, having hardly finished a most remarkable plea for a client in the court room where he was soon after arraigned as a defendant, was called to answer to the charge of land-grabbing. His was not the first and only instance where the Nation's foremost men have been charged with being unequal to the great trust placed upon them. Born poor—a blessed heritage, if men will but think it so—they blazed their own way through countless difficulties to the rewards they reached by the sterling qualities which make men great. With hand and brain and the unfaltering trust that goes with them they toiled and won. The scantily spread table, the pitch-pine torch, the bookless library had no terrors for them, as they struggled upward, to stand at last on the summit of their achievement, the pride of the home, the state, the Nation that reared them; and after all this to have arraigned and convicted at the bar of public justice all these same sterling qualities that humanity loves—oh, the pity of it. To the supreme delight of a countryful of admirers the jury, after a few minutes' deliberation, pronounced the Senator innocent; but that a man, and such a man, should be so charged is pitiful indeed.

It would be a waste of time to assert that the end and aim of business is gain. It is its acknowledged purpose. Men toil for it and die for it, and it is to their unbounded credit if every penny of it, be there many or few, is a pledge of honest endeavor and of unsullied reward. "A fair field and no favor" is all that has been insisted on and, with these conditions granted, the fight has been fought to the finish.

Sometime in the '60's intelligence sunk a well on the banks of Oil Creek and commercial enterprise at once began an industry which has encircled the earth. The problem to be solved was the great gain to be won from the crude stuff that was pumped from the experiment on Oil Creek. Enterprise saw the golden possibilities and bent its energies to the task in hand. That insignificant territory in Northwestern Pennsylvania was soon a forest of derricks and in time Oil Creek was lined with refineries. Then a halt came. Greed took the place of gain. To make use of a common phrase, the deal was not a square one and the game following it was a "skin game." The subsequent store is too stale to repeat, but the fabulous profits and the equally fabulous fortunes from the dealing and the gaming have made the gamblers a reproach to the villainy that has produced them—and the pity of it! There is not a quality in the long list of the noblest character which these men have not shown. Beginning with nothing or with what at the time seemed its equivalent, they brought to the task brain, and perseverance, and courage, and energy, and untiring industry and the marvelous wealth they secured would have obtained also the merited

praise, even of their competitors had they "played fair"; but even they, and their competitors and the world at large, contemplating the enormous fortunes, are forced to exclaim, even while admiring what has accomplished this, "Oh, the pity of it!"

What of it? This: Let the generation which is training the generation which will take the places of these men so teach, so train that they will conclude from these instances that the fault deplored lies not in the money accumulated nor in the worthy qualities which earned it, but in the unfair deal and in the unfair gain that followed.

E. A. Stowe.

### Proceedings of the Grand Rapids Bankruptcy Court

In the Matter of Carl J. Erickson, Bankrupt No. 5202. The first meeting of creditors has been called for June 7, 1933, at 10 A. M.

In the Matter of Arden Finch, Bankrupt No. 5138. The first meeting of creditors has been called for June 7, 1933, at 10 A. M.

In the Matter of Peter Klont, Bankrupt No. 5207. The first meeting of creditors has been called for June 7, 1933, at 11 A. M.

In the Matter of Eddie S. Christiansen, Bankrupt No. 5210. The first meeting of creditors has been called for June 7, 1933, at 11 A. M.

In the Matter of Mearl Weston, Bankrupt No. 5208. The first meeting of creditors has been called for June 7, 1933, at 2 P. M.

In the Matter of Kenneth Oberlin, Bankrupt No. 5203. The first meeting of creditors has been called for June 7, 1933, at 2 P. M.

May 23, 1933. We have today received the Schedules, Reference and Adjudication of City Book Store, a Michigan corporation, bankrupt No. 5228. The schedules show assets of \$3,300.00, and liabilities of \$6,139.39. The list of creditors are as follows:

Secretary of State, Lansing,	
Preferred Tax	\$ 52.00
City Treasurer, Traverse City,	
Personal Tax	83.37
John Wonzner, Traverse City,	
preferred labor	780.00
Edward Wonzner, Traverse City,	
preferred labor	240.00
D. Appleton, New York City	15.00
American Book Co., Chicago	234.61
American Writing Mch. Co.,	
Detroit	50.00
Benton Review Co., Fowler, Ind.	18.60
Conklin Pen Co., Toledo, O.	150.58
Chicago Printed String Co.,	
Chicago	3.17
G. S. Carrington, Chicago	6.08
Crescent Products Co., Terre	
Haute, Ind.	25.00
Century Co., New York City	5.79
Eugene Dietzgen Co., Chicago	27.66
Devore Reynolds, Chicago	21.44
Dodd Mead Co., New York City	10.51
Detroit News Co., Detroit	137.12
Gibson Art Co., Cincinnati, Ohio	50.00
G. R. News Co., G. R.	2.98
Grossett & Dunlap, New York	230.00
Garden City Publishing Co.,	
Garden City, N. J.	65.37
Harcourt & Brace, New York City	12.56
Ginn & Co., Chicago	8.31
Hysil Mfg. Co., Revere, Mass.	12.33
Henderan Lithographing Co.,	
Dayton, Ohio	86.82
Lodaw Bros., Chicago	44.75
F. H. Lawson Co., Cincinnati	7.36
Laurel Book Co., Chicago	32.34
Nat'l Blank Book Co., Chicago	94.52
Old Towne Carbon Ribbon Co.,	
Brooklyn, N. Y.	44.94
F. A. Owen, Danville, N. Y.	16.24
Parker Pen Co., Zanesville, Wis.	102.30
A. N. Palmer Co., Chicago	50.29
Quimby Kain Paper Co., G. R.	568.93
Reilly & Tee Co., Chicago	3.14
Richmond Stamp Co., G. R.	40.00
Sanford Ink Co., Chicago	121.55
Silver Burdett Co., Chicago	28.76
Strobridge Lithographing Co.,	
Cincinnati	10.37
Scott Foresman Co., Chicago	114.41
Schaeffer Pen Co., Fort Madison,	
Iowa	30.57
United News & Stationery Co.,	
New York City	31.55
F. Volland Co., Joliet Ill.	57.99
John C. Winston Co., Phila.	573.29
Webster Publishing Co., St. Louis	19.60
Chas. M. Heald, G. R.	666.64
John Wonzner, Traverse City	1,150.00

In the Matter of Edward Ludwig, bankrupt No. 5085. The final meeting of creditors has been called for June 15, 1933, at 11 A. M. The trustee's final report will be approved at such meeting. There may be a small first and final dividend for creditors.

In the Matter of George F. Cornell & Son, bankrupt No. 4940. The final meeting of creditors has been called June 15,

1933, at 11 A. M. The trustee's final report will be approved at such meeting. There will be a dividend for creditors.

In the Matter of Leon G. Agon, bankrupt No. 4754. The final meeting of creditors has been called for June 15, 1933, at 10 A. M. The trustee's final report will be approved at such meeting. There will be no dividend for creditors.

May 26, 1933. We have today received the Schedules, Reference, and Adjudication of Philip W. Tobias, Bankrupt No. 5232. Who resides at Grand Rapids, Michigan, whose occupation is that of a Salesman. The Schedules show assets of \$1,446.00 of which \$950.00 is claimed exempt, and liabilities of \$23,247.82. The list of creditors are as follows:

City of Grand Rapids, G. R.	
preferred taxes	\$ 114.56
G. R. Mich., County of Kent,	
State of Mich. preferred taxes	38.34
Cty of G. R., G. R. Mich.	139.92
Mrs. Nellie Huzenga, G. R.	600.00
Union Bank of Michigan, G. R.	338.00
Industrial Company, G. R.	unknown
W. E. Dunn, Holland, Mich.	200.00
American Security Bank, G. R.	15.97
Breen & Halladay Co., G. R.	65.75
Bon Marche, G. R.	20.70
Dr. E. O. Cilley, G. R.	40.00
Dr. D. A. Dickson, G. R.	12.90
H. B. Elhart, G. R.	12.50
Heth Bros., G. R.	1.15
Herspolzheimer Co., G. R.	43.87
Joppe Milk Co., G. R.	10.66
Dr. R. E. Kleinstecker, G. R.	71.00
F. C. Lee, G. R.	5.19
May's Drug Store, G. R.	8.50
A. May & Son, G. R.	36.38
Goodrich Silvertown, G. R.	44.83
North's Garage, G. R.	7.90
Dr. W. W. Oliver, G. R.	20.00
Dr. W. C. Keck, G. R.	3.00
Ravenswood Country Club, G. R.	110.00
Paul Steketee & Sons, G. R.	22.14
Dr. W. L. Spencer, G. R.	3.00
Wurzburger's Co., G. R.	9.87
E. J. VanZooeren, G. R.	20.90
Arthur Dunn, G. R.	15.00
Dr. J. M. Wright, G. R.	164.90
Canners Supply Co., G. R.	10.00
Dr. Rowland Webb, G. R.	80.00
Century Fuel Co., G. R.	6.50
Jacob Tangenberg, G. R.	5.20
Allan N. Moore, Inc., G. R.	951.00
Central Michigan Paper Co.	
Approximately	20,000.00
Powers-Tyson Co., G. R.	Amt. unknown
Alex Dempster, Akron O.	

Liability uncertain  
May 26, 1933. We have today received the Schedules, Reference and Adjudication of Edward Martiny, Bankrupt No. 5233. Who resides at Martiny Township, whose occupation is that of a farmer and fox rancher. The Schedules show assets of \$477.00, all of which is claimed exempt, and liabilities of \$8096.00. The list of creditors are as follows:

Charles L. McCormick, Country Treas-	
urer, Mecosta County, Mich.	
Preferred taxes	\$ 130.00
Inga L. Peterson, Muskegon	2,600.00
Jacob Esterly, Rodney Mich.	207.00
Big Rapids Savings Bank, Big	
Rapids, Ind. notes	1,600.00
Citizens State Bank, Big Rapids	1,140.00
Mrs. R. G. Abbey, Big Rapids	100.00
Edward Dresser, Big Rapids	250.00
Ross Simcox, Rodney	200.00
Judson Hardware Co., Big Rapids	33.00
Peerless Oil Co., Big Rapids	8.00
Mrs. John Esterly, Rodney	125.00
Mrs. Richard Franey, Big Rapids	30.00
Frank Ward, Charlotte	600.00
Big Rapids Savings Bank Big	
Rapids	800.00
Citizens State Bank, Big Rapids	289.00

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**John L. Lynch Sales Co.**

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### Business Wants Department

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

WILL TRADE—Tennessee valley farm for merchandise stock, personal property or offers. Phillips, Manchester Tennessee. 573

**FOR SALE**

**HARDWARE AND IMPLEMENT**

**BUSINESS** in town of 4,000 population. Good farming community. Factory town. Central Michigan. For information write No. 1000, care Michigan Tradesman.



## THREE DAYS OF JOY

## Comprehensive Programme of Drug Convention at Jackson

Tuesday, June 27

- 9 a. m.—Opening of registration headquarters, Hayes Hotel. It will be necessary for each person attending to be registered. The registration fee includes noonday luncheons, dinners and all entertainment features, unless otherwise listed in program. Official badge must be worn.
- 9 to 10 a. m.—Registration and informal reception.
- 10 a. m.—First business session. Formal opening of convention, President F. H. Taft.
- Reading of correspondence, Secretary R. A. Turrel.
- Appointment of Resolutions Committee.
- Appointment of Auditing Committee.
- Organization and instructions to Nominating Committee.
- Speaker—John H. Webster, Chairman of U. S. P. & N. F. Committee of N. A. R. D., on "Possibilities of the Professional Side of Pharmacy."
- Open Forum Session—These open forum sessions are periods set aside for open discussion and consideration of problems confronting the profession. No minutes are to be taken during these open forum sessions. We want all of the individual members present to enter into the discussions, so that the most good possible can be derived from the convention.
- 10:30 a. m.—Get acquainted meeting for Ladies at Hayes Hotel.
- 12 noon—Mixed luncheon for all at Hayes Hotel.
- Welcome addresses.
- James E. Way, General Chairman Jackson County Retail Druggists' Association.
- Maurice Heuman, Mayor of Jackson.
- Response by.
- F. H. Taft, President Michigan State Pharmaceutical Ass'n.
- 2 p. m.—Tour of Michigan State Prison for all.
- 6 p. m.—Dinner for all at Michigan State Prison, followed by entertainment.

Wednesday, June 28

- 9:30 a. m.—Second business session.
- Unfinished business.
- President's address—F. H. Taft.
- Secretary's report—R. A. Turrel.
- Treasurer's Report—Wm. Johnson.
- Executive Committee report—B. A. Bialk, Chairman.
- Speaker—Samuel C. Henry, Sec'y. N. A. R. D., on "Organized Pharmacy, Past, Present and Future."
- Coco Cola Co.—All talking picture, "Soda Fountain Service," by F. G. Spratling, Dist. Manager, assisted by J. J. Reed.
- Open Forum Session—Some other member may be able to offer a solution to your problem. Let us hear from you.
- 12 noon—Open for private arrangements. (No noonday luncheon scheduled.)
- 2 p. m.—Theater party for ladies.
- 2 p. m.—Golf tournament for men at Jackson Masonic Country Club.

6 p. m.—Dinner and bridge for ladies at Cascades Club House, Sparks Foundation.

6 p. m.—Entertainment for men at Country Club.

Thursday, June 29

- 9:30 a. m.—Third business session for men.
- Unfinished business.
- Legislative Committee report, D. G. Look, chairman.
- Membership Committee report, Paul E. Gibson, chairman.
- Trades Interest Committee report, Wm. E. Loebrich, chairman.
- Prescott Memorial Fund report, Prof. C. H. Stocking, chairman.
- Auditing Committee report.
- Publicity Committee report, James E. Way, chairman.
- Board of Pharmacy Report, E. J. Parr, Director of Drugs and Drug Stores of Michigan.
- Speaker—J. W. Howard Hurd, President Board of Pharmacy, on "Our Michigan Board of Pharmacy."
- Open Forum Session—Let us have a peppy discussion of timely topics.
- 10 a. m.—Ladies tour of the Irish Hills and a visit to McCourtie farm. Return to Masonic Country Club for luncheon and bridge.
- 12 noon—Open for private arrangements for the men. (No noonday luncheon scheduled.)
- 2 p. m.—Fourth business session.
- Unfinished business.
- D. R. D. A. and M. S. P. A. Journal—R. T. Lakey, Editor.
- Report of Resolutions Committee.
- Report of Nominating Committee.
- Election of officers.
- Speaker—Horace S. Thomas, Eastman Kodak Co., on "Increasing Photo Profits Through Open Display."
- Speaker—R. J. Wilkinson, National Vice-President, Master Photo Finishers of America, on "Extra Dollars in Your Photo Department."
- Report of tellers.
- Installation of officers.
- Open Forum Session—This is the time to tell your new officers what you would like them to accomplish during the coming year. Also promise that you will do your share to help them in every way possible.

7 p. m.—Dinner Dance, Hayes Hotel ball room.

## Guidance in Preparing for a Career

What guidance in preparing for a life career can be obtained from the Federal Government? Among other Federal activities for aiding the youth of America to become efficient wage-earners, the United States Office of Education offers directions to those who would engage in a profession or occupation requiring advanced study.

Would the youth aspire to become a lawyer? a physician? a journalist? an architect? an engineer? a musician? an educator? He can obtain guidance as to the wisdom of his choice of a career and on how best to proceed to prepare himself for the undertaking.

The information provided in response to his inquiry is factual—not speculative—and succinctly comprehensive and authoritative. The seeker for guidance must do his own thinking; he will be

provided with information that should prevent misguided conclusions.

The inquirer will be given information on specified occupations—one or more—as his fancy may select. The occupation will be explained to him, both in its general aspects and as to its specialties and allied occupations. He will be told briefly of the history of its development.

What are the opportunities? Statistics will be quoted to indicate whether the occupation presents a demand for services which will sustain its permanent character; and as to whether those who are likely to engage in it will be sufficient in number to provide the service which will be demanded or will overcrowd the occupation.

Will it pay? The range of salaries paid in the occupation is prescribed as derived from reliable research sources. While the data may not reflect the compensation received in this period of shrinking incomes, it will have its relative value as a basis of comparison with return to the worker in other occupations.

What physical fitness is necessary? Requirements of personal qualifications, so far as they have a practical bearing, are recited. The need for good hearing, good eyesight or other physical efficiency is indicated when a factor; but it is assumed that the moral attributes of honesty and loyalty will be taken for granted as elements for success in all occupations.

What requirements of governmental supervision must be met? Where there is state control and regulation of an occupation, the State requirements are epitomized. Requirements for board examinations, license to practices, registration, and reciprocity are also told.

Where is the best place for preparatory study? and at what cost? Emphasis will be given to the subject of preparation. Professional schools which specialize in instruction in the specified occupation, requirements for entrance examinations, pre-professional requirements, degrees awarded, accreditation of colleges, time required for training, standard courses of study, tuition, cost of board and room and student expenses and budgets are considered.

Colleges which offer specialized training are listed. Professional associations are described, as particularly helpful in supplying material and answering questions relative to the profession which they promote.

A list of carefully selected references is also included in this plan of guidance. The list directs the inquirer to sources of more detailed study of the professional occupations.

This information is comprised in a series of "Guidance Leaflets" issued by the United States Office of Education. Of the 17 leaflets so far printed, 145,000 copies have been distributed—31,000 mailed free, and 114,000 sold at 5 cents a copy.

Law, medicine, dentistry, journalism, librarianship, architecture, civil engineering, electrical engineering, mechanical engineering, pharmacy, nursing, forestry, music, veterinary medicine, chemistry and chemical engineering, art, and home economics are the titles

of the Guidance Leaflets already in print. While these cover a wide range of professional occupations, it was originally planned to extend the series to include all subjects of major courses in colleges.

The Guidance Leaflets are available on application to the Superintendent of Documents of the Government Printing Office, accompanied by the cost price in cash or money order. The price is 5 cents a copy; in 100 lots of one title or of various titles, the price is \$3.

Walter J. Greenleaf.

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## Apparel Collections Show Gain

Credit conditions among apparel retailers continue to show improvement, reports in the market indicate. Collections are becoming better, a development now particularly true of stores in the agricultural areas, which are climbing up to their best credit standing in several years. The improvement, reflecting better retail trade in the last few weeks, was remarked as of special bearing on the enlarged orders for staples which many retailers in agricultural areas have placed. For the first time also in a long while, many of the smaller stores are getting back to a profit basis.

## Shoe Prices Continue Upward

Additional price advances on shoes were put into effect during the week, bringing the total rises on some of the higher-priced numbers to 50 cents per pair. The increase on the cheap numbers ranges from 2½ to 25 cents per pair, while shoes wholesaling above \$3.50 have been moved up 25 to 50 cents per pair. Demand continued exceptionally heavy during the week for both men's and women's types, with the sport styles outstanding. Production during the current month is expected to be substantially ahead of that of the corresponding month last year.

## Unified Wool Industry Sought

Members of the American Association of Woolen and Worsted Manufacturers, meeting last week at the Manhattan Club, authorized the president to appoint a committee of five to work with the National Association of Wool Manufacturers to ascertain whether a suitable arrangement could be made for unifying the industry. The group decided against bringing in a new slate of officers at this time. A decision was also reached that the committee of five should appoint some of its members to accompany representatives of the national association on their next visit to Washington.

## Window Glass Call Improving

There has been no slackening of the gradual rise in the demand for window glass. Residential buildings provide one of the largest markets for window glass and the increase in this field, contrary to the movement in all other sections of the building industry, is adding greatly to the momentum of the call for this type of flat glass. In plate glass a falling off in demand has been noticed in the automobile field. Beer bottles remain the leaders in both production and demand in the glass container division.

Discontent should begin with self.



# ***He Knew What He Was Worth***

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

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

## **BE SENSIBLE BROTHER AND GET BUSY**

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

# ***Grand Rapids Safe Co.***

## ***Grand Rapids, Michigan***



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The quality plus  
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# S

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