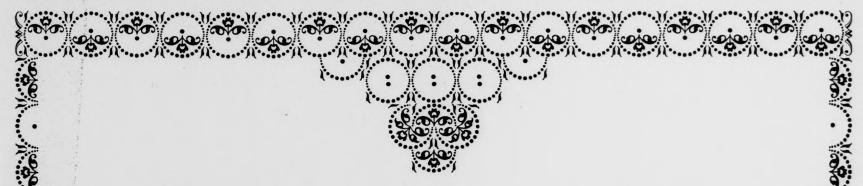
Fiftieth Year

GRAND RAPIDS, WEDNESDAY, JUNE 7, 1933

Number 2594



Ten Golden Maxims For 1933

- 1. Honor the chief. There must be a head to everything.
- 2. Have confidence in yourself and make yourself fit.
- 3. Harmonize your work. Let sunshine radiate and penetrate.
- 4. Handle the hardest job first each day. Easy ones are pleasures.
- 5. Do not be afraid of criticism—criticize yourself often.
- 6. Be glad and rejoice in the other fellow's success—study his methods.
- 7. Do not be misled by dislikes. Acid ruins the finest fabric.
- 8. Be enthusiastic—it is contagious.
- 9. Do not have the notion that success means simply money making.
- 10. Be fair and do at least one decent act every day in the year.

L H. BAKER SECY-TREAS

G. A. MINSKEY

THE MILL MUTUALS AGENCY

MICHIGAN MILLERS MUTUAL FIRE INSURANCE COMPANY MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY AND MANY OTHER STRONG MUTUALS

MUTUAL BUILDING
208 NORTH CAPITOL AVENUE
LANSING, MICH.

June 1, 1933.

TO OUR POLICYHOLDERS.

THE "NEW DEAL" and why it affects

Inflation of commodity prices has already begun and will undoubtedly continue with increasing force throughout the year; consequently, your merchandise and your equipment may not at this time be adequately insured.

Prudence suggests a careful checkup on your present day values as compared with your present insurance coverage.

We cooperated with you during the deflation period in reducing insurance to fit depression values. Under the influence of the "New Deal" a values. Under the influence of the "New Deal" a values. Under the influence of the "New Deal" a values. Therefore, we suggest that and resume business. Therefore, we suggest that you carefully scan your insurance with that in mind. you carefully scan your insurance with that in mind.
Alertness on this point may prevent a serious business

embarrassment. We will gladly give you any help within our power to avoid and prevent trouble of this sort. A letter or a telephone call is all that is necessary.

Yours very truly,

President.



Fiftieth Year

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Number 2594

MICHIGAN TRADESMAN E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

SUBSCRIPTION RATES are as follows: \$3. per year, if paid strictly in ad vance. \$4 per year if not paid in advance. Canadian subscription, \$4.56 per year, payable invariably in advance. Sample copies 10 cents each. Extra copies of current issues, 10 cents; issues a month or more old 15 cents; issues a year or more old, 25 cents; issues five years or more old 50 cents.

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

JAMES M. GOLDING Detroit Representative 507 Kerr Bldg.

War Against the Chain Stores

The tide has turned, and the independent merchants are no longer waging a losing battle against their "Old Man of the Sea," the chain stores.

Independence is a sacred word to the American people, and a heritage from their pioneer forefathers who fought for it years ago, just as their descendents in the grocery business are fighting for it today, and when this right was violated and infringed upon by the chain stores, the independent merchants issued a "call to arms"-now is the time for all good men to come to the aid of their grocery men — and local communities, for one can readily discern the fate of any community whose retail stores are in the hands of chains and corporations.

The tide of the battle has turned, and the chain stores have been put on the defensive, as evidenced by statistics and facts published in trade journals and newspapers throughout the country. It is also encouraging to note the manufacturers and legal powers are lending their aid to combat chain stores. The following articles from two nationally known periodicals will do much to cheer up the retailer:

The Independent Grocer states that "chain stores in Ohio are not going to have free sway in the sale of beer in order that they can put on bait prices to the injury of the rank and file of other distributors. Moreover, they are not going to have as many permits to sell it as they would like because the number of such licenses is going to be drastically restricted by the Ohio Commission having charge thereof.

"The number of permits will not be limited except as to the chain stores, the Commission has ruled. They will be given a per-

mit on the basis of one for every 25,000 population or fraction thereof; whereas, permits to all others will be in no way limited. This is going to stop chains from ruining the business of other dealers and the commission very frankly states that is the purpose of the restriction."

From the National Wholesale Grocer we learn that: "Mars, Inc., of Chicago, candy manufacturers, has recently issued to the trade a statement of its change of policy to the effect that hereafter it will discontinue selling direct to all chain grocery and syndicate stores, and stand behind its jobbers and independent retailers 100 per cent.

'It was decided that, due to the fact that we manufacture the finest quality candy bar line in the United States, and naturally must ask the highest price of any candy bar line in the country, it was impossible for chain grocery stores and syndicate stores to give us the cooperation that we desired. As we have never had "inside" prices to offer such chains, they, of course, could not look favorably upon our line. In fact, our records show that in only very few instances have such chains cooperated with us by handling and displaying all of our bars. In many cases they were handling them under protest and keeping our candy under the counter.

"This being true, it was agreed that we should discontinue selling direct all chain grocery and syndicate stores, and stand behind our jobbers and independent retailers 100 per cent."

Some Angles on Present Business Conditions

Years ago a general of the civil war made the statement that it was his observation that in every decisive battle there came a time when there was a lull in which both armies paused in their offensive, and for the moment went on the defensive. Stopped as it were to get their breath. And it was the general whose army was the more quickly reorganized and was first to again assume the attack that nearly always won the battle. In a world's war this may not appear to work out, the forces are too great and the end too far removed. The whole thing too gigantic. But in a smaller battle, in a prize fight for instance, or a ball game, it is the party that has the quickest come back that walks away with the

Applying this to business, it is the man who most rapidly adjusts himself to the ever changing conditions, anticipating the future if possible, taking the offensive, as it were, when oppor-

tunity offers that will get the best lead on "old man depression." "Hard times" as it was formerly called. Although the words "hard times" and "depression" seem to be used inversely as to the strength of their meanings. In "hard times" we all got our cut, people were out of work, many lost their homes, and there were a great number of business and bank failures. Now that we have been living on a higher plane the fall must necessarily be greater if we were to go clear to the bottom. Everybody has been cut and double-cut, if not in salary it is in business or time off. This time we can't lose our homes because nobody wants to pay the taxes. As for the banks, they are not allowed to fail, the government keeps them pegging along with an occasional holiday. So the insignficant word "depression" has a depth of meaning, even with prosperity just around the corner, that is unlimited

Still with it all the curve of civilization has alwas been upward, although decidedly jagged at times we have eventually arrived on a higher level. And with the optimism of the school boy that says "times are different" any reasonable person will agree that we are not going all the way down.

Back in the days of Joseph they had seven years of plenty and were told to lay aside for seven years of famine. We did not have all of seven years of plenty nor were we told to save for seven years depression, those who did were old fashioned and consequently missed all the fun that was going. Those who saved nothing lost nothing, and many of those who did save lost it along with the fun.

But that is neither here nor there. It is the one who stands in the front line with his eyes open and ready to go who will get the best seat. And the merchant and also the manufacturer will do well to keep his eye on the business barometer and be ready when it starts to rise to fill the gap. Conditions in different localities are different and the demands are so varied that what is valuable in one store is often almost worthless in another. Not only are the demands in various locations different but conditions in the same location change, what sells today may be dead stock tomorrow. The manufacturer himself hesitates to lay in a very large stock of almost anything for fear it will become unsaleable.

Talking to a traveling man the other day he said that if business should pick up tomorrow and his regular customers bought even heavier than in prosperous times he would only get back about 60 per cent. of his previous business. Due to unsettled conditions and the passing of time the other 40 per cent. had sold out, retired, been closed up, or died. So he was continually looking up new business, taking orders that did not pay him to handle, not knowing who is to be the big merchant

of tomorrow, but hoping that he might have him on his list.

Depression may have been caused by over-production, but try now to get a quantity of most any manufactured article (excepting imported goods) and you will find that the factories have all turned into short order cooks.

We may not have reached the bottom, but when we do we must be sure we are all set for the come back. Keep in touch with the requirements of your neighborhood, getting a line on the future demands of your patrons and be ready to supply them when needed. Be on the lookout for the proper help and always try and obtain the best you can afford. Find where is the best place to procure your supplies, which concerns have given the best service, stood by the most faithfully; and by no means turn them down for a misunderstanding of a few cents. For in time the depression of today will gradually fade into the past, business will pick up and the world will jog along once more. But as it always has been when we feel most serene and secure; in the jagged curve of civilization there will be plotted another drop. And when it comes our real friends are our best George Garrie King.

A Business Man's Philosophy Think!

Is that always good advice?

A professor tells us that about the greatest day in a man's life is the day that he learns when not to think. On that day he learns that he must employ others to do some of his thinking for him.

This was impressed on me recently when my son asked me to help him with a problem in geometry. I had to go back to the beginning of the book and review forty pages before I could answer his question. This took three evenings, and by the time I had the answer he had advanced to other problems that were again beyond my comprehension. To keep up with him I had to study almost as much as he did. Furthermore, I had to earn a living, so I told him he would have to depend on his teacher and not on me.

I suppose that I could fill out my income tax form if I took the time to master the intricacies of law and accounting. I tried it one year, and three years later my files began to bulge with correspondence from the revenue department, and I had to travel to Washington to unravel my mistakes.

Few people are really competent to do hard thinking. This failing might not be a fatal handicap if they would merely learn when not to think. Let them turn over part of their thinking to professionals and thereby plug the leaks in their bank accounts.

William Feather.

Radio entertainment seems more natural now. They have audiences at the studios to laugh and cough.



Lines of Interest To Grand Rapids Council

Grand Rapids Council was called to order at 8 p. m. Saturday evening by Senior Counselor Wagner, with about thirty-five officers and members pressent. What the meeting lacked in numbers it made up in enthusiasm and determination to accomplish things for the good of the order.

Due to the impounded funds of the Grand Council, but one delegate from each council will be allowed mileage and per diem to the convention to be held in Bay City. Grand Rapids Council. sensing the necessity to be on the job at all times and particularly at this time when important things are happening in the team work program, voted to send the full delegation to the Grand Council convention at the expense of the local council. Senior Counselor Wagner, Past Senior Coun-Saxton, Secretary-Treasurer Bradfield, Past Counselor Radcliffe and Council Leader DeGraff will represent the interests of the council. L. L. Lozier will go as a member of a Grand Council standing committee and A. F. Rockwell as a member of the Grand Council.

Senior Counselor Wagner inaugurating a novelty feature during the meeting in the form of individual introductions of members present and they in turn announcing their connections and the condition of their business, whether poor, fair or improving. From these testimonials a graphic chart will be drafted to be presented at the September meeting for the purpose of checking on business conditions which may exist at that time. In short, it is to determine whether the improved business conditions are of a forced nature, due to the impending inflation measure or whether improved conditions are due to confidence and the desire to go forward.

The U. C. T. picnic was discussed and funds voted to the committee to secure such refreshments and prizes as they deemed necessary. The picnic will be held Saturday afternoon and evening, June 24, at Townsend Park. A cavalcade of cars appropriately decorated will form on Madison avenue, just south of Wealthy, at 1 o'clock. The caravan will move promptly at 1:30 down through the business section of the city on the way out to the park. Everyone who expects to attend the picnic should be on hand at the meeting place promptly at 1 o'clock. This will be a basket picnic and every one who attends must bring enough food for his party. The Council will furnish coffee and ice cream on the grounds. Sports and games of all kinds will be indulged in and many valuable prizes will be given away. The meeting was recessed at 10 o'clock until Sept. 2 when it will be reopened for the Fall and Winter activities.

"Stevedore" Malloy, sales representative for the Borden products, is still in training, hoping for a future meet with "Big Boy" McLachlan. Unique

as his training methods may be, we are of the opinion that they should be physically effective. While in Cheboygan, aforementioned Malloy had a yen for Mackinac Island air and the probable business to be garnered therefrom. There being a vast expanse of aqua separating the noted island from the mainland, it was necessary that the above mentioned secure the services of some sort of craft to navigate the deep between the two landings. Upon enquiry he was informed that a freight barge would leave the docks at 4.30 a. m. for the trip across. Sensing the fact that opportunity knocks but seldom, any inclination to sleep in the quiet, cool hours before dawn was banished and with grips aswing, overcoat buttoned tightly over quivering flesh and to the tune of chattering teeth, our intrepid friend marched down to the ship that goes to lake. Upon his arrival at the point of embarkation he found that several cords of wood must be lowered into the capacious maw of the freighter. With the penetrating chill of the dark, early hours of the morn eating into his very vitals, he was spurred on to do a deed which at most any time and any place would deter a more hardy soul. Jimmy, as he is familiarly known, decided that immediate action would be the better part of valor and perhaps remedy the increasing shimmy of his ivories, so he attacked the hugh wood pile with the vigor of a Hercules and helped the stevedores load the old barge in jig time. The journey across and back was made without incident and as a reward for the service he rendered compensationless, he secured some very desirable business to send into his house. The above narrative is but a jest to the means to an end. A moral might be extracted from it and would be about as follows: "Perseverance and determination will move a forest and leave fertile fields for those who are endowed with the spirit of progression."

John B. Olney has returned from an extended business trip through the Upper Peninsula. He reports a fair business, with a tendency for improvement. John left Monday for Chicago where he will attend a lengthy sales conference of his house. We rather suspect the Century of Progress exhibition may be the greater magnet from that point.

The latest thing in men's clothing is women.

If you don't believe the feminine population has plenty of backbone go to the beaches or the night clubs.

We believe the individual right who asserted that manufacturers had destroyed the morale and intestinal fortitude of their salesmen by losing sight of quality and brand and substituting special deals and low prices to attract a volume of business which shows no

For the past three years manufacturers have been concentrating on price and special deals to the retailer and consumer until the shelves hold junk merchandise and profits have been submerged.

Quality brands that carry a legitimate profit to the manufacturer and dealer and satisfaction to the consumer has been forgotten to the point where a salesman does not attempt to sell quality but will harp on cheapness of price in order to get an order for merchandise that carries no quality or economy to the consumer not mentioning loss in profit to the dealer and the maker.

Here is an instance that proves the A certain commodity statement. which is used by every house wife and which is a quality brand comes in 12 ounce containers and retails for 25 cents. The package will last for some time and the quality of the contents is made manifest in the prepared food article. Another company making a similar product but of the cheapest material obtainable offers the dealer and consumer a 10 ounce package that can be sold for 10 cents and if the dealer will buy a case of twelve cans the company will ship twelve cans free. Any person with an ounce of brain dust in his think tank must draw the conclusion that shelves loaded with such trash is only an accessory to the retarding of business recovery. It does not take a salesman to sell that trashy merchandise, but it does take a wide awake, well informed salesman, adequately compensated, to sell the dealer and the puble on quality brands for profits and user satisfaction.

Manufacturers must return to old fashioned merchandising and build up the morale and enthusiasm of their sales organizations before one may expect any real advancement in brand education and an improvement in quality and demand. Wherever you trade, demand well known, standard brands of quality. Do not accept a substitute that is purported by a clerk to be as good, in a bigger package and costing less. There is a colored gentlemen in the wood pile because you can't have your cake and eat it at the same time. You cannot get a quality piece of merchandise at a ridiculously low price. Demand quality so that your dealer may make a profit, the clerk a satisfactory wage and you a fair return on the money you spend. Be American. Demand American standards and help restore normalcy.

They say the latest geographies locate the continental divide at Reno, Nevada

The Holland Furnace Co. started at capacity production on Monday. The indications of continued business improvement have prompted the company to prepare for the volume of sales which will come.

The following items pertaining to bright spots in business are taken from the report of the Sample Case.

Ferry, Ohio, celebrated Martin's May Day by re-opening the Laughlin plant of the American Sheet & Tin Plate Co. with 1,500 re-employed men. After two idle years the Klumac Cotton Mills at Salisbury, N. C., set 100 looms humming with three, full

8 hour, daily shifts.
The Owens-Illinois Glass Co. has set

1.000 men to work in its Charleston, W. Va., plant, blowing bottles for beer. Fitzgerald, Ga., cotton mills have put back 200 men on a double, night and day shift.

Universal Atlas Portland Cement Co. at Northampton, Pa., have re-employed 600 men.

National Cash Register, at Dayton, Ohio, has resumed full-time operations. This has regstered big with the 3,500 workers who heretofore were on half Speeded up by motor production, the Empire Steel Co., Mansfield, Ohio, has returned 1,000 men to its payrolls.

Operating three full-time shifts, the Onyx Knitting Mills, Philadelphia, Pa., producers of bathing suits, are sold out to June 1, and will accept no new accounts until that date.

United Fruit Company's report shows a profit of \$1,033,000 for first quarter against \$700,000 in correspondquarter, 1932.

ing quarter, 1932.
Easing out of a \$73,201 deficit in first quarter of '32 the Bohm Aluminum & Brass Corporation reports a \$75,000 profit for '33 first quarter.

Despite the bank holiday March building awards (reports of F. W. Dodge Corp.) showed an increase of

\$7,000,000 over preceding month.
Signaling a clear track, the General
Railway Signal Co. shows a \$52,832
net income for '32, compared to a \$16,808 loss in '31.

Steel production in the United States during April averaged 61.8 per cent above March, which was 12.5 per cent. above April, 1932.

Canoes and kids seem to do better when paddled from the rear.

To be good political timber a fellow has to plank down.

For the benefit of some of our merchants who are bewailing conditions and environments, we are submitting ten points of success as adopted by a highly successful grocer in Columbus, Ohio. Quality and service has brought success to Herbert E. Chapman who has met and conquered chain store threats.

We attend to the needs of our customers by helping them with their diet and menu problems, assisting them in serving an unusual group, advising them what to serve with certain foods and the best method of cooking meats vegetables.

We keep our stock fresh, clean and in excellent order. Slow sellers are weeded out before they become undesirable, even at a loss if necessary. We keep the store well-lighted, as we believe it pays to put the spot light

on all our products.

Our windows are trimmed at least once a week and more often on perishable items. They are kept lighted until

after 10 p. m.
Cleanliness is a watchword with us. We wash our windows outside daily, scrub our floors frequently, keep cases and counters spotlessly clean. The sidewalk, the gutter at the curb, the alley and the parking lot are all kept clean by our own men.

Clerks are selected for the clean, wholesome appearance as well as their broughter of the treatment.

knowledge of the business. Great care is given in training them to be courte-ous to everyone. Fine team work and oyalty result from good working conditions and treatment.

All employes carry 'items wanted' slips, for we are on the constant search for items that will stand the test of being wanted, good quality and eco-nomical. New items are tested out in a small way first to prevent accumula-tion of slow sellers.

Employes are encouraged to make suggestions, and some have displayed very fertile minds. Trade papers are

supplied for their enlightenment, and the more alert take advantage of them.

We have advertised almost from the beginning of our business in 1905. The 'Chapman News' now has a circulation of over 10,000 each bi-weekly issue. Other ads are carried in the two afternoon papers, especially the Friday's issue. Our advertising department has access to the advertising of the finer large markets in other cities and gets many suggestions from them.

Our merchandise bears the prices plainly marked, whether they be dis-(Continued on page 22)

LIVED LONG AND WELL

Oscar F. Conklin, Merchant and Land Owner

O. F. Conklin, who conducted a general store at Ravenna many years in company with his brother, Wm. P. Conklin, of this city, died at hs home in Jacksonville, Ill., early Monday morning. He was 96 years of age May 6. After closing out the business at Ravenna, both brothers removed to Grand Rapids. The deceased removed to Jacksonville thirty-four years ago, where he became the owner of many fine farms especially adapted to the production of corn. Mr. Conklin was a man of great energy and pursued his calling with an eye to exactness in all his dealings. He was a shrewd trader and a close buyer, but never deviated from the path of duty or misrepresented anything he had to sell. Deceased leaves a widow, one daughter and several grand children in whom he took great delight, superintending their education and fitting them for their

The following letter from Jacksonville describes the career of the deceased during the thirty-four years he made that city his home:

There are few citizens of Jacksonville who saw so much of the world as O. F. Conklin. This is true in several ways because Mr. Conklin was a great traveler and for the further reason that he spent so many years on earth. Mr. Conklin was not a bit sensitive about his age, in fact, didn't care who knew that he was 96 years old and still willing to stay longer.

It was just about thirty-four years ago that Mr. Conklin came to Jackson-ville and Morgan county from his home in Grand Rapids, where for many years he had been a successful merchant, real estate broker and operator. Within a few days after his coming to Morgan county the visitor was known as "the man with the auger," for wherever he visited a farming community he had with him an auger, and it was soon found that he was using it to bore down into Morgan county soil.

At first there were some people who thought the visitor was looking for oil or mineral deposits, but it was not long until they learned that Mr. Conklin was using a soil auger and that his investigations were for the purpose of finding out something about the subsoil in the various localities of the counties he visited.

Mr. Conklin said in conversation recently: "In those days I visited a number of farms where the owner said, 'Why, this black dirt is many feet deep and if you can dig down through it with that auger I will give you the farm.' Now these men thought that they were telling the truth, but that soil auger of mine indicated that in very few instances was the black soil in this county deeper than eighteen inches—and that is deep enough if the top of the soil is treated in the proper way."

The investigations of Mr. Conklin were by no means confined to Morgan county, for he came here after making some similar enquiries in other corn belt counties of this state and also after a like expedition into the corn country of Iowa. As a result of these trips Mr. Conklin evidently decided that the opportunities for investment were better here than elsewhere and consequently it was not long afterward before he made the purchase of a number of farms.

This was not done until he had visited practically every section of Morgan county. At that time he in several instances paid prices for Morgan county farms which local residents thought were considerably in excess of their value. In fact, Mr. Conkin at that time paid the highest prices ever known for Morgan county land and his discretion was justified by later events.

With passing years Mr. Conklin sold some of his farms and bought others, although he was not engaging in real must be followed, that the land must not be robbed and that fertility must be kept up.

Mr. Conklin made no prophesies about what the future holds for agriculture. In fact, when asked for an opinion about what he thought along these lines Mr. Conklin invariably replied with the greatest conservatism: "I do not konw."

"Money is cheap," said Mr. Conklin.
"There are more dollars now than ever before and the purchasing price is greater. So it is not surprising that farm valuations have decreased in a rapid way. I buy farms for investment because I know the money will be safe there for myself or those who hold my property after me, whether or not the market values change the land will still be there and the value returns will probably be very much the same from

Oscar F. Conklin

estate particularly as a speculative proposition. He found sometimes that changes were desirable and in such instances he has usually sold small farms in order to buy larger acreages of land in one tract.

So throughout the thirty-four years of his residence Mr. Conklin continued to be a land buyer and seemingly always in the market for a good farm. A number of the Conklin farms are really the property of Mr. Conklin's brother, living in Grand Rapids.

There is no farm owner in this country who has a better or more accurate knowledge of what is being done on the farms under his supervision, or the manner in which is is being done. He knew farming "like a book" and the men who rented from him understood that the right methods of agriculture

year to year—that is, relatively speaking. The price of the land may not be so high, the price of the products may not be so high, but in their relation to other values the farm returns will probably be just as satisfactory as they are now."

Mr. Conklin attributed his good health to the fact that he kept busy and further that he took good care of himself in the matter of diet and sleep. Following this theory, no man ever made anything in the long run by cutting his hours of sleep, and for good health real attention to the diet is essential. To men who feel old at 55 or 60 years and think they are about through business affairs, certainly Mr. Conklin was an inspiration. He was thoroughly interested in business matters, was posted on those

things to which he had given attention and his judgment was sound and worth while. It was a wonderful thing to know that a man can so preserve his faculties as to be in virile strength of mind and body after ninety-six years have passed.

In this connection it is interesting to note that Mr. Conklin's land experiences began long before he came to Jacksonvlile. In Grand Rapids he engaged for many years in the real estate business with his brother and very frequently served as an inspector of land for an insurance company doing a large business in making loans.

Busy Times at Toledo and Cleveland

Detroit, June 5—I took a day off Decoration day and went to Toledo and Cleveland. Toledo is waking up and going to work. People were all out of hiding and recreationing fine. Toledo beer is flowing easily and in a dignified family manner and most of the money stays home, although Chicago gets some of it. I don't think they sell in the churches yet, but I never before saw so many places to buy beer if you want any. Small money is circulating good, but the banks are just as short as ever. Maybe it is a good thing the people can deal with each other and pay cash. On the way to Cleveland I was

on the way to Cleveland I was watching the thousands of sidings into factories which you have to cross. You ought to see the rusty rails. I guess the truckers who deliver from factory to the door of the customers get all the business. Why don't the railway officials quit sobbing, save the lobbying money, quit asking Uncle Sam for a hand out, pare their branches and buy out these truckers or start new ones, take the freight and bus traffic on a fast right of way which they already own and deliver passenger and freight from starting point to the door at destination? I want to talk this over some time when you get time. There is more traffic at midnight in Cleveland than there is at noon in plenty of the big cities and gasoline is 16 and 18 cents per gallon, while in Detroit you can get eight gallons for a dollar. Must be something is doing in Cleveland else how and where do they get the money to speed in flocks through their separation of grades at forty miles an hour with safety? I am going to find out in daylight, I want to see how many people are flying around at 16 cents per gallon in the day time. Maybe Cleveland has some secret we don't know about. All those night riders would have been in bed, in Detroit, or under it.

Spring means something to car owners, too, who will be getting out of doors more than during the Winter. One convenience available to the 1933 car owner, especially handy when the skies open for April showers or thunder storms of later Summer, is an automatic garage door opener operated from the instrument board of the car. As he comes near the garage, the driver pulls a knob, a radio signal is flashed, and the door opens. Each car has a different code signal, so that you can't get in where you don't belong. Garage or porch lights may be turned on in the same way.

The whole world is learning that treaties, constitutions, ordinances and bonds are good only to the extent that they are made coincident with basic human relationships which have the approval of that sensitive, quick acting and dominant power, the public opinion of the world. Owen D. Young.

The idea of buying has been sold.

MOVEMENTS OF MERCHANTS

Center Line—The Walker Brewing Co. has increased its capital stock from \$5,000 to \$100,000.

Brohman—C. R. Hamel has purchased the Fred Stone stock of merchandise and taken possession.

Detroit—Jacob Mazer Sons Cigar Co., 5031 Grandy ave., has changed its name to the J. Mazer Sons Cigar Co.

Grand Rapids—N. and R. Vanderheide have opened a new Red and White store at 957 West Leonard street.

Cadillac—William Faunce. Jr., has opened an ice cream cone shop on Harris street in the J. C. Penney Co. building.

Bay City—The Bay City Storage Co. has been organized with a capital stock of \$1,500, all subscribed and \$1,000 paid in.

Detroit—The Stocker Jewelry Co., 4854 Michigan avenue, has been organized with a capital stock of \$2,000, all subscribed and paid in.

Lansing—The Hayes Electric Manufacturing Co. has been organized to make electric eye control devices, with a capital stock of \$75,000.

Detroit—Yockey's Auction House, Inc., dealers in furniture at 4304 14th street, has changed its name to Yockey Bros. Auction House, Inc.

Lowell—The General Bean Co. has been organized to buy, sell and sort beans, with a capital stock of \$25,000, \$5,000 being subscribed and paid in.

St. Joseph—Rimes & Hildenbrand, Inc., dealer in dry goods and ready to wear apparel for women, has decreased its capital stock from \$80,000 to \$40,000.

Detroit—The A. Leo Kent Co., 4015 West Vernor Highway, undertaker, has been incorporated with a capital stock of \$2,000, all subscribed and paid in.

Detroit—Kenney's Inc., 79 Monroe street, retail dealer in clothing, has been incorporated with a capital stock of \$10,000, \$1,000 being subscribed and paid in.

Detroit—The B. Gainsburg Co. has been organized to conduct an optical and optomatic business with a capital stock of \$5,000, all subscribed and paid in.

Detroit—Commonwealth Tool Co., 5930 Commonwealth avenue, has increased its capital from \$25,000 to \$25,000 and 250 shares of no par value at \$100 a share.

Detroit—The Uller Rosedale Co., 1337 Division street, has been incorporated to deal in merchandise with a capital stock of \$7,000, all subscribed and paid in.

Harbor Springs—The Ramona Park Casino and grounds have been sold to A. Ackerman, of Detroit and Gerald J. Hayes, of Toledo, Ohio, who will open it June 15.

Ypsilanti—The Huron Coal & Coke Co., 628 North Huron street, has been organized with a capital stock of 100 shares at \$50 a share, \$5,000 being subscribed and paid in.

Detroit—The Ess-Ar Drug Co., 2379 First Nat'l Bank Bldg., has been incorporated with a captal stock of 500 shares at \$10 a share, \$5,000 being subscribed and paid in. Detroit—Furniture Fair, Inc., 5943 Second Blvd., furniture, mats and rugs, has been incorporated with a capital stock of \$10,000, \$5,000 of which has been subscribed and paid in.

Lowell—Hammerslag & Tinkham, Inc., has been organized for the brokering and handling of beans with a capital stock of \$10,000, \$4,000 of which has been subscribed and \$2,500 paid in.

Lansing—The removal of Howland-Doyle, Inc., successor to the Cady Candy Co., from its location on Ottawa street and Grand avenue, to 720 East Shiawassee street has been completed.

Grand Rapids—A. E. McGraw, Inc., tires and auto accessories, has merged its business into a stock company under the same style with a capital stock of \$10,000, all subscribed and \$3,500 paid in.

Lansing—The Chocolate Shop, 111 North Washington avenue, featuring toasted sandwiches, fountain service and homemade candies, has held its formal opening and is doing a good business.

Pontiac—The Schulte-Keuler Products, Inc., 38 West Lawrence street, has been organized to deal in beer and wine with a capital stock of \$10,000, \$3,000 of which has been subscribed and paid in.

Saginaw—The Charles H. Kretschner Grocery Co., 123 South Jefferson has merged its business into a stock company under the same style with a capital stock of \$25,000, \$10,000 being subscribed and paid in.

Lansing—The Roy D. Beard Cut Stone Co., has been organized to process and deal in stone also building material with a capital stock of 1,000 shares at \$15 a share, \$15,000 being subscribed and paid in.

Muskegon—The Kammen Fireproof Storage Co., 884 Terrace street, has been incorporated with a capital stock of \$50,000 common, \$50,000 preferred and 2,000 shares at \$1 a share, \$30,100 being subscribed and paid in.

Keego Harbor—The Dickie Lumber & Coal Co., Inc., has merged its lumber, millwork, hardware and fuel business into a stock company under the same style with a capital stock of \$3,000, all subscribed and paid in.

Detroit—The Soberman & Milgrom Co., dealer in paints, varnish, wall-paper, etc., 8675 12th street, has merged the business into a stock company under the same style with a capital stock of \$25,000, all subscribed and paid in.

Detroit—Harry Singer, 10611 Mack avenue, dealer in men's furnishings and dry goods, has merged the business into a stock company under the style of the Singer Department Store, Inc., with a capital stock of \$2,500, all subscribed and paid in.

Munising—Al. G. Schneider, who conducted a bakery at Onaway for three years, has leased the ground floor of the Columbia building, East Superior street and is installing equipment and fixtures preparatory to opening a modern bakery.

Pontiac—Roy MacKenzie, dealer in drugs, cigars, confectionery, etc., 37 South Saginaw street, has merged the business into a stock company under the style of Mack's Pharmacy, Inc., with a capital stock of \$10,000, all subscribed and \$3,500 paid in.

Lowell—Charles W. Cook, who has conducted a plumbing business here for several years, and A. Armstrong, for a number of years superintendent of the Lowell Sprayer Co., have engaged in the hardware business under the style of the Price-Rite Hardware.

Detroit—Tuxedo Shoes, Inc., owner of a store at 7312 West Grand River avenue, has been bought by Harry L. Shaberman from N. S. Shapiro, former proprietor. Shaberman is taking over direct management of the store, while Herbert Horowitz, former manager, remains with the company.

Birmingham—Vern L. Ward, dealer in groceries and meats, at 1056 South Woodward avenue, has merged the business into a stock company under the style of Ward Grocery, Inc., with a capital stock of 100 shares no par value, (book value \$20 a share) \$2,000 being subscribed and paid in.

Detroit—Alfred R. Boerner. shoe merchant at 5626 West Fort street for 22 years, died recently following a long illness. He was a native of Detroit. He was a member of Findlater Lodge, F. and A. M., and the southwestern Kiwanis Club. Mr. Boerner is survived by his widow, Mrs. May Boerner, and one daughter and a son.

Bay City—Bay City is to get a new industry as the result of the organization of the K-B Chocolate Co., which will manufacture and pack chocolate and cocoa products. Herman H. Koffman, president of the new concern, announces that 10,000 square feet will be added to buildings now occupied by the K-B Malt Co. and the Bay City Milling Co. to provide sufficient space for the new organization, which hereafter will market the products of the two above concerns. The construction work and the installation of new equipment will cost about \$75,000.

Manufacturing Matters

Iron Mountain—The Upper Michigan Brewing Co. has been organized to manufacture beverages with a capital stock of \$50,000, all subscribed and \$30,000 paid in.

Detroit—The Von Brewing Co., 1800 East Forest avenue, has been organized to manufacture and sell beverages with a capital stock of \$350,000, \$145,000 being subscribed and paid in.

Flint—Sun-Lit Bakeries, Inc., 3423 South Saginaw street, has been organized to manufacture and deal in baked goods with a capital stock of \$15,000, \$6,000 being subscribed and paid in.

Bad Axe—The Thumb Bottling Co. has been organized to manufacture ice cream and bottle soft drinks with a capital stock of 5,000 shares at \$1 a share, \$5,000 being subscribed and paid in.

Detroit—Big Boy Beverage, Inc., 5901 Grady avenue, manufacturer of soft drinks, has merged the business into a stock company under the same style with a capital stock of \$5,000, all subscribed and paid in.

Sebewaing—The Sebewaing Brewing Co., has been organzed to manufacture distribute ad warehouse beverages with a capital stock of \$150,000,

of which amount \$21,275 has been subscribed and \$2,000 paid in.

Detroit—The Grown-Craft Corporation, 12115 Wilshire avenue, has been organized to manufacture and sell aerial propellers, with a capital stock of 2,500 shares at \$10 a share, \$10,000 being subscribed and paid in.

Detroit—The Colin B. Kennedy Co., West Grand Blvd., at Fort street, has been organized to manufacture and sell radio and similar apparatus with a capital stock of 50,000 shares no par value. \$50,000 being subscribed and paid in.

Bay City—The National Electric Welding Machines Co., 1846 North Trumbull street, has been organized to manufacture welding machines and castings with a capital stock of \$60,000 preferred and 1,200 shares at \$1 a share, \$25,010 being subscribed and paid in.

A Business Man's Philosophy

Not one person in ten thousand understands the money question. This is is not a joke, I am serious.

"The way to think of the price of money" is to read a price list from right to left instead of from left to right," says John Strachey, the English writer. "Then we realize that it is just as true to say that you can buy a certain amount of money with a certain amount of goods, as vice versa. All that is necessary is to think of goods buying money instead of money buying goods."

Theoretically, a dollar is something as fixed as a yardstick. Imagine a cotton mill that contracted in 1929 to deliver 10,000 yards of cloth daily for five years at five cents a yard. In 1929 a yard was thirty-six inches long. But suppose that the yard was variable, and in 1933 a yard was twenty-four inches. The cotton mill could still hold the buyer to his contract, compelling him to pay five cents for two-thirds as much cloth.

Yards, quarts and pounds are fixed units. But the dollar is as variable as the weather. To get a dollar to-day you may have to deliver more than twice as many pounds or bushels of any commodity as was necessary in 1929.

The person who contracted in the 1920's to deliver dollars in the 1930's is unfortunate. The yardstick by which his debt is measured has stretched until it is almost twice as long. To buy dollars he must, if he is in the restaurant business, or any other business, work twice as hard.

The struggle to buy dollars to pay debts is driving men to suicide. The variable dollar is a menace to civilization.

Kapok is now available in sheet form, backed on one side by a thin paper membrane or with a tough paper liner added on the other. Applications include temperature and sound insulation in planes and cars, outdoor apparel, insulation and gloves for handling solid carbon dioxide.

Novel effects are obtained in the home, display windows, theater scenery, etc., with a new fluorescent paint which glows and changes color under ultra-violet light. The paint contains no radium or other dangerous substance

Essential Features of the Grocery Staples

Sugar — Local jobbers hold cane graulated at 5c and beet granulated at 4.80c; a further advance is expected hourly.

Canned Fruits-Tentative prices of wide difference have been named on new pack Royal Anne cherries from California and the Northwest. Some of the prices are greeted with considerable doubt in the trade, in view of the fact that packers were supposed to have reached an agreement on fresh cherry prices to growers of 4c per lb. Low prices have also been heard from the Northwest on cherries. As a result of the situation, distributors here seem inclined to let the packers iron out the problem of price and some have expressed the opinion that the low prices were for purposes of effect on the industry. Starting to-day. Hawaiian pineapple will be seld for advances of 5c per dozen on the popular sized tins and 25c per dozen on fancy crushed in juice for pie bakers. Florida grape fruit is supposed to advance another 5c per dozen on Saturday, June 10. Spot California fruits are firm, but unchanged, while new pack prices have not been made to any considerable extent yet. Nothing definite has come out as yet on new pack apricots. On the basis of the present tendency of raw stock prices, it would appear that apricots, peaches, pears and, in fact, the full line would be quoted higher: but there is little disposition to make guesses just now.

Vegetables - Southern Canned canned vegetables are doing very well. Stringless beans are closely sold up, particularly No. 10s. No. 2 tins are firm. The new pea pack is proving a disappointment in some parts of the Peninsula, and some authorities estimate a 65 per cent pack. Heavy rains, with some aphis infestation has cut down the yield. Southern spinach has been quite active, with unsold stocks now relatively light, and raw stock consderably higher. No. 21/2s are up to \$1.05. Reports reaching here from other points in the country indicate large scale buying for future requirements in recent weeks.

Canned Fish—The Columbia River fishermen's strike continues in the lower part of the river, while high water has stopped activities in the upper stretch of the river, which means that the entire fancy pack of chinook salmon will probably be lost. This will throw the burden on Puget Sound fancy sockeye salmon, and as it happened to the cycle year on the sound, the sockeye packers are getting a big break.

Canned Milk—Advertised brands of evaporated milk are expected to be raised at least 15c a case when producers are ready to quote.

Dried Fruits — Dried fruit prices were steady and unchanged during the week, except for higher price ideas on new crop dried peaches again. These succeeding advances in prices are due in large measure to the pressure being brought upon growers to hold their new crop fruit at higher prices. As to peaches this market takes only a relatively small amount but the higher trend illustrates the way the wind is blowing. Growers in all parts of the

country are being made aware of the Administration's determination to lift commodity prices for the benefit of the farmer and the farmers are out to do the initial lifting. The dried fruit market here is devoid of any features. This season of the year is one of dullness, with distributors not anxious to carry stocks through the warm summer weather. Therefore, a rather narrow trading market is looked for on spot stocks. The price structure continues quite firm, however, and fruits are in very good shape in California, both as regards old pack and new crop prospects.

Nuts—The shelled nut market is somewhat more active than last week. Stocks on the spot are in light supply and present spot prices well below replacement costs, but distributors and manufacturers are not paying particular attention to these conditions. Holders of French walnuts, Turkish filberts and Spanish almonds are rejecting all counter bids below their prevailing price ideas, feeling that they will be alle to get better prices in the fall. New crops abroad are reported as short.

Olives—No particular changes show on the olive market during the past week. Prices are held at the levels they advanced to recently. Demand has been a bit less active. The bad weather over the holidays hurt business. Consumer interest was confined to spot needs, there being little desire to buy forward.

Pickles—Conditions are the same as last week in the pickle market. There is a fairly steady demand. Supplies of brine stock have been worked low and offerings are at firm prices. Dills are off the market. Sweets and pickles in glass going at a fair pace. Prices show no changes, but have a firm undertone.

Rice—The rice market holds firm in the South, with eyes centered on Washington where a conference is planned with a view to getting rice growers to share in the benefits of the new Federal agricultural act. Rough prices are holding steady and mill stocks are in good technical position. Demand for milled rice at the present time is routine, but is expected to advance a little later.

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, 60c per dozen.

Bananas-5 @ 5½c per 1b.

Beets-New, 50c per doz. bunches. Butter-The market is 1/2c higher than a week ago. Jobbers now hold plain wrapped prints at 22c and tub butter at 21c. The extremely hot weather at present is not really favorable for butter production, but late reports indicate cooler temperatures and more butter is to be expected. The supply of raw materials is somewhat larger this year, many dealers attributing the increased supply of milk and cream to a decreased consumption because of beer. Then, too, prices on butter fat comparatively are attractive and farmers are to be expected to take advantage of the quick cash involved. Consequently the situation for the near

future, so far as supply is concerned is not entirely satisfactory. However, with ever so many speculators of the opinion that commodity markets are bound to advance, the supply of butter during June is not expected to exert great influence. Dealers refuse to recognize the fact that egg values shot upward during the season of plenty and immediately following slumped sharply.

Cabbage — New from Texas, \$2.50 per 65 lb. crate.

Carrots—California, 80c per dozen bunches and \$4 per crate.

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

Celery — Florida commands 50c per bunch and \$4 per crate; California, \$7 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 statons:

C. H. Pea from farmer_____\$1.80 Light Red Kidney from farmer__ 2.65 Dark Red Kidney from farmer— 2.40

Eggs-Jobbers pay 6c per lb. for heavy white eggs and 51/2c for mixed current receipts. They hold candled hen's eggs at 11c per doz., pullets at 9c and X seconds at 10c. The spot market on eggs exhibits a steadier tone. Recent serious accumulations are well depleted and fresh receipts are lighter compared with earlier days of the month. Reports from the country indicate lighter collections and with prices at low levels for the season, operators act in a manner which strongly suggests the belief in trade improvement. The storage statistical position is now believed discounted and many dealers appreciate the market situation because of recent price reactions. Sentiment appears improved and while prices are not expected to move rapidly upward, there is reason to believe in steady betterment at least until factors other than those apparent at the moment come to hand.

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	1, 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\$3.00
Imperial Valley, 4s and 5s, crate_ 3.25
Hot house, 10 lb. basket50
Lemons—The price is as follows:
360 Sunkiet \$8.00

300 Sunkist		
300 Sunkist		8.00
360 Red Ball		6.00
300 Red Ball		6.00
Mushrooms-28c	per one	1b. carton.
Oranges-Fancy	Sunkist	California
Valencias are now	sold as	follows:

126	 \$4.00
176	 4.00
200	 4.00

216		4.00
288 -		4.00
324 -		4.00
Red	Ball, 50c per box less.	

Onions—Texas Bermudas, \$1.75 per bag for yellow and \$2 for white.

Pineapple—Cuban are now in market, selling at \$3.50 for 18s and 24s and \$3.25 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 ollows:

Heavy fowls	9c
Light fowls	
Ducks	8c
Turkeys	11c
Geese	7c
D 1' 1 12 1 1 1	

Radishes—12c per doz. bunches hot house.

Spinach—16c per bushel for home grown.

Strawberries—Home grown is now in command of the market on the basis of \$1 @ \$1.50 per 16 qt. crate.

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 — 7@8c
Good — 5@6c

Thirty-One New Readers of the Tradesman

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

Wm. H. Smith, Jackson R. K. Gunther, East Jordan I. G. Fookes & Co., Vestaburg Levi Blough, Vestaburg Hilsinger Merc. Co., Elwell John E. Townsend, Alma J. A. Bartley, Alma Walker's Elec. Shop, Alma R. R. Burgers, Alma H. N. Stoddard, Alma Carl & Pearson, Alma Niles & Son, Alma Mrs. Wilson Dolloff, Alma Clyde O. Decker, Alma John C. Kemmis, Alma M. A. Dolbur, St. Louis Wayland R. Smith, St. Louis W. R. Brewer, St. Louis J. F. Malloy, Grand Rapids Claud Plant, Portland Lou M. Richards, Portland W. J. Ayers, Ithaca E. J. Alverson, Ithaca S. Hoxie, Elwell M. Slingoff, Elwell Rufus Boer, Grand Rapids H. Hintze, Stanwood Matt Patterson, Big Rapids Gust Pergantis, Big Rapids R. Chamberlain, Big Rapids Wm. Krupp, Big Rapids

Voluntary chains (groups of independent dealers banded together for purposes of group buying and merchandising), long active in the grocery field, are being extended into new fields. Now there is a voluntary in the drug trade, another in the automobile accessories field, a third in the confectionary field. A voluntary in the furniture field is being organized, one is projected among department stores, and another among supermarkets.

MUTUAL FIRE INSURANCE

"What Happened at Parkersville"

What happened at Parkersville? Some time ago a manufacturer of fire fighting equipment published a little booklet entitled, "What Happened at Parkersville." The message the booklet carried is one that can bear repetition.

Parkersville was a pleasant little city, precisely like ten thousand other communities of the kind in the country. It was reasonably prosperous and it had great hopes for the future. It had had its share of fires, but none had been of any great importance.

Then, one windy day, a garage caught fire. The wind quickened, and the fire spread to the grocery, to the ice cream parlor, to the hotel. Water pressure was low, fire apparatus was old and comparatively inefficient, firemen lacked experience.

It was not long before all that was left of Parkersville was long blocks of ruined buildings, crumbled office buildings, destroyed homes and businesses. Worst of all, lives had been lost. Parkersville had suffered a blow from which it might never recover.

Anyone who has personal knowledge of those fires which have stopped progress in whole cities doesn't need "selling" on the merits of fire prevention and fire control. To the rest of us, the message has to be brought home, as best it can. Every citizen should do his bit in eliminating fire hazards on his property, and every citizen should likewise make it his business to raise the level of the local fire department -demand standard fire apparatus, good water and alarm facilities, a scientifically trained, well disciplined personnel. If those things aren't done, your town may be "the next Parkersville."

Moral Hazard

"Moral Hazard" is a term that floats constantly through the fire insurance business. Certain risks are declined because of moral hazard, others accepted because of the absence of that intangible element. It is a very important factor in underwriting; yet to define "moral hazard" is no simple matter. It refers to all the facts surrounding a given risk—character, financial condition, history, habits. Does the owner possess the incentive to preserve his property; would he weaken under a strain—these are some of the questions that must be answered.

Moral Hazard does not have reference alone to arson; carelessness and indifference play their part. A man may be as honest as the one Diogenes d'dn't find, and yet carry the odor of moral hazard because of his lack of attention to his property and his busi ness. Truth to tell, it is this man who is chiefly responsible for the heavy fire loss of the country, because, after all, native honesty is present in rather large quantities, and the general run of men do not deliberately fire their buildings; but property that is neglected is quite likely to burn. Consequently, it is difficult at times to determine just where neglect leaves off and dishonesty begins; and for that reason many careless fires are often classed as dishonest ones. A fire that breaks out at 2 a. m. always looks suspicious, no matter how it started.

So then, it is well to remember that "Moral Hazard" takes in the careless man as well as the dishonest one.

Losses on Churches

An analysis made by the Chief Inspector of the Metropolitan department of the Continental and the Fidelity Phoenix reveals that places of worship throughout the United States are destroyed by fire on an average of five a day, entailing a property loss, in the course of a year approximately \$3,956,000. This is surprising in a class of risk in which there is an entire absence of moral hazard.

The aggregate value of the burned structures was close to \$64,000,000, with insurance of about 76 per cent.

Twenty-five per cent of the fires resulted from ligibling, 'tho the consequent loss was less than 7% of the whole.

The greatest amount of danger from any single cause was traceable to defective heating apparatus. 11 Per cent. of the fires were from such origin and the resultant loss was over 20 per cent. Also, that a number of fires in churches start in or near hot-air heating ducts and registers, where they pass through or open into hollow wall and floor spaces, apparently due to the ignition of sweepings.

Small Fires Out of Control

What is done in the first five minutes after a blaze is discovered is often the element that determines the final consequences of the fire. The majority of fires, when first discovered, have not gained sufficient headway to be a really serious menace to the building or area threatened, but within five minutes a small blaze may spread to such proportions as to render control and effective fire-fighting difficult, if not impossible.

Everyone who has had experience in adjusting fire losses can recall dozens of cases where a very serious loss could have been avoided if proper action had been promptly taken. How many lives and how many millions of dollars could have been saved if the right thing had been done at the right time?

Unfortunately, but quite naturally, most people become highly excited when a fire is discovered. All sense of judgment disappears, the wrong thing is done, and when the firemen arrive it is often too late to do more than concentrate on saving the surrounding buildings.

A new cash department store in Columbus, Ohio, has its entire street floor occupied by a popular-priced food market and carries complete department-store lines on three upper floors and in the basement Established some six months ago, this store turned low prices into an asset, obtaining leases, construction, equipment and stocks at depression prices. Four months after opening it announced an expansion program which included opening of another floor and addition of new departments. Store hours are 8:15 a. m. to 6:00 p. m.

Really big men are really worth big



For more than a quarter of a century the Federal Mutuals have been gaining new policyholders through actual demonstration of Safety, Service and Savings. Today, as always before, the companies are in a sound financial condition. Nation-wide service is given through experienced and efficient salaried representatives working out of strategically located department offices. These offices are manned by a capable personnel. Year after year since organization, policyholders have been able to depend on a substantial saving. The amount returned totals 45 million dollars. The Federal organization is large enough to give you the maximum in safety and service, yet not so large that it loses sight of the individual requirements of policyholders.

Federal Hardware & Implement Mutuals

Retail Hardware Mutual Fire Ins. Co.
Minneapolis, Minnesota
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



HEKMAN QUALITY HAS BUILT HEKMAN POPULARITY



Western Michigan housewives have learned from experience that HEKMAN Cookies and Crackers are uniformly delicious and fresh. For many years they have bought HEKMAN baked goods by name.

This long-established reputation of the HEK-MAN organization as bakers of quality products is of more than passing interest to every food merchant who realizes the advantages of handling a line of cookies and crackers on which the public is pre-sold. Your sales volume is greater, your profits more substantial and dependable when you concentrate on the HEKMAN line.

What's more only Western Michigan labor is employed in making and baking HEKMAN cookies and crackers. That's of direct personal interest to every independent merchant who appreciates the importance of boosting the circulation of Western Michigan dollars in Western Michigan.

Turn the popularity of the HEKMAN line into your own greater profit opportunity. Scores of Western Michigan merchants are doing so with gratifying results.

HEKMAN BISCUIT CO.

GRAND RAPIDS, MICHIGAN



No. 133

RETAILERS TO DRAW CODE

After a delay not readily explained, the organized retail interests of the country at their meeting last week in Chicago finally discerned their stake in the national recovery proposals and decided to draw up a code of practice in conformity with the new program. It has been emphasized here many times that the distribution group might, with profit to themselves and the country, have been more concerned than they have with the basic problem of purchasing power and actively assert themselves toward improving it.

Directors of the National Retail Dry Goods Association have now turned their organization in that direction. Thorough study will be given to a code of retail practices with respect to the relationship of retailers toward employes, sources of supply, the public and competing factors. It is worth noting that among the principles which Lew Hahn, president of the association, offered was one which would prohibit merchandise made by convicts and sweatshop labor.

At the same sessions Harry W. Schachter, of Louisville, called for the establishment of local, state and national boards for retail co-operation to work along the lines which have already proved so profitable in his own city and which have been described on this page. Such boards, he pointed out, would deal with licensing retailers, offsetting ruinous competition, supervising advertising and with working conditions and wages.

Radical but effective moves in the retail field now seem assured. It would be well, in the meantime, for the retailers to suggest a representative from each merchandise line to "sit in" on all conferences which manufacturing groups have with the government under the regulations now proposed.

SEASONAL LIMITS PASSED

Carrying well beyond the usual seasonal limits, industrial expansion goes on apace. Some slackening in automobile production has finally been noted, but to counterbalance this railroad orders for steel have now appeared Building construction is about the only important laggard in the upward and onward procession.

Credit expansion by the Federal Reserve System and the decision to nullify all gold payments have apparently injected further energy into the speculative markets. With conditions much more fayorable than they were on former occasions, it is generally believed that the credit pumping process this time should prove effective.

For the tenth week in succession the weekly business index has advanced. Only the automobile series is lower, but the industry expects output this month to hold close to the May figures. The rise in electric power production was pronounced in the important area of New England, Cotton forwardings resumed their advance.

In building activity there was some gain last month over the April figures, but contract awards for the first nineteen days were 48 per cent below the May, 1932, daily average. Term investments do not look attractive in the present circumstances.

Just how much longer the figures on industrial operations will keep mounting is almost any one's guess. A good deal of momentum has already been acquired, but in addition to the usual Summer slackening there may come some slowing down while the World Economic Conference is in session.

PRICES AND EXPORTS

While export interests have expressed no little concern over what a sharp price rise in this country may cost them in foreign sales, there is reason to believe that developments might easily change their forebodings. The price rise in the beginning might cause them difficulties, without doubt, but gradually this advantage should be checked and values start downward.

This prospect is based on the new alignment of industry which appears to be taking shape. Should a better adjustment of wages and profits be effected, the domestic market would most certainly expand, and to surprising size. Profits would be smaller per unit but much larger volume would bring down costs to an astonishing degree, as wartime experience amply demonstrated. Prices would fall and the market expand still further.

Mass production might then really attain its stride. What now appear to be inordinately high costs for selling to export markets should contract to competing levels with almost any in the world. The victories of the automobile manufacturers ought to be repeated in many other lines.

However, another line of thought suggests that a real expansion of the home market may divert export activity to domestic sources of business, leaving the foreign field to those specialties which have always sold despite the most adverse conditions. Such a diversion of sales has usually taken place in our more prosperous periods.

OPPOSE RECOVERY ACT

Opposition to the National Recovery Act has finally developed and along the expected and traditional lines. In essence, the small but powerful group of manufacturers who have set their faces against some of the provisions of this proposed legislation want all the benefits but refuse to concede advantages to the workers,

This is the old story, of course, and it is not likely that such interests will learn any other course of action. They can figure out that all workers together comprise the mass consuming power and the mass market, but they want others to introduce the fair working schedules and fair wages which make that market good.

Evidently, the serious state of the country, with many millions still without work and the grave risks that are faced by another winter of widespread unemployment, means nothing to this small group. The current upturn has given them courage to stand out along the old defenses, but there is every reason to believe that they are exceedingly ill informed concerning the temper of the country.

As it is, the rise in wage payments from the depression lows is well behind the jump in prices. Should the present plans of industrial groups materialize the gap will become even

wider, and it should not be long before a critical point is reached. Higher prices may prime the industrial machine, but they cannot keep it working if purchasing power falls too far to the rear

SAVING CHILDREN'S EYES

Twenty-five years ago 26.5 per cent. of the pupils entering schools for the blind owed their misfortune to what was called "babies' sore eyes." Seven years later this percentage had been cut to 15.1. Now it is 7. Such is one of the triumphs upon which the National Society for the Prevention of Blindness is to be congratulated as it celebrates the completion of its first quarter-century. Another important activity initiated by the society is that of sightsaving classes for school children with partial vision. Provided with books printed in large type, with good lighting and specially trained teachers, these handicapped boys and girls have the opportunity of acquiring an education and of receiving guidance in choosing and preparing for a vocation, while the evesight they have is conserved. Despite the depression, fifteen sight-saving classes were started last year, but there are still 45,000 children in this country with vision so seriously defective that they cannot be taught in the regular classes and ought to be in sight-saving groups. The discovery that much blindness is preventable was a new thing under the sun twenty-five years ago. Today there are thousands of men, women and children whose sight has been saved in consequence of the application of this knowledge. The work of the National Society for the Prevention of Blindness is one of the most inspiring of crusades.

DRY GOODS CONDITIONS

Allowing for the holiday and some unseasonal weather, retail trade was well maintained last week. Summer apparel, shoes and accessories and Summer home-furnishing specialties were the most active lines. Men's wear business improved.

For the month just closed there is little reason to change earlier estimates that sales ran only 2 or 3 per cent. behind the total for the same month last year. It is understood that the leading stores ran ahead of last year's figures.

Promotions of staples which the public is urged to buy before prices become higher have been quite successful, according to reports. Retailers are using restraint in such appeals, however, and have already covered themselves for about one-third of their Fall needs at the recent low levels. This means that on staple lines price advances need not be abrupt for some three or four months, although there will doubtless be an averaging up of values, depending upon continued good consumer response.

In the wholesale merchandise markets during the week there was a fair amount of business received, considering the time of the year. Re-orders were placed on cotton apparel and Summer sportswear. Manufacturers are now inclined toward an earlier start on Fall operations, hoping in this way to avoid further price advances.

SHIPPING ICE TO INDIA

The Tradesman recently told of the sailing of the ship Tuscany from Boston, one hundred years ago, with a cargo of ice destined for Calcutta. "If this cargo should arrive safe in India's sultry climate," was the comment, "it would doubtless command an enormous price." As a matter of fact the Tuscany did reach Calcutta with its unusual cargo still intact and it commanded an enormous price. Furthermore, this daring experiment on the part of Boston's ship owners inaugurated a highly profitable ice trade between Massachusetts and India, Many ships sailing for the Far East loaded their lower holds with ice carefully packed in tanbark, and to the Englishmen living in India's sultry climate it proved a godsend. The task of teaching the natives the uses of ice was more difficult. The first attempts to do so were disastrous when purchasers proudly taking home this strange. cold commodity found it slowly disappearing beneath the hot glare of the Indian sun. The Boston merchants were faced with indignant demands for money back and had to do a great deal of explaining before the Indians were taught to understand just what ice was. It is a story which aptly illustrates Yankee enterprise in the development of our foreign trade a century ago.

ONLY A DOG

In the report of interminable debates printed in the Congressional Record there occasionally appears something of human interest. This occurred again the other day when Senator Schall of Minnesota paid tribute to the police dog which had guided him in his blindness about the streets of Washington. The dog died of grief in March when Mr. Schall went to the funeral of Senator Walsh, leaving his four-footed guide behind. He was gone five days, during which the dog ate nothing and mourned for his master and died a few days later. Mr. Schall received many letters of sympathy. As an answer to all of them he had printed in the Record the reply which he had sent to a dog owner in Minneapolis in which he describes the loyalty and affection and trustworthiness of the dead animal. It is a moving letter worthy of a place in any anthology of literature about man's most faithful animal friend.

Typical of this nation's ready acceptance of mechanical conveniences is the universal use of the telephone, set forth in figures which show that 56 per cent. of all the world's telephone numbers are listed in the United States. The number of phones per capita, or "telephone density," of this country is eight times that of Europe. Canada comes second in this respect and Denmark third. The usefulness of the telephone increases according to the number of telephones in use. It would be small advantage to possess one if there were nobody to call by means of it. This is an enviable industry, therefore, which can offer better service as it comes closer to the saturation point. With 15.8 telephones to every 100 persons in the United States, the saturation point is still some distance away.

Safety lies in more selling.

OUT AROUND

Things Seen and Heard on a Week End Trip

We were so fortunate last week as to have three Out Around trips-Tuesday on U. S. 16 and U. S. 31, as far as Shelby; Thursday on U. S. 16 to Grand Haven and Saturday East on U. S. 16 to Portland and Wacousta, a town we had never visited before. On the first day out we were delighted to find that the swamp land between the two parallel lines of cement road between Muskegon and North Msukegon was being landscaped with a beautiful lagoon in the center. This improvement appealed to us so strongly that we undertook to learn who was responsible for such a praisworthy undertaking. We undertook to secure the information while dining at the Occidental Hotel in the evening, but Landlord Swett was nowhere in evidence. A letter of enquiry addressed to him later in the week elicited the

following very comprehensive reply: "In regard to the Causeway and Causeway Park will say that it developed as follows: In the first place, the road and bridge work are Federal aid projects. It was decided that it would be cheaper and more practical to put in two lanes for one way traffic than to build a wide road and maintain a detour during the construction. The state purchased the land between the two roads, intending to use the dirt as a fill for the road beds. When the contract was let for the building of the road, the contractor found it would be cheaper for him to build a temporary track to a sand hill and fill with the sand than to put in dredges and dredge the land between the roads for a fill. It then developed that there was a balance of \$28,000 in the old war chest fund. It was impossible to return this money to the subscribers of the fund, so it was decided to develop the land between the roads into a park as a memorial to our dead soldiers. The state donated the land for park purposes and the county highway commission donated \$25,000 in cash. This, with the \$28,000, made a total of \$53,-000 in cash with which to develop the park. The city of Muskegon had a large number of men on the welfare list during the past year whom they were compelled to support. Many of these men were put at work clearing the park space and getting it in shape. This work, of course, was donated by the city of Muskegon in order to keep the men at work. The contract for landscaping and also for the preparing of a monument which is now being constructed, and the dredging of the lagoons are being met with the \$53,-000 available. It seems it was a very wise move to make this development at this time, as it has given many of the welfare workers something to do in order to earn their support from the welfare department. Incidentally, when the work is completed, I think we will have a very beautiful entrance to our city from the North. I believe the facts which I have stated are correct. However, if you wish further detailed information I would suggest that you write Louis Lunsford, Manager Amazon Knitting Co., Muskegon, who has been chairman of the Chamber of Commerce Parks Committee and is steering this project through."

Making something out of nothing always appeals to me. Converting a repulsive looking — and sometimes ill smelling — swamp area into an artistic and attractive park is certainly a work to be highly commended. I take off my hat to all concerned in this remarkable improvement, which speaks much for the genius and vision of Muskegon people, whose ability to overcome difficult problems I have had occasion to commend many times during the past fifty years.

The scenic drive from Muskegon Lake to White Lake is more beautiful than ever this year. It was very well patronized on Memorial day.

The somewhat difficult-to-drive black pavement East of Whitehall is being replaced by cement. New cement pavement is also being laid between Whitehall and Montague until this improvement is completed. I would advise tourists and others who have occasion to travel between Muskegon and Whitehall to use the scenic highway or the "cut off" between U. S. 31 and the lower end of White Lake.

"How far is it to Shelby?" I enquire of a Whitehall friend. The reply was "only fifteen miles." As I had not seen the wonderful hills of Oceana county since last fall, I could not withstand the temptation to make the grade, knowing how attractive the hills are at this season of the year. In discussing this matter later in the week with William L. Berner, local manager for Lee & Cady, he said when he covered the towns along the Pentwater branch by team as a salesman many years ago he frequently detoured to the top of some of the hills and the views he obtained by so doing have been treasured in his memory ever since - that the scenic beauties to be obtained from the tops of the young mountains are well worth the trouble of making the ascent.

I do not recall that Oceana county has ever been very extravagant in the matter of road building — having never invested in the construction of freak roads, as Kent and some other counties have done — and it occurs to me that perhaps she will sometime consider the creation of a road system skirting some of these high hills, so that the vast expanse of orchards can be observed along the lines pursued by Grand Traverse county on the ridge road of Peninsular township.

I was told by an executive of the Oceana Canning Co., at Shelby, that the strawberry crop of the Oceana district this season will probably be the largest ever harvested.

The Peerless Glove Co., of Grand Haven, resumed operations at its factory Monday with a full force on orders sufficient to warrant a capacity output until Aug. 1.

I was sorry to be told at Portland Saturday that John A. McClelland,

who has conducted a general store for many years, has been confined to his home for about six weeks, was very low with heart trouble. Mr. McClelland has been a successful merchant, a good citizen and a much respected gentleman.

Frank S. Verbeck, who has conducted the hotel department of the Tradesman for many years, reached Grand Rapids from Los Angeles last Friday and accompanied us on our Saturday trip to Portland, where he renewed his acquaintance with the landlord of the Hotel Divine. He has almost completely recovered from his recent illness and expects to prolong his visit to Michigan friends until snow flies. He says there is a law in Calfornia prohibiting the entertainment of dogs in the sleeping rooms of hotels; that the hotel where he resides in Los Angeles recently paid a \$200 fine for one violation of the law. Many Michigan landlords have promised me they will use their influence to obtain the enactment of such a law in this state, but they have evidently forgotten their promises. Now that the hotel business is improving, perhaps the landlords will feel like elevating the standard of their hotels by resorting to a law enacted along the line of the California statute. It certainly is not conducive to the comfort of a hotel patron to find dog hair on the blanket of his bed A well-known medical authority says that it is impossible to keep flees out of a hotel which harbors dogs.

Wacousta, two miles North of U.S. 16 possesses two general stores and a grist mill. Allen Waldron has been engaged in business there about seven years. E. C. Merkle has conducted a store there about eighteen months, having previously been engaged in business at Maple Grove, Nashville and Ithaca. He inquired anxiously about Frad Beardsley, who has been incapacitated from road work for a half dozen years because of the ravages of rheumatism. Mr. Merkle spoke very beautifully of Mr. Beardsley, insisting that the latter would not sell him anything that was not very salable and that his advice was always along constructive lines. Mr. Beardsley always considered the best interest of his customer in his dealings. This is the reason why he has friends in every town he formerly visited as a traveling salesman. It must be a source of much satisfaction to him that his former customers all think of him kindly and recall his business methods with thank-

I learn that the beer business is helping some hotels greatly. The Columbia, at Kalamazoo, received \$200 from the handling of beer the first night it was placed on sale. The sales at the Hotel Divine at Portland, have averaged \$70 per day ever since the sale was made legal.

Merchants who are entitled to the \$12 reimbursement from the Government for the oleo tax they paid from July 1, 1929, to July 1, 1931, will receive only \$6 if they fail to have their claims approved before June 30. Blanks can still be obtained from the Trades-

man, whether the applicant is a subscriber or not. In making application non-subscribers are advised that their order for the paper, accompanied by an initial payment of \$3, will be appreciated

It gives me much pleasure to republish elsewhere in this week's paper a biography of Charles W. Garfield. printed by the Prairie Farmer of New York, forty-nine years ago. Mr. Garfield was then thirty-six years of age, and had already scored success in many different undertakings. Few people now living are aware that he had accomplished so much between 1848 and 1884. He had then to his credit as much as most men achieve in the course of a life time. From 1884 to 1933 — forty-nine years — his life has been replete with duties well done and leader of a high character such as few men can look back upon with pride and satisfaction. I very much doubt whether any man ever did more, in proportion to his opportunities, than the genial citizen whom every man in Grand Rapids would like to call friend.

In one of the stores I called on last week I found the owner very carelessly dressed. He wore no collar and his shirt was wide open at the top, with no under garment to cover his chest. If the merchant had been a meat cutter I could possibly excuse such lack of raiment, but for a man behind the grocery counter, waiting on many lady customers of apparently high rank, his appearance struck me as inexcusable. I could not help thinking he was treading on dangerous ground to wait on lady customers while clad so scantily, with an unshaved face and hair which did not look as though it had been touched by a comb or brush for a

When the elder Morgan was on the witness stand in Washington twenty-one years ago his demeanor was not unlike that which his son has been manifesting during the last three days of last week. I recall one day on which the testimony of Morgan created a favorable sentiment which did not, I think, die out during the remainder of his life. He was talking of the conditions under which a banking house such as his extended what the bankers like to call "accommodation" to individuals. The testimony ran as follows:

I have known a man come into my office, and I have given him a check for \$1,000,000, and I knew that he had not a cent in the world.

O. There were not many of them?

A. Yes, a good many.

Q. Commercial credits are based upon the possession of money or property?

A. No, sir; the first thing is character.

Q. Before money or property?

A. Before money or anything else.

Money cannot buy it.

Q. So that a man with character, without anything at all behind it, can get all the credit he wants and a man with the property cannot get it?

A. That is very often the case.

Q. But that is the rule of business?

(Continued on page 23)

FINANCIAL

HOW TO SPOT FAKE STOCKS

Eight Rules for Protection Against Bad Securities

At a recent hearing before the Senate Banking and Currency Committee in Washington, it was estimated that the American public has lost more than twenty-five billion dollars during the past ten years through investment in worthless or fraudulent securities. Such losses were placed at nearly two billion dollars per annum even before the depression, and more than \$500,000,000 a year in New York State alone.

The writer does not vouch for such figures, because they can be no more than a rough estmate, but he does not doubt them either. His primary interest, however, is not so much in stocks which were bought or sold in good faith and have since declined, due to poor judgment, as in the tremendous losses which can be traced to frankly fraudulent representation, solicitation and practice.

Even though the losses from such fraudulent security sales represent only a portion of the total figures quoted, they represent a large portion nevertheless. It is those fraudulent sales which must be considered more dangerous than the others. It is easy enough for the bona fide seller, originator or actual investor to make errors in judgment which may eventually result in loss to the security purchaser, but in such cases the investor at least has the comfort of knowing that he had a run for his money.

In the fraudulent security selling racket, however, the cards are stacked against the purchaser from the very start, and he has practically no chance for anything but total loss of his entire investment. The tragedy of this type of racket is that it generally ensnares the widow and orphan class who do not have much capital and are tempted by promises of quick profit. In general, the fraudulent stock house takes its toll of loss from those who can least afford to lose.

One of the very factors, however, in this tragedy is the fact that losses through purchases of fraudulent stock are so easy to avoid. Education and information are the two best defenses, and they are almost ironclad. There is really no excuse for any investor losing money through the out-and-out stock fraud any longer. It is only when the small list of fairly simple rules is completely neglected that the investor lays himself open to the terrific losses which still occur through this racket.

In times of high public interest in the markets and in speculation, the bucket shop, the fake stock salesman and the fraudulent security house all thrive They did a large businss in 1928 and 1929. Then came the lean years of the depression when the public held tightly to its money. With speculative interest in the market again reviving, all of the fraudulent schemes are bobbing up once more, and thus far, fortunately, they are using the same old gags of previous years.

Perhaps the most important of these schemes is a brokerage house letter which simulates the type put out by high class members of the New York Stock Exchange. Sane and sound advice and comment are given on sound stocks for a while to build up reader confidence, but sooner or later there will appear paragraphs, small ones at first, calling attention to some low priced speculation, which generally is not listed on any important market.

The recommendations for this pet stock gradually grow in size and enthusiasm, and then the fraudulent house will begin its personal campaign to sell the pet stock, which, of course, is practically worthless from the start.

The telephone or telegraph is the favorite medium for this second phase of the campaign, not only because it excites and elates people to receive such special attention, but also because such methods are not so easily checked up on by the law.

Another type of questionable racket emanates from what may still be called the old fashioned bucket shop, where a brokerage house gives good advice on sound stocks to inspire confidence and to get what it claims to be a legitimate trading or brokerage business from the client. Actually, however, orders are not executed, and only a small portion of the total stock ordered by customers is ever actually bought or soldd.

The rules for avoiding the dangers of loss which are so real in fraudulent stock schemes are only eight in number, and they are fairly simple and easy ones.

- 1. Never deal in an unknown issue, or one which you have heard about only through the house which is trying to sell it. It is much safer to deal only in stocks that are listed on the New York Stock Exchage, New York Curb Exchange, or some other large market
- 2. Never deal with an unknown house. You may feel that you have gotten well acquainted with a reliable house, but ask yourself whether that acquaintance is not entirely of their own doing. The best rule to follow is to deal only with members of the New York or other large stock exchanges. All literature of such houses states plainly that they are members of the exchange. If no such notice appears on their publicity it is a foregone conclusion that they are not members of a reputable exchange.
- 3. Never act hastily. The fraudulent stock salesman is always urging haste, because he knows that conservative thought and judgment would work against him.
- 4. Never deal with a stranger. This rule is similar to the second one. You may gradually come to feel that the stock salesman is your friend and a good fellow, but always ask yourself how you first became acquainted with him.
- 5. Never trust a sure thing. When a salesman or a prospectus tells you how much money has been made in mining stocks, radio, aviation, and so forth, in the past, and intimates that you can double your money in this stock that he is selling, you may be sure that if this were the case his own firm would take the stock themselves and would not be peddling it about the countryside.

- 6. Never trust high pressure methods. The salesman, or the security house which telegraphs you, telephones you or keeps at you with high pressure methods to buy a stock is going to a great expense to do so. You are the prospective "sucker" who is supposed to make such expense profitable.
- 7. Never trust unsolicited telephone or telegraph advice. This is a corollary of rules three and six.
- 8. "Before you invest, investigate." This final rule is the sum and substance of all the others. If there is the slightest doubt in your mind regarding the quality of a prospective security purchase, authoritative statistics, professional analysis and unbiased advice are readily available, usually without cost, or at least a fee which is negligible when compared with the risk in neglecting to take these simple precautions.

Nor is it enough, of course, merely to investigate. The investigation must precede the purchase. Once money has been paid out to the fraudulent security house there is very little chance of getting it back. One of the most trying types of correspondence which the writer handles is that from the individual who blandly writes: "I have just bought 1,000 shares of Standing Bull Mines at 50 cents a share. What do you think of it?" The rude answer would be, "What does it matter now what we think of it. It's a fake and you have already lost your \$500."

Investigate, therefore, before you invest, and not afterward.

R. W. Schabacker in Forbes Magazine.

Health is most worth while to conserve. I do not mean simply the abounding vigor of youth, with abundance of fresh air and exercise and with its reserves which seem to mock the warnings of elders. I mean, rather, the sustained and protected strength which is based on the conservation of physical resources and gives promise of a long life well lived. In our onward journey the ranks are rapidly thinned by the passing out of those who have had their brief stay and were

soon done. When their notes matured they were unable to meet them. Nothing is sadder than these physical bankruptcies, which deprive men and women of opportunities when, with the capital of experience well invested, they should have the most ample returns.

Charles Evans Hughes.

Analysis of any security furnished upon request.

3

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FORTY-NINE YEARS AGO

How Charles Garfield Was Regarded Forty-Nine Years Ago

The following biographical sketch of Gharles W. Garfield appeared in the Rural New Yorker Nov. 1, 1884:

We take great pleasure this week in presenting to our readers the likeness of a young man—the youngest we have yet shown—still a man who is becoming well and favorably known. Charles W. Garfield, the subject of our illustration, was born a "Badger," having made his entry into life in the Badger state (Wis.) near Milwaukee, March 14. 1848

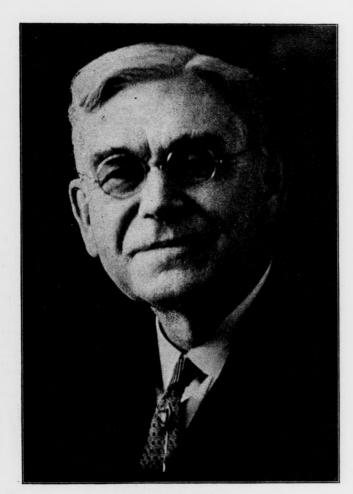
His father, S. Marshall Garfield, was of the old New Hampshire branch of the family, but was born near Batavia, N. Y., and moved from there to Wisconsin, and as farmer and lumberman secured a comfortable home. In 1858, though in easy circumstances, he had a great desire for an abundance of peaches, such as he had been accustomed to in Western New York, and though at that time no peaches had been sent from Michigan to Milwaukee, the rumor had reached there of their abundance and beauty in the Peninsular state, and after proving the correctness of this report he transferred his family and possessions to Grand Rapids, Michigan, in April of that year. Here he bought the oldest settled farm in the vicinity; but having been badly neglected, it was in a very dilapidated condition. The very hard times which prevailed soon after and which were particularly severe in Michigan, forced the Garfields to practice the closest economy, and young Charles, who heretofore had attended school continuously, though but ten years old, was now forced to work on the farm summers, attending school only winters.

At fifteen he had such a thirst for knowledge that he conceived the idea of securing a college education and began study with that end in view. But being very slender, or, as he puts it, "There wasn't much of me anyway," he could not endure the close study, and, very reluctantly, had almost given up all idea of college, when his father while on a visit to Lansing, looked over the State Agricultural College, and on his return, told his son he had found a place where he could "work on" a college education.

Charles W. entered the sophomore class of that institution in 1868. Here he applied himself closely to hard study and was always among the most advanced of his class; but, in spite of the advantages of work combined with study, his health gradually failed, and his three years were checkered with much sickness, so much so that in the last year his teacher and friend, Dr. Kedzie, advised him to change to the seaside. In September, 1870, he went to New York, but became rapidly worse, and for several weeks was confined to the houses of Dr. Thomas Haigh and Dr. George Thurber, at His parents Passaic, New Jersey. took him home as soon as possible, and with good nursing and a mother's care he was able to "stand up" with his classmates the last of November and receive his graduating sheep-skin.

In the winter succeeding his entry to college, a friend suggested that, instead of teaching a winter school, as do most of the students (the long vacation of the college occurring at this season), he should start a "Common School Journal," to be conducted during the winter term of schools for the benefit of teachers and students in the country schools. To quote from a private letter of his, "I saw millions in it and shouldered the responsibility of editing and publishing it, agreeing to issue ten numbers in five months. I foolishly placed the subscription price below the cost of publication, relying on advertisements for the surplus; and, though my second number had 1,500 subscribers, I found that the more I had, the worse I was off. I had no

Garfield, in the nursery business. Although they had but little capital, they planted quite largely, going considerably into debt. Not being fortunate in their location, and the disastrous winter of 1872-'3 following, when to quote Mr. Garfield again, "the thermometer went down and down even into its boots," killing all young nursery stock, the firm failed. From that time until the winter of 1876, Mr. Garfield was foreman of the gardens at the Agricultural College, on a small salary; but saved enough to pay all debts. We quote again from a letter of his: "That was a costly but valuable experience; but you see how slow I was to learn wisdom from experience, for as soon as I was out of debt, and had \$30 in my pocket. I formed another and a life



Charles W. Garfield

genius for collecting advertising bills, and though I never worked harder in my life, I found myself, at the end of five months, in pocket only \$100, and to save even that I had to jump my board bill; but, fortunately, this was due to indulgent and forgiving parents."

He had studied and graduated with a view to making teaching a business; but was obliged to abandon that and choose a vocation requiring much physical labor. He selected horticulture. To perfect himself in the theory and practice, he spent the year 1871 with the nursery firm of Storrs, Harrison & Co., Painsville, Ohio. This he regards as, next to his newspaper experience, the most important year of his life. In 1872 he joined S. S. Rockwell, under the firm name of Rockwell &

partnership with Miss Alice Rock-well." Knowing Mrs. Garfield quite well, we think he showed rare good judgment and business tact or else he was extremely lucky in this transaction.

In 1874 he became the agricultural editor of the Detroit Free Press, and showed his adaption to the work by making a splendid agricultural department. His fahter died in 1876, leaving the farm in his charge. In December of the same year, he was electedd Secretary of the then Michigan Pomological (now Horticultural) Society, a position he has continued to hold till the present time with great satisfaction to everybody. In the Spring of 1877 he resigned his position upon the Free Press, and moved upon the farm, about one mile South of the city limits

of Grand Rapids, and there he now resides. In 1879 he was elected to the Legislature of Michigan, to fill the chair occupied for a number of terms by his father, a man of good ability and noted for his integrity.

While a member of the Legislature, Charles secured the passage of a joint resolution establishnig Arbor day, a day annually set apart by the Governor for planting ornamental trees. He secured the revision and amendment of the "Yellows law," so as to rid it of "red tape" and make it easy of enforcement. The law has done a great deal to stay the spread of this scourge of the peach grower.

He drafted the law providing for compulsory highway tree planting at public expense, and fought it through against much opposition. He was mainly instrumental in the passage of the very complete and concise law providing for annual crop reports. He also secured the appropriation that enabled Michigan to make such a splendid show of fruits and secure all the honors at the Boston meeting of the American Pomological Society in 1881. In 1881 he was offered and positively refused re-election to the Legislature. He has at different times been tendered professorships in various agricultural colleges: but these he has steadfastly refused for this reason, as given by himself: "I am wedded to Michigan and to my home, and especially to the work in which I am nov engaged. I want Michigan to lead in horticulture and shall do all in my power to put her in the first place. I want her horticultural literature sought after, and I know this can be done by earnest, continued hard work, and this I am willing to give. I greatly enjoy home life, and if I can maintain a pleasant country home, where my friends shall be always welcome, and continue to serve horticulture by experimental work, and use what ability I my possess in perfecting the organization and co-operation of horticulturists, and the publication of practical literature, I shall realize all I expect of usefulness, happiness and honor."

In addition to his other duties, he is now President of the Grand River Valley Horticultural Society and also agricultural editor of the Grand Rapids Democrat and succeeds in making the newsiest, most readable and best agricultural department to be found in any paper of the West.

As secretary and manager of a horticultural meeting he has no equal; quick, ready, energetic and genial, it is an unusually dull man from whom he cannot draw some useful thought, and as for dullness in one of his meetings, such a thing was never heard of; he simply would not tolerate it. Though but a young man of slight build, and not strong, he has done wonders in awakening a deep interest in general horticulture all over his adopted state. The Michigan reports are conceded by all to be the best ones published and they are the result of his untiring devotion. A look at his pleasant face and well developed head, must convince you that he has heaps of brains; and, what is better still, he knows how to use them, and is bound to make his mark. May he live long to prosecute his chosen work!

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 — Elton W. Viets, Lansing.
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Boyce, Bay City; Vincent A. Miklas, Manistee; Ward Newman, Pontiac.

Good Bye, John - Take Keer of Yerself

My first National grocers convention was in Kansas City, January, 1903. Rapid mental calculations will deduce that as thirty years and nearly five months ago. Others, without great arithmetical capacity, will agree that such accumulation of years is a goodly chunk out of any man's life.

Already I knew of John A. Green as an important figure in grocery circles I was anxious to meet him having the nthe normal hopefulness so characteristic of youth - great expectations that we were going to accomplish things now which the generations before us had failed to put over. So when it was noised about that John pardon, Mister Green, for it was long years before he became John to me - had arrived, I joined the many who crowded into his room and I was duly impressed.

John was as yet a young man, less than 53, full of energy, vigorous, a gogetter of that time. He met all of us with a firm handclasp, not waiting for formal introduction, and started things going on the plan that time was short and precious.

We did things at that convention or maybe it only seemed to me that we did. Anyway, it fell to my lot to nominate Fred Mason for National Secretary. He held that job for several

I did not get to another National convention until that in Oklahoma City, in 1912, where I first met up with Frank Connolly and, of course, again saw John: two men with whom I was destined to meet and work often in the future.

From and after 1914 I ran into John so frequently that he seemed to me ubiquitous. He was always at national conventions, but how he got to so many state conventions was a mysterv. My Sunkist work took me into forty-seven state and all Canada, with two dips into Mexico. On one trip up the Atlantic seaboard, from Atlanta to Richmond, I met with John, seemingly, at every local meeting.

Like all men, he had mellowed with the ripening years — though I do not recall that he ever impressed us as a seeker of the limelight for its own sake and was extremely coutreous about places on the program. Once we met at four or five meetings hand running, the last being in Richmond. He gave me precedence in all of these until I insisted on his speaking first in Richmond, and I told him more than once from the floor that he was the best old sport I ever saw, because, though he had heard my stuff over and over until he must have known it by heart, he always laughed in the right places and applauded as vigorously when applause was indicated as if he were hearing it for the first time.

And that Richmond experience showed how it pays to be courteous and decent. It paid me that time. For when John rose to talk there were perhaps sixty people present. As he closed, the audience had augmented to something over 100; so it was all to the good for me, and he enjoyed my advantage in this as much as I did.

John was an excellent exemplar of the truth that there is no fun like work, for he enjoyed every minute of his grocer contact after he quit his own store. I feel that nobody knows this better than I do, for I have tried several times to "retire" from food contacts but have not succeeded.

What were the problems in 1903? To put it in a nutshell, the burden on the trade was the inefficient grocer. Look at it how you will, that problem is not basically different now. True, complaint was against the mail-order houses in rural communities and department stores in cities; but small communities which suffered from mail order competition were waterlogged with half-baked storekeepers: and city grocers who felt department store inroads were men without whom the trade would have been better off.

Our effort in Kansas City in 1903 was to instill wakeful ideas into our audiences. My travels which have equalled in mileage more than 101/2 circumferences of the earth since 1919 - now into every state and every important center in Canada - have been devoted to precisely the same ends. And the basic condition does not change.

Can anyone to-day successfully maintain that a grocer who is embarrassed when called upon to pay 75c monthly dues to his association is other than deadwood in the trade? I see long screeds written on the theme How to Collect, the process indicated being a species of coaxing reluctant dollars from irresponsible customers; and it occurs to me that such stuff can be useful only to men who do not require its teachings and that those who require such promptings are hopeless anyway. For there is just one way for a grocer not to be embarrassed by his outstanding accounts. That is not to have them.

I never saw Green's store. I understand that it was distinctly a small, neighorhood type of place. Then it must likewise have been subject to all the pressure of competition existent in his day; for Cleveland never has been immune to drastic competition. Ohio was a preferred field for department store growth - the May Company, for one example - and for chains see Kroger's history. Incidentally, it is the home town of Chandler & Rudd, at the other end of the line from pure price competition.

So how did John make a living, pile up a modest competence so he could retire, live on his accumulations, work when congenial work was offered, travel about the world and attend grocers meetings and conventions everywhere at his own expense as a pleasure and recreation? In only one of the many items about John have I seen a hint on this head. That was in the Grocers Magazine of Boston, and from that I work out my story.

John was English born and grocertrained at least to some extent. Being English, he knew groceries more basically than all but few Americans, for the English take their business, whatever it may be, seriously. So John 'was careful of his credits" questionably as careful of what he owed as of what was owed to him and "a wonderful collector." If his losses in a year were \$4 or \$9, and they seldom were more, he said it was "his fault." Note that: He did not blame "them fly-by-nights who cheated him." He blamed himself.

Again, being English, he knew something about tea, so "he made something of a specialty of bulk tea and, as soon as he had suited a customer on that he made a memorandum of it, so he would be sure to hold her You see, it was not Somebody & Co.'s Yellow Rose or Dandelion Blend that John sold. It was not what Anybody & Sons, his competitors, could offer as well as he. This was John's own blend, painstakingly put together and noted for future refer-

"A lot of trouble," you may say. Yes, to build trade is work, take thought, and painstaking care, and if we do not care to put that into our business we shall not stand out from the crowd of misfits in grocerdom. Green was a pioneer in hand-to-mouth buying; was strong for clean premises, clean aprons, neatness; strong on personal service, the delivery of goods not later than promised - in short, plain industry in his business.

When I saw John last June in Los Angeles, he was traveling toward St. Louis for the National convention. He was a bit stiff in the joints, but apparently well and said he felt fine. Now that we know that was his last convention trip, we may realize that soon men will say: "Green? Who was he anyway?" for always there come after us men who knew not Joseph; but also, as is always the case with honest performance, its influence abides and John's works do follow

Since I read of his death the refrain of an old poem has run through my head, addressed to a certain Jim. I paraphrase it thus for John:

Well, good-by John. Take keer of Paul Findlay. verself.

Grocery Jobbers Back Trade Bill

Establishment of wholesale grocery councils in major trading areas throughout the country is suggested by the National Wholesale Grocers Association as a means of enforcing and policing any fair compettition code which the group may draw up under the pending Industrial Recovery Bill. The organization has pledged its full co-operation in obtaining wide re-employment, shortening the working week, paying a living wage for the shorter week and in preventing unfair competition and overproduction in the grocery industry. Sylvan L. Stix, of Seeman Bros., Inc., has been named chairman of an economic rehabilitation committee which will direct the association's efforts under the proposed Recovery Bill.

F. A. Durrant and D. W. Dehoney, Jr., trading as Meed Co., Kansas City, Mo., vendor of "4 V Viosterol Compound," an alleged treatment for run down vitality, agree to discontinue representing that the treatment is competent in cases of under-nourishment, emaciation, or debility, other than those in which the use of such a Vitamin D concentrate may be indicated; and agree to limit all claims regarding health, vigor, and vitality, to the relief of those conditions in which Vitamin D concentrates are recognized as having therapeutic value.

KEEP SUPPLIED WITH

LILY WHITE FLOUR

VALLEY CITY MILLING COMPANY

Portland — Grand Rapids — Kalamazoo — Traverse City

Rademaker-Dooge Grocer Co.

Distributors of

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

Red Crown Sliced Beef

The House of Quality and Service

MEAT DEALER

Value of Meat in the Low Cost Diet

Pointing to its high content of protein, phosphorus, iron, calories and its value as a good source of the necessary vitamins, Miss Reva M. Lincoln of Athens, Pa., national champion in the 1933 Tenth National Meat Story Contest of the National Live Stock and Meat Board, asserts in her winning essay that meat is essential in the low cost diet.

"Meat will always have its place in the diet of both rich and poor," says Miss Lincoln. "Cheap meals can get very monotonous and uninteresting unless something is added to make them tasty. Meat not only gives flavor but also foor value and variety at a very nominal cost."

That the housewife may well consider the less-demanded cuts in her shopping for meat is emphasized by Miss Lincoln. These, she states are high in flavor and in the necessary food elements. Many housewives, in her opinion, have been overlooking good buys by not giving such cuts the attention they deserve.

Calling attention to the prevalence of anemia, especially among children, Miss Lincoln makes this statement: 'Anemia is widespread. The production of hemoglobin and red cells in the blood is the only cure. This may be remedied by a diet rich in iron. Meat, especially the glandular organs, is a good source of iron. For this reason, if for no other, meat should be included in the limited diet."

That meat leads all other foods as a source of protein, the body-building element, and that this protein is of the highest quality, are points brought out in a recent article by a member of the home economics staff of the National Live Stock and Meat Board, appearing in Hygeia, the health magazine published by the American Medical Association. The article, "Good Food, The Best Spring Tonic," is illustrated with the Board's six new food value charts.

The necessity for a diet which is liberal in its protein content is stressed in the article as follows: "With every movement, with every breath and with every heart beat, body tissues are broken down. These tissues must be repaired and made as good as new. For this purpose, protein is necessary. Children need from two to three times as much protein as do adults.

"Since the entire supply of protein comes from food, it is much safer to include in the diet those foods which contain a liberal amount, for a bare minimum is liable to fall short when the body needs it most. The amount considered best for the average man is 70 to 80 grams a day."

The meat merchandising campaign in Kentucky sponsored by the National Live Stock and Meat Board and the University of Kentucky, closed with a series of demonstrations at Owensboro. Retail meat dealers, housewives, students, teachers, women's clubs, service clubs and other groups have turned out in large numbers for the demonstrations and interest in all phases of the state-wide program has been high.

The new Food Value charts which were used in lectures given by Professors E. J. Wilford and Grady Sellards of the University have attracted wide and favorable attention. At Owensboro, there was practically a 100 per cent. attendance of retailers. At Louisville, demonstrations given before the department of school lunches, reaching those who plan thousands of meals annually for the school children of the city, were special features.

The outstanding result of the campaign is the greater interest shown by retail meat dealers in the many merchandising possibilities it offered.

The eighteenth school of meat cookery in the National Live Stock and Meat Board's new cooking school program, held at Buffalo, N. Y., broke all records for schools sponsored by the Buffalo Courier-Express, the total attendance reaching 6,100.

The audiences were varied in their make-up. Women accustomed to liberal household budgets rubbed shoulders with homemakers whose shopping dollars must be stretched to the extreme limit. All were interested in the lectures showing the place of meat in the balanced meal and the new developments in the field of meat cookery and were anxious to make the best possible use of the facts present. The cooking school program moved from Buffalo to Lexington, Ky.

The new Food Value charts of the National Live Stock and Meat Board which reveal the high place of meat among foods, continue in heavy demand. Marked interest is being shown by doctors and dietitians in these

To date, more than 1,800 doctors representing every state have been furnished upon request with sets of these charts and charts have also gone out to more than 3,000 dieticians. As indicative of the international interest in these charts, recent requests have come from physicians in Turkey, France, Brazil and Syria.

Proceedings of the Grand Rapids Bankruptcy Court

Bankruptcy Court

In the Matter of Hilton A. Piper, Bankrupt No. 5176, adjourned first meeting of creditors was held May 11, 1933. Bankrupt present and represented by Warner, Norcross & Judd, Attys. Certain creditors present in person and represented by Butterfield, Keeney & Amberg and McAllister & McAllister, Attys. Trustee present by Arthur N. Branson. Bankrupt sworn and examined before reporter: Sanford P. Wilcox sworn and examined before a reporter. Meeting adjourned without date.

May 29, 1933. We have today received the Schedules, Reference, and Adjudication, of Caesar J. Hampel, Bankrupt, No. 5235. Who resides at Big Rapids, whose occupation is that of Sheriff of Mecosta County, Michigan. The Schedules show assets of \$486.45, of which \$250 is claimed exempt, and liabilities of \$5.293.00. The list of creditors are as follows:

Mrs. Inga Peterson, Muskegon...\$3,670.00 Simons Grocery Co.., Saginaw... 224.00 Frank Ward, Chippepwa Lake... \$50.00 Gitizens State ank, Big Rapids... 310.00 Heuberts, Traverse City............ 25.00 Saginaw Milling Co., Saginaw... 21.00 Citizens State Bank, Big Rapids... 310.00 May 27, 1933. We have today received the Schedules, and Reference, of Charles F. Zupke, Debtor, No. 5234 under section 74 who resides at Royalton Township, County of Berrien, whose occupation is that of a farmer. The Schedules show assets of \$2,675.00 of which \$700 is claimed to be exempt, and liabilities of \$1,910.00. The list of creditors are as follows:

State of Michigan, Lansing.......... \$25.00 Sparks & Co., Berrien Springs... 125.00 Sparks & Co., Berrien Springs... 125.00

without date.

without date.

June 1, 1933. On this day first meeting of creditors in the Matter of Abraham P. Schefman, Bankrupt No. 5197, was held, Bankrupt and Cleland & Snyder, his attorneys, present. Creditors represented C. R. Bankrupt and Cleland & Snyder, ins attorneys, present. Creditors represented by Dilley & Dilley, Attys., and G. R. Credit Men's Ass'n. Bankrupt sworn and examined before reporter. Fred G. Timmer, Grand Rapids, Michigan, trustee; bond \$100. Meeting adjourned to June 5, 1933 at 10:00 A. M., Eastern Standard time for further examination of bank-

June 1, 1933. On this day first meeting of creditors was held in the Matter of Frank Schefman, Bankrupt No. 5196, was held. Same appearances and same action as in the Abraham P. Schefman matter reported above. Tre meeting was also adjourned to June 5, 1933 at 10:00 A. M., Eastern Standard time.

June 3, 1933. We have today received the Schedules, Reference, and Adjudication, of Joseph Aloysius Kozak, Bankrupt No. 5230. Who resides at Grand Rapids, Michigan, whose occupation is that of a Real Estate Dealer. The Schedules show assets of \$59,036.00, of which \$600.00 is claimed exempt, and liabilities of \$37,518.03. The list of creditors are as follows:

ons.93. The list of creditors are as follows:
State of Michigan and County of
Kent, Preferred Taxes \$ 388.30
City of Grand Rapids, pref. taxes 2,565.93
G. R. National Bank, G. R. 3,015.98
Josephine Kozak, G. R. 255.00
Anthony Rogalski, G. R. 1,000.00
Amer. Home Security Bk., G. R. 5,861.72
Metropoliitan Life Ins. Co., G. R. 2,910.00
G. R. Mutual Bldg. & Loan Co. 8,875.00
Mutual Home & Savings Asso. 1,750.00
G. R. Mutual Bldg. & Loan Co. 2,250.00
Old Kent Bank, G. R. 2,500.00
Grand Haven State Bank, G. H. 1,700.00
Teofiland Wladyslawa Gromko,
G. R. 400.00
Furniture City Body Corp., G. R.

G. R.
Furniture City Body Corp., G. R.
Julia A. Carroll, Katherine Carrol
Lee Carroll, Charles Carroll
and Helen D. Carroll, G. R.
Michael Ciesslukowski, G. R.
John A. Higgins, G. R.
Butterworth Hospital, G. R.
St. Mary's Hospital, G. R.
Dr. J. C. Foshee, G. R.

Mich. Sales Corp., G. R. 26.50
Malewitz Bros., G. R. 195.00
Kutsche's Hardware Co., G. R. 29.15
G. R. Calendar Co., G. R. 107.94
The Industrial Co., G. R. 107.94
The Industrial Co., G. R. 107.94
The Industrial Co., G. R. 135.50
Thomas Majchrzak, G. R. 33.33
Stella Nowicki, G. R. 33.33
Charles Ziolkowski, G. R. 33.33
Charles Ziolkowski, G. R. 33.34
June 2, 1933. We have today received the Schedules, Reference and Adjudication of Hazen Ray Symonds, Bankrupt No. 5240.
Who resides at South Haven, Michigan, whose occupation is that of a Salesman and mechanic. The Schedules show assets of \$2,656.41, of which \$700.00 is claimed to be exempt, and liabilities of \$17,880.00.
The list of creditors are as follows:
City of South Haven, pref. taxes \$22.94
City of South Haven, 58.03
Citizens State Bank, South Haven, notes (4) 3.000.00
notes (4) 3.000.00
Ray B. Lundy, South Haven, 920.00
F. C. Matthews Co., G. R. 2,500.00
F. C. Matthews Co., G. R. 2,500.00
Dr. J. C. Foshee, G. R. 200.00
J. W. Hardt, South Haven, 157.46
R. W. Blighton, Benton Harbor Edson Cummings, South Haven Harry Howard, Bangor, Mich. 50.00
Roy Androfsky, South Haven 50.00
H. S. Hough, South Haven 50.00
E. Musle, South Haven 50.00
E. Musle, South Haven 50.00
E. Musle, South Haven 50.00
E. Lamphear, South Haven 50.00
E. Lamphear, South Haven 50.00
CARRY ON.

CARRY ON.

The miner drives the tunnel and the weaver runs the loom, Though twenty wizards prophesy the dismal day of doom.

The builder sets the girder and the farmer fills the farm, Though thirty anxious editors are viewing with alarm.

And Science, Art and Industry propel the world along, Though forty experts testify that everything is wrong.

Then gayly help to decorate your little nook of space little nook of space.
Though fifty college faculties have flunked the human race,
ARTHUR GUITERMAN
Reprinted from the American Magazi

Every man has some peculiar train of thought which he falls back upon when he is alone. This, to a great degree, moulds the man.



Are the canned foods you feature grown

and packed in your home state?

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



A complete line of canned vegetables and fruits

HARDWARE

Michigan Retail Hardware Association.
President—Wm. J. Dillon, Detroit.
Vice-President — Henry A. Schantz,
Grand Rapids.
Secretary—Harold W. Bervig, Lansing.
Treasurer—William Moore, Detroit.
Field Secretary — L. S. Swinehart,
Lansing.

What the Business Constitution Needs

At a recent gathering of hardware retailers and jobbers a careful report was made of prices on different hardware articles as sold by chain stores, catalog houses, department stores, etc., in competition with the local retailers. A capable representative of the retail association made a very thorough and careful report. The results of his gigantic labors as shown in his report should be rather gratifying to retailer and jobber alike. It shows clearly that it is not price competition alone that is hurting the retailer. Out of possibly one hundred prices compared there were only two items that really hurt the regular jobber-retailer distribution. Of course some of the prices were low, lower in fact than the retailer may care to go, but not lower than he can safely go in competition, and without going outside of the regular channels for his supplies or resorting to the dangerous expedient of nondescript merchandise. The jobber, with recognized standard goods, could protect the retailer in practically every article reported on a fair working basis to himself and his customer.

That the chain stores with their apparent cut prices and the department stores with their handsome displays and efficient servicing are hurting the retail dealer and his jobber it would be foolish to deny. But is it because of price alone? As for the department store, positively No! The department store cannot afford to sell as low as the local retailer. He can and does make drives, but even that is becoming less frequent, and when made at all, less pernicious than formerly. It is very seldom that we now see a standard, well-known article where price is established, advertised by the department stores at cut prices. Their special drives are nearly always made now on special goods secured especially for the purpose.

As to chain stores and catalog houses, no doubt there is considerable cutting into the retailer's profits. But the analysis shows that the low prices are mostly on nondescript goods, bankrupt stocks, goods made for the purpose or on small items where the margin of profit is large but the sales are small individually. The retailer can meet the prices in the latter case but he would be foolish to do so as the cost is more in the time and trouble making the sales than in the goods themselves.

The proposition has been advocated of a systematic effort by the jobbers in the purchase of quantities of certain articles made especially cheap, but of good quality, on which all parties interested in the marketing of such goods shall agree to sell at the lowest possible price but at enough margin to cover all epenses of the business and a small profit as well. The thought is that factories are willing to put idle men at work making goods in assured quantities and assured sales and with-

out any unnecessary embellishments, advertising or expensive packing. By selling to the jobbers in large quantities they would be expected to sell at little over the cost of production. The jobber would be expected to handle at a specially low margin by being assured of the promp turnover to the retailers. The retailers would then be in position to sell at a very low price which should meet any competition.

This proposition may appear attractive at first. But let us examine it very carefully. In the first place, would the retailers assure the jobbers of orders large enough and in sufficent number to put the jobber in position to handle the situation? The jobber would want to be assured of prompt payment and no left-over stock.

In the second place is the retailer not going to ruin his own trade by selling cheap goods in place of higher priced goods? If the retailer sells a hammer at 25 cents in place of the one he might have sold at 50 cents, who wins? If he sells a 50 cent hatchet instead of a dollar hatchet, who loses? It would seem as though the retailer might find himself playing a game of tails you win, heads I lose.

And, after all, is there any assurance that the retailer can convince his customers that his prices would be as low as the organized chains? There is a psychological condition which makes the chain store price seem low. The public will assume their prices are right, but with the local dealer, the customer must be shown. The retailer can cut his prices to a ridiculous figure; he can reduce his profitable lines to an unprofitable basis; he can sell his five cent items at two or trree for five: but what has he done? He has simply advertisedd to his own limited community the fact that there is a compettor cheaper than himself, greater than himself, whose competition he must meet. And will his public give him credit for his enterprise? Will his customers buy from him on the cash and carry principle of his chain store competitor?

It must be remembered that the chain store is not burdened with the expense caused by bulky and troublesome goods and devotes its energies entirely to articles profitable to handle. Moreover in its individual unit it does not have to pay the salary of purchasing agent whose time would be taken up almost wholly interviewing salesmen. It offers little or no service. And it does not demand the service of the jobbers' salesmen whose visits to the retailer have become so numerous and expensive. Can the local retailer overcome these advantages by any matter of price competition?

There is one thing that must not be forgotten by the retailer. Competitve prices made by the chain store affect only those of the retailers' customers who happen to learn of the competition. This may be a large part of his own trade or it may be but a small part. But any reduced price that he, himself, makes is going to affect all his trade. It will be a lowering of his entire sales volume and a corresponding reduction in his profits. Can the retailer who gets ten cents for a barrel bolt increase his trade by meeting a

price of five cents? If he sells them at five cents he must double his sales to reach the same amount and there would be more expense in buying and selling two dozen than one dozen. Or suppose he can sell one dozen good hatchets in a month at a dollar each. Would it be advisable for him to try to get something just as good to sell at fifty cents? Would he sell these in addition to the others or would they take the place of the others? Would he hurt his competitor as much as he would hurt himself?

Another angle to this proposition is that it is too much like a concerted action by retailer, jobber and manufacturer to perpetuate a deplorable condition born of misfortune. It is a wrecking proposition rather than a correcting one. Its aim is destruction rather than construction. The great majority of really vicious prices, in whatever lines they may be, whether chain stores, catalog houses, or jobber-retailer system, will be found to be the result of some misfortune in their production. They may be bankrupt stock; they may be seconds. They may be the result of some kindhearted but misguided manufacturer who to keep his help employed, or hold his position in trade, is willing to operate at a loss. Whatever they may be they are the results of a state of affairs sad to contemplate. Let us not encourage such conditions.

What the business constitution needs is an amendment that we shall neither make, buy, nor sell any article that will not pay a living wage in its production, an honest profit to the maker and distributors and be a worthy article to the user.-Willard E. Alter in Hard-

Corporations Wound Up

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

Joyce Style Shops, Inc., Detroit. Precision Gauge and Tool Co., De-

Suburban Service Stations, Inc., Muskegon.

Euclid Realty Corp., Detroit. Sanitary Comb Cleaner & Sterilizer Co., Saginaw.

Charles F. Meagher Lumber Co.,

Smith Shoe Co., Battle Creek. Land & Loan Co., Escanaba. Galvin Realty Co., Detroit. Genesee Oil Co., Flint. Palmer-Whittier Land Co., Detroit. College Club of Detroit, Detroit. Club Aluminum Co., Detroit. V. Kowalski (Inc.), Hamtramck, Herpicide Co., Detroit.

Lapeer County Holding Corp., Detroit.

Richards Warehouse Co., Grand Rapids.

Gorey-Wood Motor Sales, Inc., Dearborn.

Washington Building Co., Grand Rapids.

Apartments Co. of Detroit, Detroit. Imperial Candy Co., Detroit. Evans Manufacturing Co., Battle

Harry's Shoe Store, Detroit.

Associated American Distributors (Inc.). Detroit.

Oregon Oil Co., Saginaw. Collegeway Land Co., Detroit. Beyster & Olmstead, Inc., Detroit. Century Boat Co. of Manistee, Manistee.

Feerer Cleaners & Dyers, Detroit. Wayside Oil Corporation, Detroit, Reynolds & Garlock, Inc., Grand Rapids.

Independent Aetna Sprinkler Corporation, Lansing.

Moskin's Credit Clothing Co., Inc., Detroit. Detroit Super Sales & Service Co.,

Detroit. Weaver Rose Gardens, Inc., Mt.

Clemens First National Pictures Distributing

Corporation, Detroit. Grant Threshing Co., Nessen City,

Caledonia Co-operative Creamery Association, Caledonia, Tilo Roofing Co., Inc., Detroit.

State Oil & Gas Co., Muskegon. Shepherd Elevator Co., Shepherd. Parker-Cope Co., Detroit. Reeber Furniture Co. Detroit

Anderson-Prichard Refining Corporation. Detroit. Hutchinson Welding Co., Inc., De-

troit. Newberry Oil Co., Newberry. Mona Beach Amusement Co., De-

Hyvis-Petroleum, Inc., Detroit. Michi-Gas Products Co., Midland.

Reynolds & Garlock, Inc., Grand Rapids.

William R. Zapf, Inc., Benton Harbor.

Griswold Finance Corp., Detroit. Houlton Grocer Co., Muskegon.

Competition Holding Rises Down

The fear of losing business continues to exert a restraining influence on the price plans of the greater number of manufacturers in garment and accessory lines, according to market authorities. Even where price rises are justified to afford a fair margin of profit, it was said, the current keen competition among producers has led to caution in considering advances. Further advances in the primary markets, however, would change this situation and force a general advance on finished goods, particularly in lines for the early Fall season.

Berkshire Withdraws Cheap Hose

The Berkshire Knitting Mills announce that they have withdrawn from sales their two low-end fullfashioned hosiery numbers, the 42 gauge 4 thread and the 42 gauge 7 thread styles. These styles will not be repriced until the economic situation has cleared up and the company is ready to issue its Fall lists.

Grand Rapids Paper Box Co.

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

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.

Port Huron.

Manager—Jason E. Hammond, Lansing.

Buyers Seek Better Lamps for Fall'

Interest in Fall lines of better and medium-price lamps increased sharply in the wholesale markets this week. Retailers ordering low-end goods for immediate delivery have also inquired about the new season's lines, which are due to be opened next month. The buyers are confident that merchandise to retail at \$10 to \$30 wll receive far more attention from consumers this Fall than last and they are planning to stock larger assortments of such goods. Encouraged by the interest shown by retailers, manufacturers will show a wide selection of higher price merchandise at the trade openings. For the last three years producers curtailed the output of new styles in both medium and better price lamp ranges.

Summer Accessories Sell Well

An exceptionally active call for women's Summer shoes during the week is reported here by retail executives. Increased sales volume in this department marked the period as one of the best of the season, with the business shared by most of the leading stores here. Other Summer accessories also move well, with interest maintained in Summer furniture specialties. Comments indicated that many customers unable to go away this Summer are purchasing these items for home, porch and back-yard comforts. Buying of Summer apparel continued about as active as a week ago.

Stores Plan Linoleum Sales

Special promotions of hard-surface floor coverings will be launched by retailers late this month and early in July. The merchandise, purchased by the stores before the price advances of 5 and 10 per cent. became general in the wholesale market, includes a wide range of regular Spring patterns of both felt-base and linoleum rugs and yard goods. The wholesale market, which has been active ever since the first price advance announcement was made several weeks ago, settled into a more normal state yestérday, and is expected to remain quiet for the balanec of the month.

Rayon Situation Unchanged

Rayon mills opened their books for future business this week at prevailing prices and gave no indications of any immediate possibility of a price advance, which had been discussed in the trade. While last week the announcement of one of the leaders that it would maintain current prices seemed to eliminate the possibility of an advance, rumors had been current that some rise would be forthcoming. Executives reported that demand was continuing in extraordinarily heavy volume, with weavers supplying the bulk of the orders.

Men's Wear Volume Better

Sportswear and Summer clothing are particularly active in the men's wear retail field this week, store exec-

utives report, and the total volume of business shows improvement. Straw hats are among the most active items, although they have not yet reached the total normally expected. Sports trousers and slacks, light-weight suits and other sport accessories move freely. A few stores report that they are selling more of their slightly higher-price merchandise, although main emphasis is still placed on the cheaper goods.

See Fall Silk Advance Coming

Price advances of from 5 to 7 cents per yard on gray goods, or from 10 to 25 per cent. on finished fabrics, are likely to be made soon on Fall silks. A prime factor in the rise, it was said, will be the shorter week for labor proposed under the National Industrial Recovery act. The volume of gray goods trading this week has been substantial, with some mills reluctant to sell beyond June. Some of the buying was felt to be of a speculative nature "to get in under the wire." Silk failles, satin crepes, marocains and rayon weaves are outstanding.

Curtain Trade Tries to Buy Ahead

Every effort to contract for deliveries up to October is being made by buyers for certain wholesale and retail curtain houses in the Eastern market. Federal legislation regulating wages and hours of labor, buyers believe, will require the addition of at least 10 cents to the retail selling price of popularprice curtains, and they are anxious to contract for future deliveries at current prices. While the majority of manufacturers insist upon a clause protecting them against price advances due to increased production costs, some have accepted business at prevailing levels and are trying to get the orders made up before the new laws go into effect

See Fall Swing to Silk Dresses

Both dress and silk manufacturers who have given much thought to the situation feel that the current marked vogue for cotton dresses will have the effect of creating a strong swing toward silk types in the Fall. In the meanwhile, however, there is said to be no question but that the vogue for cottons and linens has materially reduced the present volume in Summer silk garments below what was expected at this time. It is felt, however, that time for a pick-up in consumer favor for silk styles still remains. In any event, the view is taken that women having gone strongly to cottons this season will add slik dresses to their Fall wardrobes.

Lull In Dinner Ware Buying

A decided drop in the demand for merchandise in all price ranges is evident in the domestic chinaware industry this week. Since the price advances put into effect by producers, on May 15, little new business has developed. Buyers are holding back their advance orders in the belief that the producers will weaken shortly and restore the early May quotations. The stores do not take seriously the threat of a further increase in prices in July and intend to wait until the last possible moment before placing business. Sales in the glass dinner ware market are also at a low level at present, although no recent price advances have been put into effect in that field.

MICHIGAN BELL TELEPHONE CO.



"WE HAVE JUST HAD OUR TELEPHONE PUT IN AGAIN"

"Hello Anne, this is Helen.

"I'm fine; how are you?

"No, I'm at home. We just had the telephone put back in this morning. It seems so good to be able to call you again.

"Let's get the crowd together this evening. . . . No, Jane hasn't a telephone. ... Yes, Mary has. Ask her and John.

"All right, I'll see you tonight. Goodbye."

Order a telephone today. Installation will be made promptly.



You are cordially invited to visit the Bell System exhibit in the Communications Building, Century of Progress Exposition, Chicago, June 1 to October 31.

HOTEL DEPARTMENT

Verbeck Perfectly at Home with His Old Friends

Kalamazoo, June 4 — If there is a greater glutton for real hard labor than my good friend Frank Ehrman, proprietor of Hotel Columbia here, in the entire state of Michigan, I have yet to run across him. He puts in his entire time during ordinary working hours in doing something to improve the physical condition of his hostelry, in a way pleasing to his guests, and his sleeping hours in thinking of something else he might do in the same general direction. It had been three years since I had visited with Frank and I will say that he has entirely transformed his Kalamazoo, June 4 If there is a that he has entirely transformed his hotel that he might make it the social center of the Celery City, as well as a Mecca for the traveling men who rendesvoused there for many years. First consideration always has been the feeding end, and he certainly is well equipped in that particular feature, having provided, besides his commodi-ous dining room, a particularly attractive coffee shop, and within the past few days a taproom which he has christened the Columbia Bier Stube, where the amber fluid which has again come into its own is copiously dis-pensed in conjunction with food, satis-fying and attractively served. Now, in addition to all this, a new banquet room, with several private dining rooms, attractively set up for business, dining and the new ball room which is used for larger affairs, connected with a rejuvenated kitchen, in keeping with the rest of the ensemble. It was like a family reunion to meet up with the group of dining room employes, headed by Mrs. Emma Snell, who has had charge of the dispensing of food in the charge of the dispensing of food in the Columbia for ten years or so. Mr Ehrman has a wonderful asset in the loyalty of his employes, who are all substantial boosters for his hotel and who, for this sufficient reason, seldom separate themselves from the establishment. Of the food offerings there is very little to say which is not already publicly known. Mr. Ehrman, if not the originator of serving table d'hote meals on the basis of a specific charge for the entree and following it up with an offering of so-called "trimmings," was, at least, the first to adopt it in an offering of so-called triminings, was, at least, the first to adopt it in Michigan. In other words, for that portion of the public who desire a large range of selection there are special steaks, chops, fowl, etc., which go on the menu at a certain stated price, and the residue of the meal, comprising soups, salads, deserts and beverages, are included without an extra charge. Here is also a 75 cent dinner, served here to-day:

Consomme in Cup Celery
Long Branch or Potatoes au Gratin,
Fresh Asparagus Hot Slaw
Butterfly Salad
Swiss Steak, Pan Gravy
Fried Scallops, Tartar Sauce
Assorted Cold Meats, Potato Salad
Half Fried Chicken, Home Style
Grilled Lamb Chops
Grilled White Fish. Maitre D'Hotel
Club Steak
Green Apple Pie, Vanilla Ice Cream,
Fresh Strawberries and Cream
Chocolate Sundae Orange Ice with Cake
Blueberry Muffins Hot Rolls
Beverage

In his guest rooms, in addition to substantial furnishings and linens of the very highest grade, there are conveniences of every character which add to the comfort of the guests, and reto the comfort of the guests, and re-cently radio service has been estab-lished in every room. The lobby has also been made more attractive, and an outstanding feature of the whole estab-lishment is an enclosed garage, with a capacity for sixty-five cars for the free use of his guests, But, as I said at the outset, Frank is still thinking of other offerings which will make his friends think more of him, if possible, and give me another story.

Here, also, I discovered that an old friend of mine, W. D. (Bill) Saunders, formerly with the Renner organization, managing Hotel Mishawaka, Wishawaka, Indiana, is in charge of the Park-American, and it seemed like old times to meet up with him. This popular institution has undergone many imlar institution has undergone many improvements and changes since my last visit there. Many rooms have been added and older ones rehabilitated There is now a real-to-goodness bar where real beer is dispensed in satisfactory quantities, a greatly enlarged kitchen, coffee shop in Dutch effect and a club dining room. Mr. Saunders reports reports a constantly in ders reports reports a constantly in-creasing business and looks forward to a cheerful feature when management and stockholders will flock together in merriment. "Bill" knows how to dispel gloom and broadcast hospitality and in the near future I will have more to say about him

In my summing up of the varied attractions at Hotel Elliott, Sturgis, last week I neglected to mention the addition of electric fans to all room equip-ment and also the "inundation" of flowers in evidence in the dining room, which is under the immediate charge of that uncrowned princess, Miss Ethel

Mt. Clemens city authorities, at the behest of the hotel men, have issued a ban on the solicitation of hotel pat-ronage by cab drivers.

John H. Scherer, formerly of Marithe Clifton Hotel, at Marquette, formerly operated by C. W. Sams, will materially improve it for future business.

Neil and Rose O'Rourke, of Detroit, have leased the Maple Hotel, at Grand Lake, near Alpena, which was for some years operated by Mr. and Mrs. G T. Montroy.

N. P. Mowatt, who was one of the earlier managers of Hotel Durant, Flint, and afterward with the Four Flags, at Niles, now manages Hotel Racine, at Racine Wisconsin.

Mrs. Joseph J. Meyers, widow of the former operator of Sylvan Beach resort, Whitehall, will have charge of that institution this season. She and her husband, who died last summer, were formerly at Point Comfort re-

I forgot to previously state that just before I left California I caught up with Thomas C. Riley, former opera-tor of Hotel Dresden, Flint, He is now comfortably established in a home in Beyerly Hills, a suburb of Los Ange-

Elmer Kress, who is now receiver of Hotel Whitcomb, which is presided over by our old friend, Charley Renner, reports an improved business at that institution.

What is believed to be the only new hotel under construction in Michigan at the present time is under way at Frankfort. Frank Peterson, Cleve-land, a ship owner, is sponsoring same. It is to be opened July 1

J. H. Hardy, operator of the Hardy chain of Michigan hotels, has taken over the New Baldwin, at Greenville, and its name will be changed to the Hardy House. Robert Walton, of Greenville, will be manager. This is the hotel successfully operated for several years, by W. F. Burns, now engaged in business at Grand Rapids, and well known among Michigan operators.

Reducing your rates is not so culpable a proposition, from my point of view, as it may seem to you. A lot of the boys who used to stop with you,

but have taken uu other quarters, through necessity, since their expense account was cut, are, no doubt, sick of their surroundings and are presumably their surroundings and are presumably desirous of re-establishing old relations with you. He still wants to stop at your hotel, and meeting him half-way will undoubtedly do the business. You used to get good money from him formerly. Quite likely, with the resumption of better times, you will be the gainer by securing better rates from him and you will also have his good will.



CODY HOTEL

IN THE HEART OF THE CITY OF GRAND RAPIDS Division and Fulton

RATES

\$1 up without bath \$2.50 up with bath

CODY CAFETERIA IN CONNECTION

The

MORTON HOTEL

Grand Rapids, Michigan

Just a fine modern Hotel, where the appreciation of your patronage is reflected in an effort on the part of the Hotel management and employees to make your visit as pleasant as possible.

GRAND RAPIDS' FRIENDLY HOTEL

Philip A. Jordan, Manager

Park Place Hotel Traverse City

Rates Reasurable—Service Superb -Location Admirable. GEO. ANDERSON, Mgr. ALBERT J. ROKOS, Ass't Mgr.

New Hotel Elliott STURGIS, MICH.

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



The Pantlind Hotel

The center of Social and Business Activities in Grand Rapids.

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

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

The Kellogg Hotel and Inn. at Battle Creek, with far-seeing optimism and view to getting in on the ground floor, as it were, has started a promo-tion scheme in the shape of a ninety day campaign devoted to making new contacts throughout Michigan and surrounding states, impressing the name of the hotels and their merits upon the minds of managers, clerks, bellboys and possible guests. W W. Bennett, formerly manager of the Battle Creek division of the Automobile Club of Michigan, has been chosen for this work by the manager, William Car-

Louis Maier, proprietor of the Dixie Louis Maier, proprietor of the Dixie Hotel, Dowagiac, passed away last week. Mr. Maier, who was an experienced chef, made a specialty of his food offerings, and I understand had successful career.

A. H. Smith, who operated Fisherman's Paradise, near Bellaire, passed on a few days ago. He was as unique as his hotel, in that his ideas in hotel operation were purely original with himself, and made a hit with the public. I remember some years ago, when I was operating at Glen Lake, I was honored with an invitation at the hands of Mr. Smith, to attend a gathering at his hotel, which included such celeb-rities as Mrs. Gene Stratton Porter, the authoress, Thomas Edison, Harvey Firestone and a certain Detroit automobile manufacturer, and which I most assuredly attended. He had a faculty of accomplishing the unusual. I am not advised as to the future of Fisherman's Paradise, but presume it will be operated this year as usual.

Many of my readers will remember that in 1926, with John Anderson, of Hotel Harrington, Port Huron, as president of the Michigan Hotel Assopresident of the Michigan Hotel Association, we visited Van Etten Lodge, Van Etten Lake, as the guests of Frank B. Cowley, a most popular member of the Association. Mr. Cowley passed away several years ago and it is his widow who is the central figure in legal proceedings over the disposition of the Cowley estate, in which a supposed kidnapping is involved. a supposed kidnapping is involved.

A mong the pleasing incidents which have added zest to my present visit to Michigan was meeting up with old acquaintances of mine who used to be guests of the Verbeck Tavern, at Pentguests of the Verbeck Tavern, at Pentwater. When in Kalamazoo I caught up with John B. Olney, who has for years represented the American Type Founders Co., Chicago, in the Michigan field. Having at one time been interested in the same line of work with a rival house—Barnhart Bros. & Spindler—since absorbed by the American. a rival house—Barnhart Bros. & Spindler—since absorbed by the American, there still remains a fellow feeling between us, which John accentuated by asking me to make a trip with him to Grand Rapids, via Battle Creek, at a very high rate of speed. However, the reunion kept on just the same. Ed. Moran, who has lived long at the Columbia, Kalamazoo, and representing Sprague, Warner & Co., wholesale grocers, used to offer his car and services as a chauffeur to me at a time when a as a chauffeur to me at a time when a large membership in the Michigan Hoas a chainfeir to me at a time when a large membership in the Michigan Hotel Association seemed desirable. I found him at the old stand and we also had a camp-fire. And then there was C. G. Hammerstein, Michigan representative of Albert Pick Co., hotel supply house. He, too, is one of my old-time friends, who has been in the field for many, many years, and did we have much to talk about? We certainly did. "Ham," as we all call him, took me over to interview Dr. Frank Holmes, of the Gull Lake Hotel, who is reported to be negotiating for a large Northern Michigan resort hotel—something worth while. Maybe I will have the satisfaction of announcing the consummation of the deal in my next letter. Another acquaintance of long standing whom I met at Hotel Colum-

bia, was Wm. Mulholland, formerly interested in the theatrical business Muskegon and other Michigan cities and Paul F. Smith, sales manager for Bradley, Miller & Co., lumber manufacturers, Bay City. Another old-timer. I was "asked in" to one of the celebrated "Out Arounds," indulged in weekly by the editor and Mrs. Stowe, on a trip on the Langing highway. on a trip on the Lansing highway, which included Portland, where I caught up with "Chet" Divine. For fear of treading on the toes of the Big Chief, I will make no mention, this week, of what actually happened, trusting to have something to talk about, occasioned by the editor's omissions, later.

Frank S. Verbeck.

Items from the Cloverland of Michigan

Sault Ste, Marie, June 5—The spirit of optimism seems to be increasing all the country and while we coming out from under the pression there is a general good feeling and a marked increase over the last year's business in many lines. The year's business in many lines. The people are realizing that it is up to each one as an individual to work and boost and dig, live economically until we get back to the better times again. We are glad to see the crowds on the We are glad to see the crowds on the street, especially on a Saturday night. Last week there was not an empty space to park on the main streets and for blocks on the side streets. stores were all busy and, as D. Moses, a former Sooite, who is visit-ing here remarked, there is more activity apparent on the streets at night than he has seen in cities of over 40,000 population and he should know, having lived in New York and Washington, as well as in other large cities. him somewhat homesick for

It made him somewhat homesick for the Sault again.

Miss Etta Radtke, modiste, has opened a new dressmaking and alteration establishment in the Burke garment shop on Ashmun street. Miss Radtke is well known in this city, being a graduate of our high school, also a graduate of the Grand Rapids Commercial College. She has had previous experience in the Cowan & Hunt store experience in the Cowan & Hunt store

The Bon Air store, at Cedarville, a popular Les Cheneaux resort, was re-opened last week by George La Fleur, who has just returned from St. Petersberg, Florida, where he spent the win-

ter, Dr. F. Wendell Tamblyn, of Detroit, is opening an office in the Masonic building in the space formerly occu-pied by Dr. S. H. Vegors. His pracpied by Dr. S. H. Vegors. His practice is surgery, gynecology and obstetrics. Dr. Tamblyn is a graduate of the Detroit College of Medicine and Surgery of the class of 1928. He has been with the University of Michigan hospital, Ann Arbor, and the woman's hospital at Detroit during the past two years. He has also had three years' service at the ford hospital at Detroit. Friendly tip: When you propose to

Friendly tip: When you propose to a girl, be sure and tell her you aren't good enough for her, before she beats you to it.

The Northwestern Leather Co. has set a new record last week in the production of lime leather. Production was stepped up to eighteen packs on was stepped up to eighteen packs on the lime floor and will be kept at that rate so long as there is sale for leather. Last year they set the pace at seventeen packs, which at that time was thought to be the limit.

The border service station at the ferry dock has opened the candy store adjoining their station, which will be run in connection with the station by Alden La Bonte.

Alden La Bonte.

The Upper Peninsula Development Bureau received no appropriation from our supervisors this year. It seems that the Bureau were playing to get the tourist trade for the West instead of giving the Sault a break. As the matter now stands the Sault has no directors on the Bureau Board.

Our Chamber of Commerce is considering another home coming week

this year. The first home coming week was held here ten years ago. The last was held in 1928 and was a great success, but we find that we have had a steady home coming for the past year without any celebration, due to the depression.

The McPhee tourist supply store, The McPhee tourist supply store, at Hessel, has opened for the season. Mrs. McPhee has made several improvements in the store and a new stock of merchandise is on sale. While the tourist trade has hardly started as yet the indications are that there may

be some improvement over last year.

They don't know what becomes of the money, of course, but there is considerable feeling among the plain people that this much-heralded beer costs too much.

The Gannon Grocery Co., of Marquette, Sault Ste. Marie and Iron Mountain, is opening a branch at Escanaba. J. G. Gannon, Marquette, manager of the company, has negotiated a lease of the former warehouse of the Upper Peninsula Produce Co., near

Stephenson avenue.

Mrs. Ebba Ayotte has taken over the Hiawatha Hotel, at Manistique, which was recently vacated by Mr. and Mrs. Joe E. Carlson, who are now operating "The Pines." Mrs. Ayotte is a sister of Mrs. Carlson and has been in charge of the cooking for a number of years. Albert Rosenberg, who assisted Mr. Carlson in the management of the hotel, will remain in that capacity. Attorney Mahlon R. Stuart, formerly

Attorney Mahlon R. Stuart, formerly of Detroit and Lansing, is locating in the Sault to enage in the practice of law. He will have offices with John W. Shine in the Central Savings Bank building. Mr. Stewart is a graduate of Michigan State College and of the Detroit college of Law, class of 1932.

Wonder if the return of beer will revive those little German bands of yesteryear.

William G. Tapert.

May Be Used to Perpetuate Inefficiency and Waste

In appraising the various plans being engineered in Washington it is a grave error if the attitude of the Administration toward the price level is overlooked. Getting the price level higher, in a sense, is the corner stone of the entire program of President Roosevelt. Because of this some of the measures being undertaken have quite a different significance than they might have with a different view toward prices.

At no point is this better illustrated than in connection with the industry control bill. It is conceivable that much benefit could come from an organization of industry along the lines which are possible under this measure. This does not mean that we should put such a statute upon our books but rather that there is a real field for constructive work in the overhauling of our production machine.

Such an overhauling would consist of eliminating those units in each industry which are hopelessly inefficient. These are the submarginal producers, or those whose costs of production are so high that they are unable to compete with the better organized and managed companies. In each industry and line of activity there are a greater or lesser number of these submarginal

If they were eliminated the public would be provided with goods at the lowest cost at which our productive efficiency would enable them to be furnished. This, of course, refers to the price of an individual commodity, not to the price level. The general price level would be determined by all of those factors affecting the cost of production, on the one side, and the price at which demand becomes effective, on the other side.

With the philosophy that prices must be higher, however, it is not necessary to eliminate the submarginal producers. This is one of the most dangerous features of the industry control bill. Instead of it being used to get a badly needed cleanup, it may be used for perpetuating inefficiency and wasteful production. Instead of providing us a basis whereby we could have a better standard of living, it may undercut our standard of living by keeping in existence high cost producers.

We are told, of course, that the bill will be used solely with a view of improving industry. General Johnson, according to reports, certainly will do the best within his power in this direction. It must be recognized, nevertheless, that any one man does not afford adequate protection against the misuse of the bill when the philosophy of the Administration is that we must raise Ralph West Robey. prices.

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Knowing it all about your business is a good thing. Acting as if you knew it all is a grand mistake.

Strange how seldom you really need a vehicle when the old car begins to show its age.

We need stimulation by reflation.

Store, Offices & Restaurant Equipment

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

ALL GOOD ROADS LEAD TO THE REED INN

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

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

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. Parr, Lansing.
Examination Sessions—Three sessions
are held each year, one in Detroit, one in
the Upper Peninsula and one at Ferris
Institute, Big Rapids.

Michigan State Pharmaceutical
Association.
President—F. H. Taft, Lansing.
Pirst Vice-President—Duncan Weaver, Fennville.
Second Vice-President—G. H. Fletcher,

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

Some Collection Letters With "Check-Appeals"

Collecting money by mail is an artan art that any pharmacist who sells on credit will do well to master.

Many pharmacists make a hard job of collecting money. They go at it with the notion that "this is going to be tough." The result is rather likely to be a letter that is cold, lifeless, and lacking in "check-appeal." Like the tyro at golf, they must learn the lesson that "easy does it."

You have observed no doubt, that there is a new technique in collection letters. We have turned from stiff and stilted forms to the modern "humanized" collection letter.

In the earlier stages of the collection program short, friendly lettersmere memory joggers-are nearly always more effective than long, drawn-out lamentations. Here is a "first reminder" that works well.

Dear Mr. - When a good customer lets an account run a trifle beyond the due date, as you have this one, we send a little reminder, and nearly always back comes a check in the next

The accompanying statemnt shows just how your account stands on our books. You'll send that check today, won't you?

Many thanks!

Or, if there is occasion to be just a trifle less informal, but still friendly in approach, try this one. It is particularly good in those cases where a customer who usually pays promptly has become a bit lax:

Dear Mr. - In making out your usual remittances on the 10th, it appears that you forgot us! Perhaps the statement was overlooked, so we are sending another. Will you let us have a check some day soon?

Many thanks!

If it is again necessary to call attention to the delinquent account, this letter may meet the situation nicely:

Dear Mr. - I am writing you again about your little account of \$12.40, which is now nearly sixty days old.

Of course we haven't lost any sleep over this bill. We know you are going to pay it, but if you could conveniently let us have a check it would be appreciated.

If you will do this right away, you can cheat our book-keeper of the chance to send you another statement on March 1!

Another good letter to meet the same situation:

Dear Mr. - When I went over the February statements this morning, I noticed you have not yet sent us a check for the items we charged to your account in December. The amount is \$12.40 Not a serious matter, to be sure; but I felt that I should call your attention to our policy.

We are always glad to open charge accounts, merely as a convenience to our good friends. But the narrow margin of profit in the drug business these days makes it necessary for us to be close collectors. That is why we ask our customers, as a special favor, to remit promptly each month. You will understand our position, I am sure.

With sincere appreciation of your patronage, I am

This letter will be found useful in cases where the customer is buying right along, but not settling as promptly as you would like:

Dear Mr. — A considerable part of the amount shown on the attached statement is past due. Evidently you overlooked it last month. I hope you will settle it before the 15th of this month.

I surely appreciate your trade and am always anxious to serve you. It is only fair, however, to call your attention to the fact that our merchandise is always priced as low as possible, and on our present profit margin, I must see that book accounts do not extend beyond the time limit we have set.

In case it is inconvenient to pay the entire amount just now, please let us have something on account, and let us know when you can take care of the remainder.

Having sent at least two courteous reminders to the customer without response, we are now safe in assuming that something more than ordinary negligence is involved. Unless we adopt strenuous measures at this point, we are likely to have the makings of a bad-debt loss on our hands.

As bills go, this one is not so very old. Many merchants would not give the item a thought for perhaps another thirty days. But experience clearly indicates that this is the "dangerous age" for open retail accounts. The debtor has demonstrated a tendency to disregard established terms, and to ignore reasonable requests for a satisfactory adjustment. These are decidedly unfavorable signs. The time has come for firm handling.

If the second reminder letter is unheeded, after a period of two weeks, the account, in my judgment, calls for personal attention, either by telephone or direct call. If the debtor is out of town, or cannot be reached, then a letter along these lines should be sent:

Dear Mr. - The first of this month, I called your attention to the fact that December items on your account were past due. I have waited two weeks, but you have made no payment, nor advised me of any unusual conditions causing the delay.

Please be sure to pay these past due items before the next revision of my accounts, which will be the first of next month. I am counting on you.

I feel sure you will appreciate the reasonableness of my request, and I want to take this opportunity to tell you that your patronage is sincerely appreciated.

Will you please let me know if at any time you find anything in your dealings with us which is not entirely to your satisfaction.

Of course, you will appreciate that unusual situations call for special treat-

ment. If the debtor, or, a member of his household is seriously ill; if he is out of employment; or if you know of any special reason why the bill cannot be met, you will make allowances accordingly. These letters apply to those debtors you have reason to believe can pay, and should be forcibly reminded of their obligation.

Maxwell Droke.

Not Worried By Report

Because of the changed conditions which have developed during the last two months, retail executives are disposed to view the Harvard report on store expenses for 1932, issued during the week, with agreat deal more optimism than would ordinarily be the case. The report shows the highest cost ratio on record, amounting to 39.5 per cent., with gross margin 33.1 per cent, and net loss 6.4 per cent. The figures are said to be in line with expectations.

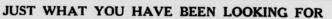
The major factors last year were

the sharply declining price levels, lowered average sale and inability to cut fixed charges. To-day, the retail field faces rising prices, a higher average sale and a better relation of fixed costs to dollar income.

Executives point out that, because of the constant decline in prices last year, mark-downs as shown in the report amounted to 9.6 per cent. A substantial reduction in this figure is anticipated this year, with the net maintained mark-up improved and a better net profit figure likely.

Mushroom-Box Mushrooms

Particularly interesting is a new container for mushrooms. This product expands one-third or more after it is packaged for the simple reason that mushrooms, like flowers, open out as they ripen. The new box is built like a tank for illuminating gas; that is to say, as the mushrooms expand, the top is lifted, but stays in place. No one but the purchaser may break the seal.

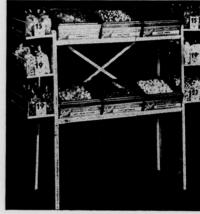


PUTNAM'S ADJUSTABLE CANDY DISPLAY RACK

Strong, Light, Attractive

Occupies only 5x34 inches o Floor Space

Six Hinged Lid Glass Top Metal Display Covers With Each



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

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 JOBBER Will be Glad to Give You Details of This Unusual Offer

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

IN THE REALM OF RASCALITY

Questionable Schemes Which Are Under Suspicion

A corporation engaged in catching, curing, and packing fish agrees to discontinue the use of the words "Lemon Sole," "Red Snapper," "Sable," and "Ocean Catfish" to designate a product made of fish other than the glyptocephalus cynoglossus, lutianus campechanus, anoploma fimbria, and sea catfish (galeighthys felis) or channel catfish (ictalurus punctatus) respectively.

A co-partnership and a corporation distributing malt products, agree to discontinue the use of labels bearing a representation of the German Iron Cross either alone or in conjunction with the words "Gott mit uns" or "Imported hop flavor" or bearing the words "One hundred per cent, hop flavored," "Imported," or the abbreviation "Imp.," or any other words, in a manner to imply that the product so labeled is imported or is flavored with imported malt, when such is not the fact: and agrees to discontinue the use of any words or pictures suggestive of a foreign country, either on labels, in advertising matter, or as a trade name, to designate a product made in the United States and consisting entirely of domestic ingredients.

A co-partnership distributing canned tomato paste, agrees to discontinue the use of pictorial representations of Italian plum-shaped tomatoes, either alone or in connection with any words in the Italian language, in their brands or labels, to designate a product that is not packed in Italy and is not made of plum-shaped tomatoes.

A co-partnership importing and distributing hardware and mechanics' tools, agrees to discontinue distributing pliers marked or branded "5000 Volts" unless **th**e pliers are so constructed and insulated as to withstand heavy charges of electricity and to be safe for use in cutting wires carrying a current of five thousand colts.

A corporation distributing shoe strings agrees to discontinue the use of the word "Silk" to label or advertise shoe strings not made in whole or in part of silk

A corporation distributing a preparation in tablet form, agrees to discontinue representing that the product is a competent treatment for stomach disorders, including ulcers, and to discontinue misrepresenting in any way the medicinal properties and therapeutic value of the preparation.

A corporation manufacturing and a corporation distributing a hair restorative preparation, agree to discontinue representing on labels, in advertising matter, or in any other manner, that the preparation will restore to its natural color and radiance hair that has turned gray, that it will nourish the hair roots, will stop or prevent dandruff and falling hair, and will have no harmful effects on hair or scalp, when such are not the facts; to discontinue representing that the preparation will banish white hair except in so far as it will dye it; and to discontinue the use of words "Pine Needle" as a trade designation, either alone or in conjunction with any other words, so as to imply that the shampoo so designated is compounded from pine needles, when such is not the fact.

A corporation distributing paints agrees to discontinue the use of the word "Manufacturing" in corporate or trade name, in advertising matter, on labels, and in any other manner to imply operation of factories in which the products sold are manufactured, when neither owning nor operating such factories.

A corporation distributing paints and varnishes, agrees to discontinue the use of the word "Manufacturing" in corporate or trade name and to discontinue its use either alone or in conjunction with any other words, in a manner to imply operation of factories in which the products sold are manufactured, when neither owning nor operating such factories.

A corporation distributing an alleged remedy for foxes, goats, and dogs, agrees to discontinue representing that the product 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 or therapeutic value of the product.

A manufacturers agrees to discontinue the use of the words "Vuelta Abajo" on labels, in advertising matter, or in any other manner to designate cigars not composed wholly of tobacco grown on the Island of Cuba or in the province of Vuelta Abajo.

A corporation distributing a razor blade sharpener agrees to discontinue the use of the words "European Machines," and "From the Old World to the New," either alone or in connection with the words "Copenhagen, Denmark," "Leicester, England," "Hamburg, Germany," or any other words, in advertising matter, or to imply in any other manner that the sharpeners distributed are manufactured abroad and imported into the United States, when such is not the fact.

A corporation manufacturing cigars, agrees to discontinue the use of the words "Throw-outs" either alone or in conjunction with other words, as a trade name, on labels, in advertising matter, or in any other manner, to designate cigars that are not actually throw-outs; to discontinue the use of the words "Now 2 for 5 cents" or words of similar import, on labels, in advertising matter, or in any other manner, to imply that the products so designated are being sold at a reduced price, when such is not the fact; to discontinue the use of the words "10c and up sizes," "off colors and shapes," and words of similar import, on labels and in advertising matter, to designate or describe cigars that are not of the quality usually and regularly sold for ten cents.

A corporation distributing ash trays, platters, tankards, cigarette boxes, and cocktail shakers, agrees to discontinue the use of the words "Precious Metal" or words of similar import, either alone or in connection with any other words, in a manner to imply that the specialties are made of any rare or precious metal, when such is not the fact

Because he keeps you on his payroll, don't conclude the boss is utterly dumb.

WHOLESALE DRUG PRICE CURRENT

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

Prices quoted	are	nominal, based on market	
Acetic, No. 8, lb. 06 @	10	Gum Aloes, Barbadoes,	Hemlock, Pu., lb. 1 155@2 20 Heml'k Com., lb. 1 00@1 25
Boric, Powd., or	20	so called, lb. gourds @ 60 Powd., lb 35 @ 45	Juniper Ber., lb. 3 00@3 20 Juniper W'd, lb. 1 500@1 75
Carbolic, Xtal, lb. 36 @	43	Aloes, Socotrine,	Lav. Flow., lb. 3 50@4 00 Lav. Gard., lb. 1 25@1 50
Muriatic, Com'l.,	45	lb @ 75 Powd., lb @ 80	Lemon, 1b 1 75@2 25
Nitric, lb 09 @	10 15	Powd., lb @ 80 Arabic, first, lb. @ 40 Arabic, sec., lb. @ 30 Arabic, sorts, lb. 15 @ 25	Mustard, true, ozs. @1 50 Mustard, art., ozs. @ 35 Orange, Sw., lb. 3 00@3 25
Oxalic, lb 15 @ 3	25 10	Arabic, sorts, lb. 15 @ 25 Arabic, Gran., lb. @ 35	origanum, art,
Partaric, lb 30 @	40	Arabic, Gran., lb. @ 35 Arabic, P'd, lb. 25 @ 35 Asafoetida, lb 47@ 50	lb 1 00@1 20 Pennyroyal, lb 2 75@3 20
Alcohol Denatured, No. 5.		Asafoetida, Po., 1b. 75@ 82 Guaiac, 1b @ 70	Peppermint, lb 3 75@4 25 Rose, dr @2 50
Denatured, No. 5. Gal 48 @ Grain, Gal 4 00@5 @ Wood, Gal 50 @	00	Guaiac, powd @ 75	Rose, Geran., ozs. 50@ 95 Rosemary
Wood, Gal 50 @ 6	60	Juaiac, powd. @ 75 Kino, lb. @ 90 Kino, powd., lb. @1 00	Flowers, lb 1 00@1 50
Lump, lb 05 @ 1	13	Myrrh, lb @ 60 Myrrh, Pow., lb. @ 75	Sandalwood, E. I., lb 8 00@8 60 W. I., lb 4 50@4 75
Ammonia		Shellac, Orange, lb 15 @ 25	Sassairas.
Concentrated, lb. 06 @ 1	18 13	Ground, lb 15 @ 25	true, lb 1 60@2 20 Syn., lb 70 @1 20 Spaarmint, lb 2 00@2 40
3-F, lb 05½@ 1	13 25	Shellac, white, (bone dr'd) lb. 30 @ 45 Tragacanth,	Spearmint, lb 2 00@2 40 Tansy, lb 3 50@4 00
Muriate, Lp., lb. 18 0	30 18	No. 1, bbls 1 60@2 00 No. 2, lbs 1 50@1 75	Tansy, lb 3 50@4 00 Thyme, Red, lb. 11 15@1 70 Thyme, Whi., lb. 1 25@1 80
Muriate, Po., ib. 20 W	30	Pow., lb 1 25@1 50	Wintergreen Leaf, true, lb. 5 40@6 00
	20	Pound 25 @ 40	Birch. 1h 2 75/002 20
	20	4s Loose, Pressed,	Syn 75@1 20 Wormseed, lb 3 50@4 00 Wormwood, lb 4.50@5 00
Copaiba, lb 50@1 5 Fir. Cana., lb. 2 00@2 4 Fir. Oreg., lb 50@1	40 00	lb @1 25	Oils Heavy
Fir, Oreg., lb 50@1 Peru, lb 1 70@2 Tolu, lb 1 50@1	20 8 0	Hydrogen Peroxide Pound, gross 25 00@27 00	Castor, gal 1 15@1 35 Cocoanut, lb 221/2@ 35
Barks Cassia,		Lb., gross 15 00@16 00 Lb., gross 10 00@10 50	Cod Liver, Nor-
Ordinary, lb 25 @	30 25	Indigo Madras, lb 2 00@2 25	wegian, gal1 00@1 50 Cot. Seed Gals 85@1 00 Lard. ex. gal 1 55@1 65
Saigon, lb @	40	Insect Powder	Lard, ex., gal. 1 55@1 65 Lard, No. 1, gal. 1 25@1 40 Linseed, raw, gal. 73@
Saigon, Po., lb. 50 @ Elm, lb 40 @	60 50	Pure, lb 25 @ 35 Lead Acetate	Linseed, raw, gal. 78@ 93 Linseed, boil., gal. 81@ 96
Elm, Powd lb. 38 @	45 45	Xtal, lb 17 @ 25 Powd. & Gran. 25 @ 35	Neatsfoot, extra, gal 80@1 25
Sassafras (P'd lb. 45) @	35 30	Licorice	Malaga, gal 2 50@3 00
Soaptree, po., lb. 35 @	40	per box 1 50 @2 00	Pure, gal 3 00@5 00 Sperm, gal 1 25@1 50
Berries Cubeb, lb @	65	Lozenges, lb 40 @ 50 Wafers, (24s) box @1 50	Tanner, gal 75(0) 90
Cubeb, po., lb @	75 20	Buchu, lb., short @ 50	Tar, gal 50@ 65 Whale, gal @2 00
Blue Vitriol Pound 06 @	15	Buchu, lb., long_ w	Opium Gum, ozs., \$1.40;
Borax		Sage, bulk, lb. 25 \(\omega \) 30 Sage, loose	lb 17 50@20 00 Powder, ozs., \$1.40; lb 17 50@20 00
P'd or Xtal, lb. 06 @ 1	13	pressed. 4s. lb. @ 40	1b 17 50@20 00 Gran., ozs., \$1.40; 1b 17 50@20 00
Pound 04 @ :	10	Sage, ounces @ 85 Sage, P'd & Grd. @ 35	1b 17 50@20 00 Paraffine
Pound 50 @	65	Senna, Alexandria, lb. 35 @ 40	Pound 06 12 0 15
Cantharides Russian, Powd @3		Tinnevella, 1b. 20 @ 30 Powd., 1b 25 @ 35	Black, grd., ib. 25 @ 35
Chinese, Powd. @1: Chalk	25	Powd., lb 25 @ 35 Uva Ursi, lb 20 @ 25 Uva Ursi, P'd, lb. @ 30	Red. grd., lb 45 @ 55 White, grd., lb 40 @ 45
Crayons, white, dozen @3	60	Chloride, med., dz. @ 85	Pound Pound 20 @ 25
dustless doz (a)6		Chloride, med., dz. @ 85 Chloride, large, dz. @1 45 Lycopodium	Amber, Plain, lb. 12 @ 17
	10 15	Pound 45 @ 60 Magnesia	Amber, Carb., lb. 14 @ 19 Cream Whi., lb. 17 @ 22
Prepared, ID 14 W	16 10	Carb 1/8 lb @ 20	Amber, Carb., lb. 14 @ 19 Cream Whit, lb. 17 @ 22 Lily White, lb. 20 @ 25 Snow White, lb. 22 @ 27
Capsicum		Carb., 1/16s, lb. 0 32 Carb., P'wd., lb. 15 0 25 Oxide, Hea., lb. 0 75 Oxide, light, lb. 0 75	Plaster Paris Dental
	70 £5	Oxide, Hea., lb. @ 75 Oxide, light, lb. @ 75	Less, 1b 031½ (y vs
Whole, lb, 30 @	25	Menthol Pound 4 67@5 20	Caustic, st'ks,lb. 55 @ 88
	40	Pound 1 25@1 35	Potaccium
Cocaine Ounce 11 43@ 13 Copperas	60	Morphine	Acetate, lb 60 @ 96 Bicarbonate, lb. 30 @ 35
Xtal, lb 031/4@	10 15	Ounces @10 80 %s @12 96	Bromide lb 51 60 25
Cream Tartar		Bulk, Powd.,	Chlorate, Ib 30 @ 35
Pound 22½@ Cuttlebone	35	select, lb 45 @ 50 No. 1, lb 25 @ 35	Xtal., lb. 17 @ 99
Pound 40 @	56	Naphthaline	powd., lb 17 @ 23 Gran., lb 21 @ 28 Iodide, lb 2 70@2 93
	15	Balls, lb 06¾ @ 15 Flake, lb 06¼ @ 15	Permanganate, lb. 22 10 @ 2 93 Prussiate,
Extract	18	Pound @ 40	Red lh en en en
Witch Hazel, Yel- low Lab., gal. 99 @1	82	Powdered, lb @ 50 Nux Vomica	Yellow, lb 50 @ 60 Quassia Chips
Licorice, P'd, lb. 50 @		Pound @ 25	Pound 25@ 30 Powd., lb 35 @ 40
	55	Oil Essential	Quinine 5 oz. cans, ozs @ 51
	45	Almond, Bit., true, ozs. @ 50	Sal
Saffron,	90	Sweet. true. lb. 1 10@1 60	Glaubers,
Spanish, ozs @1	55 65	Sw't. Art., lbs. 1 00@1 25	Lump, lb 03 @ 10 Gran., lb 03 10
Formaldehyde, Bulk	20	Amber, crude, lb. 75@1 00 Amber, rect., lb. 1 10@1 75 Anise, lb 1 00@1 40	Xtal or Powd 10 @ 16
Fuller's Earth	10	Bay, lb 4 00@4 25 Bergamot, lb. 3 50@4 20	Gran., lb 09 @ 16 Rochelle, lb 17 @ 30
Gelatin		Bay, lb 4 00@4 25 Bergamot, lb 3 50@4 20 Cajeput, lb 1 50@2 00 Caraway S'd, lb. 2 65@3 20	Soda, 1b 02½@ 08
Glue		Cassia, USP, lb. 1 75@2 40 Cedar Leaf, lb. 1 50@2 00	Ash 03 @ 10
Brok., Bro., lb. 20 @	30 22	Cedar Lear,	Bicarbonate, lb. 03½@ 10 Caustic, Co'l., lb. 08 @ 15 Hyposulphite, lb. 05 @ 10
Whi. Flake, lb. 2714@	35 35	Coml., lb 1 00@1 25 Citronella, lb 1 05@1 40	rhosphate. Ib. 23 @ 28
White AXX light,	40	Cloves, lb 1 75@2 25 Croton, lbs 4 00@4 60	Sulphite, Xtal., lb 07 @ 12 Dry, Powd., lb. 12½@ 20
Ribbon 42½@	50	Croton, lbs. 4 00@4 60 Cubeb, lb. 4 25@4 80 Erigeron, lb. 2 70@3 35 Eucalyptus, lb. 75@1 20 Fennel 2 00@2 60	Silicate, Sol.,gal. 40 @ 50
Glycerine Pound 14½@	35	Eucalyptus, lb 75@1 20 Fennel 2 00@2 60	Gallons 58 @ 73
			03 W 10

GROCERY PRICE CURRENT

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

ADVANCED

DECLINED

Kellogg W. Wheat Biscuit

AMMONIA Parsons, 32 oz 3 35 Parsons, 10 oz 2 70	BREAKFAST FOODS Kellogg's Brands Corn Flakes, No. 136 2 50 Corn Flakes, No. 124 2 50	Pears Pride of Mich. No. 2½ 2 2
Parsons. 6 oz 1 80 Little Bo Peep, med. 1 35 Little Bo Peep, lge. 2 25 Quaker, 32 oz 2 10	Pep, No. 224 2 00 Pep, No. 250 1 00 Krumbles No. 412	Black Raspberries
ABBLE BUTTER	Bran Flakes, No. 602 1 50 Rice Krispies, 6 oz. 2 25 Rice Krispies, 1 oz. 1 10 All Bran, 16 oz. 2 25	Pride of Mich. No. 2 2 36 Red Raspberries
Table Belle, 12-36 oz., doz 1 90	All Bran, 16 oz 2 25 All Bran, 10 oz 2 70 All Bran, 3 oz 1 10 Kaffe Hag, 6 1-lb. cans 2 57 Whole Wheat Fla., 24 1 75 Whole Wheat Bls., 24 2 15	Pride of Mich 2 75
BAKING POWDERS		No. 2 3 00
Royal, 2 oz., doz. 93 Royal, 4 oz., doz. 1 80 Royal, 6 oz., doz. 2 20 Royal, 12 oz., doz. 4 37 Royal, 2½ lbs. doz. 13 7f	Post Brands Grapenut Flakes. 24s 1 90 Grape-Nuts. 24s 3 80 Grape-Nuts. 50 1 40 Instant Postum, No. 8 5 40	8 02 1 20 Marcellus, No. 2 1 80 CANNED FISH
Royal, 5 lbs., doz 24 50	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, 36s 2 50 Post Toasties, 24s 2 50 Post Bran, PBF 24 2 85 Post Rran PBF 36 2 85 Sanka 6-11b 2 57	Clam Ch'der, 10½ oz. 1 35 Clam Chowder, No. 2 2 75 Clams, Steamed, No. 1 2 75 Clams, Minced, No. ½ 2 40 Finnan Haddie, 10 oz. 3 30 Clam Bouillon, 7 oz. 2 50 Chicken Haddie, No. 1 2 75
25°	Amsterdam Brands Gold Bond Par., No.5½ 7 50 Prize, Parlor, No. 6 8 00 White Swan Par., No.6 8 50	Cod Fish Cake, 10 oz. 1 55 Cove Oysters, 5 oz 1 35 Lobster, No. 4 Star 2 00 Shrimp, 1, wet . 1 45 Sard's, 4 Oil, Key . 4 25 Sardines, 4 Oil, k'less 3 35 Salmon, Red Alaska. 1 95 Salmon, Med. Alaska. 1 55 Salmon, Pink, Alaska. 1 35
A COURT OF COLUMN TO SECOND COLUMN TO SE	BROOMS Quaker, 5 sewed_ 5 50 Warehouse 5 75 Rose 2 75 Winner, 5 sewed 3 95 Whisk, No. 3 2 25	Sardines, Cal. 95 Tuna, ½ Van Camps, doz. 175 Tuna, ¼ S. Van Camps, doz. 135 Tuna ls Van Camps
OCC FOR SE	BRUSHES	Tuna, ½s. Chicken Sea.
10 oz., 4 doz. in case 3 40 25 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., ½ doz. in case 5 75	Solid Back, 8 in 1 50	CANNED MEAT
BLEACHER CLEANSER	Stove Shaker 1 80 No. 50 2 00 Peerless 2 60	Bacon, Med. Beechnut 1 71 Bacon, Lge. Beechnut 2 43 Beef, Lge. Beechnut 2 07 Beef, Med. Beechnut 2 07 Beef, No. 1, Corned 1 95 Beef, No. 1, Roast 1 95 Beef, 2½ oz Qua., sli. 1 35
Clorox, 16 oz., 24s 3 25 Clorox, 22 oz., 12s 3 00 Lizzie, 16 oz., 12s 2 15	No. 4-0 2 25 No. 2-0 3 00	Beef, 4 oz. Qua., sli. 2 25 Beefsteak & Onions, s. 2 70 Chili Con Car., 1s 1 05 Deviled Ham, 4s 1 50 Deviled Ham, 4s 2 85
BLUING	BUTTER COLOR Dandelion 2 85	Potted Beef, 4 oz 1 10 Potted Meat, ¼ Libby 45 Potted Meat, ½ Libby 75 Potted Meat, ½ Qua. 55
Am. Ball, 36-1 oz.,cart. 1 00 Boy Blue, 18s, per cs. 1 35	CANDLES Electric Light, 40 lbs. 12.1 Plumber, 40 lbs. 12.8 Paraffine, 6s 14½ Paraffine, 12s 40 Wicking 40	Potted Ham, Gen. ¼ 1 45 Vienna Saus. No. ½ 1 00 Vienna Sausage, Qua. 80 Veal Loaf. Medium 2 25
BEANS and PEAS	Tudor, 6s, per box 30	Baked Beans Campbells, 48s 2 30
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	CANNED FRUITS Hart Brand Apples	CANNED VEGETABLES Hart Brand
Scotch Peas, 100 lb 7 00	No. 10 4 75	Asparagus Natural, No. 2 3 00 Tips & Cuts, No. 2 2 25 Tips & Cuts, 8 oz 1 35
BURNERS	Pride of Michigan 2 55	Daled Day
Queen Ann, No. 1 1 15 Queen Ann, No. 2 1 25 White Flame, No. 1 and 2, doz z 25	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	Baked Beans 1 lb. Sauce. 36s, cs 1 60 No. 2½ Size, Doz 95 No. 10 Sauce 3 80
BOTTLE CAPS	Whole White 2 80	Little Quaker, No. 10 8 25

Dbl. Lacquor, 1 gross pkg., per gross _____ 18 No. 10

Gooseberries

CURRENT at prices. They are regular	Red Kidney Beans No. 10 3 90 No. 2 87 L/2 8 oz. 45	Sn Sn
d goods. Because of present edit may sometimes be able ons, but we prefer to quote obtained by duress or under the actual condition of the	String Beans Little Dot, No. 2 2 25 Little Dot, No. 1 1 80	Sni
DECLINED gg W. Wheat Biscuit	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	Brie
Pears Pride of Mich. No. 2½ 2 25 0	Wax Beans Little Dot, No. 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	Mic Mic Wis Imp I lk Imp Kra Kra Kra Kra Kra
Pride of Mich, No. 2_ 2 35 Red Raspberries No. 2 3 00 No. 1	Beets Extra Small, No. 2 2 50 Fancy Small, No. 2 2 00 Pride of Mich., No. 2½ 2 00 Hart Cut, No. 10 5 00 Hart Cut, No. 2 35 Marcel. Whole, No. 2½ 1 35 Hart Diced, No. 2 90	Ada Ada Bee
No. 2 3 00 8 02 1 20 Marcellus, No. 2 1 80	Carrots Deed, No. 2 90 Diced, No. 10 4 00	Pep Spea Juic Wri Teal
CANNED FISH Clam Ch'der, 10½ oz. 1 35 Clam Chowder, No. 2 2 75 Clams, Steamed, No. 1 2 75 Clams, Minced, No. ½ 2 40 Finnan Haddie, 10 oz. 3 30 Clam Bouillon, 7 oz. 2 50 Chicken Haddie, No. 1 2 75 Fish Flakes, small _ 1 35 Cod Fish Cake, 10 oz. 1 55	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_ 96 Fancy Crosby, No. 2_ 1 15 Fancy Crosby, No. 10 6 50 Whole Grain, 6 Bantam, No. 2 _ 1 45	Bake Bake
Lobster, No. 4. Star 2 00 Shrimp, 1, wet 1 45 Sard's, ¼ Oil, Key 4 25 Sardines, ¼ Oil, k'less 3 35 Salmon, Red Alaska 1 95 Salmon Med Alaska 1 55		Rive
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. 4, Star 2 00 Shrimp, 1, wet 1 45 Sard's, 4 Oil, Key 4 25 Sardines, 4 Oil, Kley 4 25 Sardines, 4 Oil, kley 3 35 Salmon, Red Alaska, 1 95 Salmon, Med Alaska, 1 55 Salmon, Med Alaska, 1 35 Sardines, Im. 4, ea. 6@10 Sardines, Cal. 95 Tuna, 42 Van Camps, doz. 1 75 Tuna, 48, Van Camps, doz. 3 60 Tuna, 18, Van Camps, doz. 3 60 Tuna, 18, Chicken Sea. doz. 1 85	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. June, No. 10 7 50	Arro Bost Brea Com Impe
CANNED MEAT Bacon, Med. Beechnut 1 71 Bacon, Lge. Beechnut 2 43 Beef, Lge. Beechnut 2 07 Beef, Med. Beechnut 2 07 Beef, No. 1, Corned - 1 95	No. 10 Pumpkin 4 75 No. 2½ 1 30 Sauerkraut No. 10 4 00	Maje Mort Nedr Qual Comp
Beef, 2½ 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, ½s 2 85 Deviled Ham, ½s 2 85 Potted Beef, 4 oz. 1 10	No. 10 4 00 No. 2½ 95 No. 2 85	COL
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, 2½ 02. Qua., sli. 1 35 Beef, 4 0z. Qua., sli. 2 25 Beefstak & Onions, s. 2 70 Chili Con Car., 1s _ 1 105 Deviled Ham, ½s _ 1 50 Deviled Ham, ½s _ 2 85 Potted Beef, 4 0z 1 10 Potted Meat, ½ Libby 45 Potted Meat, ½ Libby 75 Potted Meat, ½ Qua. 55 Potted Ham, Gen. ¼ 1 45 Vienna Saus, No. ½ 1 00 Vienna Sausage, Qua. 80 Veal Loaf, Medium _ 2 25	Squash Boston, No. 3 1 35	M. Y Fran Hum
Baked Beans Campbells, 48s 2 30	Succetash	EV
CANNED VEGETABLES Hart Brand Asparagus Natural, No. 2 3 00 Tips & Cuts, No. 2 2 25 Tips & Cuts, 8 oz 1 35	No. 10 5 25 No. 2½ 5 1 80 No. 2 1 40 Pride of Mich., No. 2½ 1 35 Pride of Mich., No. 2 1 10	
Baked Beans 1 lb. Sauce. 36s. cs 1 60 No. 2½ Size, Doz 95 No. 10 Sauce 3 80	Hart, No. 10 4 75	Page Page Quak Quak Quak
Lima Beans Little Quaker, No. 10 8 25 Baby, No. 2	Sniders, 8 oz. 95 Sniders, 14 oz. 1 55 Sniders, 8 oz. Doz. Sniders, 8 oz. Doz. Sniders, 14 oz. Doz. Quaker, 8 oz. Doz. Quaker, 14 oz. Doz. Buby, 14 oz. Doz. 95	Carna Carna Oatm Oatm Pet, Pet, Borde Borde

		June 7, 1933
	CHILI SAUCE	OLGARS
1/2	Sniders, 14 oz 2 25	OLGARS Hemt. Champions 38 50 Webster Cadillac 75 00 Webster Golden Wed. 75 00 Websterettes 38 50 Garcia Grand Babies 38 50 Bradstreets 38 50 La Palena Sen.htors 75 00 Odins 38 50 R G Dun Boquet 75 00 Perfect Garcia Subl. 95 00
40		Websterettes 38 50
	OYSTER COCKTAIL	Garcia Grand Babies 38 50 Bradsfreets
25	Sniders, 11 oz 2 00	La Palena Senators 75 00 Odins 38 50
80		R G Dun Boquet 75 00 Perfect Garcia Subl. 95 00
70	CHEESE	Budwiser 19 50 Tango Pantellas 13 00
60	Roquefort 68 Wisconsin Daisy 14½	Skylines 19 50 Hampton Arms Jun'r 37 50
35 50	New York June 24	Trojan 35 00 Rancho Corono 35 06
	Sap Sago 40	Kenway 20 00
	Michigan Flats14 Michigan Daisies14 Wisconsin Longhorn15 Imported Leyden23	
25 80	Imported Leyden 23 I lb. Limberger 20	CONFECTIONERY
45 25	Imported Swiss 52 Kraft, Pimento Loaf 24	
70 35	Imported Swiss 52 Kraft, Pimento Loaf 24 Kraft, American Loaf 22 Krat, Brick Loaf 22	Stick Candy Pails Pure Sugar Sticks-600c 3 90
00 50		Big Stick, 28 lb. case 16 Horehound Stick, 120s 75
25 50	Kraft, Pimento, ½ lb. 1 60 Kraft, American, ½ lb. 1 60	
	Kraft Old Eng. Loaf 32 Kraft, Pimento, ½ lb. 1 60 Kraft, American, ½ lb. 1 60 Kraft, Brick, ½ lb. 1 60 Kraft Limbur. ½ lb. 1 60	Mixed Candy Kindergarten14
50 00		French Creams
00	CHEWING GUM	Juniter 12
85 35	Adams Black Jack 66 Adams Dentyne 65	Fancy Mixture 14
90	Beechut Peppermint 66	4
	Doublemint 66 Peppermint, Wrigleys - 66	Fancy Chocolate 5 lb. boxes
90	Peppermint, Wrigleys	Bittersweets, Ass'ted 1 25 Nibble Sticks 1 35 Chocolate Nut Rolls _ 1 50
00	Teaberry 66	Lady Vernon 1 15 Golden Klondikes 1 05
		Golden Riolidikes 1 05
25	CHOCOLATE	Gum Drops Cases
20	Baker, Prem., 6 lb. ½ 2 38 Baker, Pre., 6 lb. 3 oz. 2 32	Jelly Strings14 Tip Top Jellies09½ Orange Slices09½
80		Orange Slices 09½
15 50	CLOTHES LINE	Lozenges Pails
15	Riverside, 50 ft 1 40 Cupples Cord 1 85	A. A. Pep. Lozenges 13
		A. A. Choc. Lozenges 13 Motto Hearts 16 Malted Milk Lozenges 19
25	COFFEE ROASTED	Malted Milk Lozenges 19
5	Lee & Cady	Hand Oak and
5	1 lb. Package Arrow Brand 23	Hard Goods Pails Lemon Drops 12
5	Boston Breakfast 23 Breakfast Cup 21	Lemon Drops 12 O. F. Horehound drops 12 Anise Squares 13 Peanut Squares 13
0	Competition 15½ Imperial 35	
	J. V 19 Majestic 29	Cough Drops Bxs.
5	Morton House 31 Nedrow 26 Quaker, in Cartons 21 Competition 15½	Smith Bros 1 45 Luden's 1 45
,0	Competition 15½	Vick's, 40/10c 2 40
0		
5	McLaughlin's Kept-Fresh	Specialties Italian Bon Bons 16 Banquet Cream Mints 17
	COFFEE TO M'Laughtin SERVICE	Handy Packages, 12-10c 80
	Coffee Extracte	
0	M. Y. per 100 12 Frank's 50 pkgs 4 25 Hummel's 50, 1 lb. 101/2	COUPON BOOKS 50 Economic grade 2 50 100 Economic grade 4 50 500 Economic grade 20 00 1000 Economic grade 37 50 Where 1,000 books are ordered at a time, special- ly printed front cover is furnished without charge.
	Hummel's 50, 1 lb. 101/2	500 Economic grade 20 00
5		Where 1,000 books are ordered at a time, special-
	CONDENSED MILK Eagle, 2 oz., per case 4 60	ly printed front cover is furnished without charge.
0		
5	EVAPORATED MILK	CREAM OF TARTAR
5		v ibi boxes 4.
	Page	DRIED FRUITS
0	Ne la	
5	NAPORATED	Applés
		N. Y. Fey., 50 lb. box 13 N. Y. Fey., 14 oz. pkg. 16
	Page, Tall 2 95	
5	Page, Tall 2 95 Page, Baby 1 48 Quaker, Tall, 10½ oz. 2 85 Quaker, Baby, 4 doz. 1 43 Quaker, Gallon. ½ dz. 2 85 Carnation, Tall. 4 doz. 2 95 Carnation, Baby, 4 dz. 1 48 Oatman's Dudee, Tall 2 95 Oatman's D'dee, Baby 1 48 Pet, Tall 2 95	Apricots
	Quaker, Gallon, ½ dz. 2 85 Carnation, Tall, 4 doz. 2 95	Evaporated, Choice 10½ Evaporated, Ex. Choice 11½
5	Carnation, Baby, 4 dz. 1 48 Oatman's Dudee, Tall 2 95	Fancy 13 Ex. Fancy Moorpack 151/4
	Oatman's D'dee, Baby 1 48 Pet, Tall 2 95	
	Pet, Tall 2 95 Pet, Baby, 4 dozen_ 1 48 Borden's, Tall, 4 doz 2 95 Borden's Baby, 4 doz. 1 48	Citron
	Jany, 4 doz. 1 48	10 lb. box 24

		212 2 0 11 1 0 11 11			
Currants Packages, 11 oz 11½	Margarine	POTASH Babbitt's, 2 doz 2 75	HERRING Holland Herring Mixed, Kegs	SOAP Am. Family, 100 box 5 60 Crystal White, 100 3 50	TEA
Dates Imperial, 12s, pitted_ 1 35 Imperial, 12s, Regular 1 15	Wilson & Co.'s Brands Oleo Nut	FRESH MEATS	Mixed, half bbls. Mixed, bbls. Mikers, Kegs Milkers, half bbls. Milkers, bbls.	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 8 00	Japan 16 Choice 19@28 Fancy 32@36 No. 1 Nibbs 31
Peaches Evap. Choice Fancy	MATCHES Diamond, No. 5, 144 6 15 Searchlight, 144 box 6 15 Swan, 144 5 20 Diamond, No. 0 4 90	Top Steers & Heif 11 Good Steers & Heif 09 Med. Steers & Heif 08 Com. Steers & Heif 07	Lake Herring ½ Bbl. 100 lbs Mackerel Tubs, 60 Count, fy. fat 6 00 Pails, 10 lb. Fancy fat 1 50	Lava, 50 box 2 25 Pummo, 100 box 4 85 Sweetheart, 100 box 5 70 Grandpa Tar. 50 sm. 2 10 Grandpa Tar, 50 lge. 3 50 Trilby Soap, 50, 10c. 3 15	Gunpowder 32 32 40
Peel Lemon, American 24 Drange, American 24	Safety Matches Red Top, 5 gross case 4 75 Signal Light, 5 gro. cs 4 40	Top 10 Good 09 Medium 08	White Fish Med. Fancy, 100 lb. 13 00 Milkers, bbls 18 50 K K K Norway 19 50 8 lb. pails 1 40	Wiliams Barber Bar, 9s 50 Williams Mug, per doz. 48 Lux Toilet, 50 3 15 SPICES Whole Spices	English Breakfast Congou, medium 28 Congou, Choice 35@36 Congou, Fancy 42@43
Raisins Seeded, bulk 6 ½ Thompson's s'dless blk. 6 ½ Quaker s'dless blk. 6 15 oz. 7 Quaker Seeded, 15 oz. 7	MULLER'S PRODUCTS Macaroni, 9 oz 2 00 Spaghetti, 9 oz 2 00 Elbow Macaroni, 9 oz. 2 00	Lamb 18 Good 16 Medium 12 Poor 05	Boned, 10 lb. boxes 16	Allspice, Jamaica @24 Cloves, Zanzibar @36 Cassia, Canton @24 Cassia, 5c pkg., doz. @40 Ginger, Africa @30 Mixed, No. 1 @30 Mixed, 10c pkgs., doz. @65	Medium 39 Choice 45 Fancy 50
California Prunes 90@100, 25 lb. boxes@ 80@90, 25 lb. boxes@ 70@80, 25 lb. boxes@07	Egg Noodles, 6 oz 2 00 Egg Vermicelli, 6 oz. 2 00 Egg Alphabets, 6 oz 2 00	Mutton 04½ Medium 03 Poor 02	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	Nutmegs, 70@90 @50 Nutmegs, 105-110 @48 Pepper, Black @23	TWINE Cotton, 3 ply cone 25 Cotton, 3 ply Balls 27
50@70, 25 lb. boxes@07½ 50@60, 25 lb. boxes@ 10@50, 25 lb. boxes@8½ 30@40, 25 lb. boxes@08½ 30@30, 25 lb. boxes@12 18@24, 25 lb. boxes@14½	NUTS-Whole Almonds, Peerless 15½ Brazil, large 12½ Fancy Mixed 11½ Filberts, Naples 13 Peanuts, Vir. Roasted 6¾ Peanuts, Jumbo 7½c Pecans, 3, star 25 Pecans, Jumbo 40	Pork Loin, med	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	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	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
Hominy Pearl. 100 lb. sacks 3 50 Bulk Goods Elbow Macaroni, 20 lb. 4½	Pecans, Mammoth 50 Walnuts, Cal 13@21 Hickory 07	PROVISIONS Barreled Pork Clear Back 16 00@18 00 Short Cut Clear 12 00	E. Z. Liquid, per doz. 1 30 Radium, per doz 1 30 Rising Sun, per doz. 1 30 654 Stove Enamel, dz. 2 80 Vulcanol, No. 10, doz. 1 30 Stovoil, per doz 3 00	Pepper, White@23 Pepper, Cayenne@25 Paprika, Spanish@30 Seasoning	No. 1, per gross — 1 25 No. 2, per gross — 1 50 No. 3, per gross — 2 30 Peerless Rolls, per doz. 90 Rochester, No. 2, doz. 50 Rayo, per doz. 75
Pearl Barley 0000 7 00 Barley Grits 5 00 Chester 3 50	Salted Peanuts Fancy, No. 1 7 24 1 lb. Cellop'e case 1 80	Dry Salt Meats D S Belles 18_29@18-10-09 Lard Pure in ticroes 7½	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	Chili Powder, 1½ oz. 85 Celery Salt, 1½ oz. 80 Sage, 2 oz. 80 Onion Salt 135 Garlic 135 Ponelty, 3½ oz. 325 Kitchen Bouquet 4 25 Laurel Leaves 20 Marjoram, 1 oz. 90	WOODENWARE Baskets Bushels, Wide Band, wood handles
Sage East Incia 10	125 lb. bags 5½ Filberts 32 Pecans Salted 45 Walnut California 45	60 lb. tubsadvance \(\frac{1}{2} \) 50 lb. tubsadvance \(\frac{1}{2} \) 20 lb. pailsadvance \(\frac{3}{2} \) 10 lb. pailsadvance \(\frac{1}{2} \) 5 lb. pailsadvance \(\frac{1}{2} \) Compound tierces \(7\frac{1}{2} \) Compound, tubs \(7\frac{1}{2} \)	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	Savory, 1 oz 65 Thyme, 1 oz 90 Tumerci, 1½ oz 65 STARCH Corn	Splint, medium 7 50 Splint, small 6 50 Churna Barrel, 5 gal., each _ 2 40 Barrel, 10 gal., each _ 2 55
Dromedary Instant 3 50	MINCE MEAT None Such, 4 doz 6 20 Quaker, 3 doz. case 2 05 Yo Ho, Kegs, wet, lb. 16%	Sausages 10 Liver 13 Frankfort 12	6, 10 lb., per bale 93 20, 3 lb., per bale 1 00 28 lb. bags, Table 40	Kingsford, 24 lbs 2 30 Powd., bags, per 100 2 65 Argo, 24, 1 lb. pkgs. 1 15 Cream, 24-1 2 20	3 to 6 gal., per gal 16 Pails 10 qt. Galvanized 2 60 12 qt. Galvanized 2 85 14 qt. Galvanzed 3 10
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	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, Stuffed, doz. 2 26 10 oz. Jar, Stuff., doz. 2 65 1 Gal. Jugs, Stuff., dz. 1 95	Pork	MORTON'S MODIZED SALT IT POURS	Gloss Argo, 24. 1 lb. pkgs. 1 52 Argo, 12, 3 lb. pkgs. 2 17 Argo, 8, 5 lb. pkgs. 2 46 Silver Gloss, 48, 1s - 11¼ Elastic, 32 pkgs. 2 55 Tiger, 48-1 Tiger, 50 lbs. 2 75	12 qt. Flaring Gal. Jr. 5 00 10 qt. Tin Dairy 4 00 Traps Mouse, Wood, 4 holes 60 Mouse, tin, 5 holes 67 Rat, wood 1 00 Rat, spring 1 00 Mouse, spring 20
Lee & Cady Brands Home Baker Cream Wheat	PARIS GREEN 1/2 9	Picnic Boiled Hams @16 Boiled Hams	A MERICAN MEDICAL ASSN. Compresses Compresses Compresses	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 57 Red Karo, No. 5, 1 dz. 3 44	Tubs Large Galvanized 8 75 Medium Galvanized 7 75 Small Galvanized 6 75
FRUIT CANS Presto Mason F. O. B. Grand Rapids Half pint	PICKLES Medium Sour 5 gallon, 400 count 4 75 Sweet Small	Liver 11 Calf 35 Pork 05	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	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	Washboards Banner, Globe 5 5 5 Brass, single 6 25 Glass, single 6 00 Double Peerless 8 5 Single Peerless 7 5 Northern Queen 5 50 Universal 7 25
FRUIT CAN RUBBERS Presto Red Lip, 2 gro. carton	5 Gallon, 500 7 25 Banner, 6 oz., doz 9 30 Banner, quarts, doz 2 10 Paw Paw, quarts, doz 2 80 Dil Pickles	Fancy Blue Rose 3 75 Fancy Head 5 00	24, 1 lb. packages 3 35 48, 10 oz. packages 4 40 96, ¼ lb. packages 4 00	Grape Juice Welch, 12 quart case 4 40 Welch, 12 pint case_2 2 25	Wood Bowls 13 in. Butter 5 00 15 in. Butter 18 00 17 in. Butter 25 00
Presto White Lip. 2 gro. carton	Gal., 40 to Tin, doz	Postma Biscuit Co. 18 rolls, per case 1 80 12 rolls, per case 1 20 18 cartons, per case 2 15 12 cartons, per case 1 45 SALERATUS	WASHING POWDERS Bon Ami Pd., 18s, box 1 90 Bon Ami Cake, 18s 1 65 Brillo	COOKING OIL Mazola Pints. 2 doz 4 60 Quarts, 1 doz 4 30 Half Gallons, 1 doz 81 Gallons, each 81	WRAPPING PAPER Fibre, Manila, white_ 05 No. 1 Fibre06½ Butchers D F06½ Kraft
JELLY AND PRESERVES Pure. 30 lb. pails 2 60 Imitation, 30 lb. pails 1 60 Pure. 6 oz., Asst., doz. 9 Pure Pres., 16 oz., dz 1 40	PIPES Cob, 3 doz. in bx. 1 00@1 20	SAL SODA Granulated, 60 lbs. cs. 1 35 Granulated, 18-2½ lb. packages 1 10	Gold Dust, 12 Large 1 80 Golden Rod, 24	TABLE SAUCES Lee & Perrin, large 5 75 Lee & Perrin, small 3 35 Pepper	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
JELLY GLASSES 42 Pint Tall, per doz. 38	PLAYING CARDS Battle Axe, per doz. 2 65 Bicycle, per doz 4 70 Torpedo, per doz 2 50	COD FISH Peerless, 1 lb. boxes 18 Old Kent, 1 lb. Pure 25	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	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	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.

How Co-operative Publicity Helps Individual Stores

Does co-operative advertising have advantages for shoe merchants?

The consensus of a group of leading shoe merchants in Washington is that it does. They feel that co-operative advertisements have advantages similar to propinquity of store locations.

Co-operative newspaper advertising has the advantage of better display; hence it tends to promote a desire for good shoes, to create shoe consciousness. It emphasizes the location of the various shoe stores and the brands of shoes handled by the various firms. In addition, it affords an opportunity for featuring types and styles.

For example, eight of Washington's leading shoe merchants joined recently in a page layout, featuring Spring stles in sport and dress shoes for men. The page, as carried in the Washington Post, was headed "Keepng in Step With Men's Shoe Fashions." About three columns of reading matter, devoted exclusively to shoe fashions for men, were carried on the page with the individual store advertisements, and added much to the effectiveness of the layout, giving it distinct advantages over the ordinary display advertisements.

Firms joining in the co-operation feature were: The Hecht Co., the Young Men's Shop, Boyce & Lewis, Army & Navy, Raleigh Haberdasher, The Mode, Rich's and William Hahn & Co.

The Post took the initiative in the advertisement, but the majority of the merchants enlisted expressed approval of the idea. The results of such an advertisement are not of immediate nature, they agree. It is more of a prestige advertisement, designed to sell the store and their brands of shoes. Such advertisements, it is pointed out, are more of a promotional nature, to feature type and style. In fact, the price feature probably should not be emphasized It is pointed out that if the price were emphasized in a co-operative advertisement, its general value probably would be decreased.

Herbert J. Rich, of Rich's, is of the opinion that shoe merchants should use the co-operative type of advertising more.

"Shoe stores should co-operate more," he said, "and co-operative advertising offers the best opportunity for co-operative efforts in selling shoes."

"But it is something," he added, "in which the newspapers should take the lead. The newspapers should promote such advertisements and such co-operation among shoe merchants. The merchants themselves have no time for taking the initiative in such endeavors."

J. W. Diamond, of the Hecht Co., also believes that co-operative advertisements in newspapers on special occasions have real merchandising values.

"Such advertising cannot be considered as a possible substitute for

planned individual advertising," he declared, "but it can be used effectively, undoubtedly, in featuring new seasonal styles."

T. Edward Boyce, of Boyce & Lewis, likewise is of the opinion that co-operative newspaper advertising has distinctive merits for special occasions.

Whether such advertising has worthwhile advantages to the individual merchant, however, is something that the particular merchant must decide, it was agreed, and depends somewhat on the kind of trade the store has.

An unusual fact cartoon, similar to Ripley's famous "Believe It Or Not" feature, recently proved to be a highly effective advertisement for the Lorber Shoe Co., located at 724 Fifteenth street, Denver.

The advertisement was run in a morning newspaper in a column regularly sold to various business houses for interesting fact advertising. The column is conducted by Gus Brake, prominent Denver advertising man and artist, under the registered title "Didja Know?" The space is sold at regular display rates, plus a charge for art work.

The Lorber advertisement brought out a number of striking facts. First: "Didja Know J. N. Lorber is selling shoes to the third generation of his original patrons?" That was illustrated by a sketch of a mother, son and grandson. Another one was: "Didja Know that shoes sold by J. N. Lorber, if placed end to end, would reach a distance of 207 miles, or from Denver to Trinidad, Colorado?" A sketch showing a string of shoes extending from Denver through Colorado Springs, and Pueblo to Trinidad, illustrated this idea. On the other side of the "ad" was a map of Colorado and adjoining states, in the center of which appeared: "Didia Know he has sold enough shoes to more than supply every person in Colorado with a pair

"While an advertisement of this kind doesn't bring immediate results, it makes an indelible impression on the minds of readers, and brings in business for a long time afterward." Lorber said: "It is something that is much more widely read than ordinary newspaper advertisements because it has a strong element of human interest. Many people who never read a regular advertisement follow this feature every day, just as they do the comic strips. The 'ads' are only identified as such by a very small line at the bottom. and consequently many people don't know that they are reading advertising. If they do find it out, they have already read the advertisement. Another thing that heightens reader-interest is the line, 'Send me your Didja Knows,' appearing near the bottom. Boot and Shoe Recorder.

Skilled salesmen are like the sea captain of schooner days. He made each changing current or ripple help to carry the craft along. But he set his course by the fixed stars.

What we want to know is whether Roosevelt smiles because he sees a way out or just because he loves a fight.

The whole is greater than any part. That goes even for the boss.

Lines of Interest To Grand Rapids Council.

(Continued from page 2) played on the shelves, on the tables, in display cases or in windows.

Bert Hicks, who traveled out of Cadillac for the National Grocer Co. for nearly twenty-two years, is owner and manager of a high-class retail grocery store in Alma. The firm is known as Hicks & Son. Bert is a member of the United Commercial Travelers and is a Tradesman fan. He is ever alert to conditions and is interested in the success of the traveling men. Mr. Hicks will be greatly pleased to meet any of the boys who may drop in and say hello.

It was highly interesting to your scribe to read an article where a certain company made the statement that it cost them less to pay their salesmen more. They assert that their sales force is the largest in the history of the company and that they are adding new men from time to time. They have never cut a salary in the sales department and their men are earning more money today than during the "boom' period. They assert that they could hire good men for less money than they are paying their present organization but that they never pick their personnel from the bargain counters. If more firms had adopted that progressive spirit three years ago and had played the game square with their men, conditions would be far more desirable and prosperous and less misery and poverty would be in evidence.

In last week's column the article mentioning a hotel in Benton Harbor

should have read Eastland instead of England hotel.

The following hotels announce room rates at \$1: Hotel Elliott, Sturgis; Franklin, Saginaw; Clifton, Marquette, and Orchard Lodge, St. Ignace. Hotels announcing the minimum rate of \$1.50 are the Wenonah, Bay City; Bancroft, Saginaw, and New Burdick, Kalamazoo. These are all first class hotels and are catering to the commercial trade. Don't buy cheapness. Pay enough to get your money's worth. This is not a shoddy Nation.

Lets Public See Dispensary

An increase of 20 per cent. in his prescription business is reported by a mid-western druggist after he rearranged his store so as to make the prescription department fully visible from the street. The pharmacist, wearing a clean white jacket, works in front of white shelves and counters which are neatly filled with bottles of uniform size, color and labelling. The store wall at this point is of plate glass, with a space provided for sprecial display of pharmaceuticals.

The survival of the fittest means finally the survival of the self-controlled, because they alone can adapt themselves to the perpetual shifting of conditions produced by industrial progress.

No men living are more worthy to be trusted than those who toil up from poverty—none less inclined to take or touch aught which they have not honestly earned.

Lincoln.

To get in right, initiate.

INTELLIGENT INSURANCE SERVICE and REAL INSURANCE SAVING

Originally
For Shoe Retailers
now

For Merchants in All Lines

The same saving and the same service to all

We confine our operations to Michigan We select our risks carefully All profits belong to the policyholder

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE CO.

LANSING, MICHIGAN

Mutual Building

Phone 20741

MICHIGAN BAKERS

This Association Now a Full Fledged Organization

Grand Rapids, June 5 — The first convention of the Michigan Bakers Association, Incorporated, is now a matter of history. We feel highly honored by the successful registration. True there could have been more present, but allowances manifestly must be made for those sections of the state handicapped by the lack of banking facilities, and the bakers from those

sections are in no way to be censured for not having been present.

Space should be taken here, however, to convey to the bakers of this state who were not present some idea of what is confronting the baking industry to-day and what must be done to place themselves in position that they may benefit by the provisions of the act entitled "S. 1712 — National Inact entitled "S. 1712 — National Industrial Recovery Act." The bill in itself contains twenty-one pages. For your enlightenment please read carefully the following, it being a summary easy to understand:

The tentative draft of this act con-templates complete control of industry through a National Board similar to the War Industrial Board, and its passage is expected next week.

The act will remove restrictions of the Anti-Trust Laws and the Federal Trade Commission Act and will em-power a National Board to designate any industry as one effected by a "public interest."

Under government supervision it

1. Price fixing during the period of

of emergency.
A plan of self-organization of industry through Trade Associations.

The Act is designed to:

1. Stabilize industry.

Increase employment. Enlarge purchasing power.

The plan includes the following pro-

1. The National Board to consist of seven members headed by the secretaries of Commerce and Labor, the five others to represent commerce, finance, labor, agriculture and th e"public." 2. The formation of industrial and

trade associations, which shall work with the National Board to: A. Correlate production with demand.

B. Establish fair prices.

C. Stabilize markets.
Each Trade Association is to have its own governing board, a representative of the National Board, who will be the liason officer between the Trade Association Board and the National

It is important to note the act states that "Before the National Board can approve prices and trade arrangements suggested by the Trade Associations, the Board must be in complete possession of the facts which will be obtained through its property and the supplementations." through its own agents and through the data submitted by the Trade Association!

National Board will be "court of last resort" in making effec-tive or revising the decisions arrived at by the Trade Association Board.

According to the plan, loans but not subsidies are provided for private in-dustry and the National Board will be

empowered to certify to the Reconstruction Finance Corporation any plant that may require a loan.

Because of the higher price levels which will be sanctioned and the consequent stimulation of purchasing power, it is expected loans will be repaid within a reasonable time.

Under this plan, industry, instead of the banks, will take the initiative through price and production control, regulated by the National Board, in stimulating industrial recovery.

The War Industrial Board had to deal with a demand greater than the supply. The position is now reversed and it is a question of regulating sup-ply to the demand. Therefore, provision is made in the Bill to eliminate cut throat competition and to curb the evils of unregulated price cutting.

The machinery provided is for the issuance of "licenses" to persons, partnerships, corporations and associations as a condition precedent to carrying out

as a condition precedent to carrying out the operations of the scheme. The Trade Association will be li-censed by the National Board and the Trade Association Board will then submit for approval to the National Board, through the latter's represen-tative, its plan for controlling produc-tion, prices, etc. tion, prices, etc.

An individual or company not a member of its Trade Association may obtain a license directly from the National Board but must live up to the plan proposed by the Trade Association Board after it is approved by the National Board.

For instance, among the conditions attached to the issuance of licenses are the following:-

The Licensee must submit his price and production schedule to both the National and Trade Association

The Licensee must accept the quota agreed upon by the Trade Association Board, when approved by the National Board

The Licensee must guarantee to his employees the right to bargain collectively and to be represented by a spokesman of their own choosing. The Licensee shall not seek to com-

employees to sign individual contracts.

Thus it will obviously be the advantage of all manufacturers to become members of their respective trade asso-ciations in order that they may have a fair opportunity to protect their individual interest when the Trade Association Boards are fixing production quotas and prices .

The Trade Association Boards will also fix wages and hours of labor which must of course, be approved by the National Board. Flexibility in hours will be permitted as between various 'maximum hours industries" and "minimpm hours industries."

From the above it is plainly to be seen what it is necessary for the bakers to do if they are to remain in business. The Bill S., 1712, is a National act which applies to the states as rapidly as they present a plan to the National Board for the control of production and prices, and this can only be done by Associations. Therefore done by Associations. Therefore, everyone who is a member of the Michigan Bakers Association, Incorporated, and knows a baker who is not, must make it his business to enlighten such other baker as to the necessity for his joining the Association for his own protection

The speed with which we perfect the plan of the bakers of this state, measures the extent to which the bakers themselves will benefit by the act. Get this: If we are not organized and are not able to present to the National Board a plan for the control of the baking industry of this state, than the Government will step in and formulate a plan for the industry and we all know what it means when the Government gets its hands into private busi-

This is a war-time measure and if anyone has any idea there is nothing to it, let me admonish you, do not attempt to prove it by withholding your affiliation with the state association. That is your only salvation. Duly supported representatives of the Miles. authorized representatives of the Michigan Bakers Association will call upon you immediately. Be ready with the application printed below, signed and ready when he calls or, better still, sign the application and mail it to the Secretary, together with whatever dues your particular business calls for each your particular business calls for according to the schedule.

One thing that was accomplished at the convention was the organization of the Allied Tradesmen, kindred to the Baking Association, for the purpose of better serving the industry. There is much constructive work that the Allied Tradesmen may do for the betterment of all concerned, and espe-

cially for the baking industry.

The officers of the newly formed association which goes under the name of the Michigan Bakers Allied Trades of the Michigan Bakers Allied Trades Association, are as follows: E. C. Taft, of the Anheuser-Busch Co., Inc., De-troit, President; B. B. Butler, of the Commercial Milling Co., of Detroit, Vice President; James Postma, of the Hubbard Milling Co., of Grand Rap-ids, Secretary-Treasurer. The Allied Tradesmen elected their representa-tive on the Board of Governors of the Mchigan Bakers Association for the Mchigan Bakers Association for the ensuing year, which was the re-election of Harry Green, of Standard Brands, Inc., of Detroit. These two Associa-tions are now happily affiliated and this should prove a distinct benefit mutually

In closing, let me admonish you, there is nothing more important con-fronting the bakers to-day than getting solidly arranged, and if you are a member of this association, you will have a voice in arranging this program to be presented to the National Board at the earliest possible moment So get busy, your application and send it in together with the dues at once. See your brother baker and get him to do

likewise. This is your battle.
H. J. Balkema,
Sec'y Mich. Bakers Ass'n.

OUT AROUND (Continued from page 9)

A. That is the rule of our business,

I quote the attitude of the elder Morgan in substantiation of the opinion I have always held and frequently expressed in this department-that the great banker loans money on character, while the little banker loans money on collateral. Show me a banker who is always prating about collateral and I will show you a mighty small specimen of a man.

Bryant H. Howig, who has been connected with the typographical department of the Tradesman for ten or a dozen years, has leased a commodious house on the main street of Hastings and will take up his residence in that splendid county seat city about July 1. His son has formed a liking for the art preservative of late and the two will engage in the job printing business on a small scale. Mr. Howig is one of the best all round printers in Michigan. He learned his trade in the Big Rapids Pioneer office sixty years ago at the same time the writer was serving an apprenticeship in the Magnet office. The two became firm friends and the friendship has never been permitted to lag. Mr. Howig was superintendent of the Tradesman office many years ago when we were located in the Blodgett building. He subsequently removed to Marshalltown, Iowa, where he conducted an up-todate printing establishment for about twenty years. He is a man of high ideals and will make Hastings a good citizen and a thoroughgoing business man. His word is as good as a government bond at all times and under all E. A. Stowe. circumstances.

We are not poor so long as we radiate love.

Schemes to Swindle Job Seekers

Employment "rackets" which victimize unemployed to the extent of many thousands of dollars have grown during the depression. Gaudily prepared circulars describing prospective jobs in South America or employment on Government construction are among the principal devices used by these socalled employment agencies to secure enrollments.

It is revealed at the Department of Labor that hundreds of letters of complaint have been received at the Department during recent months. Most of these employment "rackets" are careful to stay within the law so it is impossible to prosecute them, the Department poitned out.

Secretary of Labor Frances Perkins points out that one of the most active employment rackets during recent months has been organized to capitalize the publicity which has been given the Tennessee Valley Project.

In their advertising and circulars these agencies lead unemployed to believe that there is great opportunity for work on the Muscle Shoals devellopment, explains Miss Perkins. In return for an enrollment fee they promise to place unemployed on a register which will give them preference in securing employment at Muscle Shoals

"The claims and promises of these agencies are unfounded," says Miss Perkins, "all positions on Government work projects will be filled through Federal, State, and municipal agencies, designated by the Government and entirely free of cost."

Many of these concerns preying on the unemployed in the present distressful conditions, call themselves "information services" and advertise that jobs are available in South America and that they will provide information as to where these jobs may be obtained.

Persons answering such advertisements are supplied with circulars describing "opportunities" of employment in South America. They are told that upon payment of a fee ranging from 50 cents to a \$1 they will be kept informed of all opportunities for employment which arise.

The difficulty in checking such practices, it is pointed out at the Department, is that the agencies are careful to stay within the law in the wording of their circulars and also because it is easy to establish such agencies and they can be readily moved.

The tide has turned.

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VITAL RECORDS FURNISHED

They Prove When and Where You Were Born

What Government agencies provide aid to invdividuals seeking to establish their birth records?

Such records have become extremely important in deciding many questions. They are used in proving the age and legitimacy of heirs; in determining the validity of a contract entered into by an alleged minor; in establishing age and proof of citizenship and right to vote; and in determining the right of admission to the professions and to many public offices.

Birth records are necessary to supply evidence of legal age in such matters as determining the liability of parents for the debts of a minor or proving the claims of widows and orphans under the widows' and orphans' pension laws.

They are also useful as evidence of legal age to marry; in settlement of insurance and pensions; in determining the responsibility of children under legal age for crime and misdemeanors and other matters in the criminal code; in the enforcement of child labor and education laws; in proving citizenship in order to obtain a passport; and as evidence to determine relations of guardians and wards.

A person desirng to establish his birth record should write to his State official in charge of keeping vital statistics. In some States this work is done by the State Registrar while in others it is handled by the Director of the State Department of Public Health. Upon receipt of a fee ranging from 50 cents to \$1.00, according to the State, these officials will furnish certified copies of birth certificates on file with them.

Some States have had effective birth registration laws only a comparatively few years. In cases where there are no State records available a person can sometimes establish necessary birth data by means of affidavits from the physician, his parents, the nurse, or other persons in attendance at his birth.

Where it is impossible to get the information from State or other sources the Census Bureau can frequently be of aid. A person writing to the Bureau for information should give the date of the nearest decennial census following his birth, the name of his parents, and their exact address at the time of the census.

The census records have data as to the number of persons in each family and their age at the time of the census. Thus it is possible for the Bureau to supply data as to the age of individuals at the time of the census and the family group in which they were residing.

Certificates establishing these facts are furnished by the geographer of the Bureau, and are accepted for legal purposes in courts of record. After securing the census data it is necessary to establish identity with the person described in the census records in order to complete the necessary legal evidence as to birth data.

Transcripts of all birth certificates in the birth registration area of the United States are furnished to the Devision of Vital Statistics of the Bureau, However, these copies are for statistical purposes only and may not be made available for any other use.

One of the most frequent requests which the Bureau receives is for information which will aid in establishing genealogical records. When all other sources of information are exhausted it is sometimes possible to secure data from Army records. A less complimentary but usually reliable source of information is to be found in prison records.

Special searches can be made through the census records for data to establish genealogies. A group of employes in the geographer's division are available to give assistance in tracing genealogies. There is no charge for this service but data which is given out must receive the seal of the Department of Commerce for which there is a fee of \$1.

Since the oldest census records do not give the details of the family groups and there are no census figures before 1790 it is sometimes necessary to go to private sources of information in order to secure genealogical data. Examples of such sources are the records of societies like the Daughters of the American Revolution and certain types of insurance applications.

Persons born of American parents residing abroad are in the most difficult position in the matter of establishing birth data. In the case of missionaries or other Americans living abroad the only means of registering the birth of their children is by means of affidavits filed with consular offices.

In instances where these records are lost it is difficult for the individuals affected to establish a record of birth. Adequate birth records data are kept for military, naval, and diplomatic personnel stationed in foreign countries.

All the work of the Bureau in gathering vital statistics of births is done by means of volunatry cooperation with the States which have such data. Before a State is admitted to the Bureau's registration area it must have proven through actual tests by the Bureau that its registration is 90 per cent.

The census birth registration area has increased from 31 per cent. of the total population of the United States in 1915 to 94.7 per cent. in 1932. Texas and South Dakota are now excluded but with their inclusion in the registration area and the provision for some means of adequately keeping a record of the birth of children of American citizens living abroad, the birth record data of this country will be complete.

Willard C. Smith. [Copyright, 1933, United States News]

Two Day Picnic Held By Lum Council

Well, I went out to the Pines, at Parma, to the poverty picnic of Lum Council, U. C. T., and I stayed there two days. If I hadn't had to go to work I would be there yet. That's a swell place to camp. The pine trees and the flowers and the good homegrown farm products you get at Parma are great stuff. Why stay in the hot city?

But Lum Council fellows and wives, also kids, are great folks. They can find more laughs than any other bunch I ever did see. Some of them are old timers and some of them ain't growed up yet, but all of them are kids when they get together. If you ever are invited to go to a Lum Council doings don't fail to go.

Some of the busiest ones are Tom Burton and wife, of Detroit, and Howard Snyder and wife, of Detroit. Burton, you know, is the policeman of Lum Council and his wife was the second president Lum Council's Ladies Auxiliary had. Now Mr. Snyder is the team work assistant director of Michigan and Mrs. Snyder is the new president of the Lum Council Ladies Auxiliary. Did you ever before hear of a past president of a women's organization being a good friend of a present president? You see, none of the women of the Ladies Auxiliary of Lum Council are on speaking terms, so they can't have any quarrels.

Big Mike Howarn, of Detroit, who now holds a big job as postmaster of the Senate in Lansing, was there, too. He should be a state senator. He looks like one ought to look, and you know what a battler he is for the right, but probably postmaster is a better job.

Dan Riardon, of Lansing, was there. Dan never says much, but he laughs a lot. You know when his old house lost him, they lost a man who knows how to handle folks, no mater how big they are. I understand he and Cliff Starkweather are selling a new method of transportation called Aero car, where a salesman takes his show room to the door of his customer and his boss takes the bedroom and libarary, his wife and her kitchen, all over the several territories to check op on his help — swell vacation all the time for the boss.

Arthur Hodge, of Detroit, was there and he seemed to be running down to Jackson and back with his wife and car all the time. Anyway, Warden Harry Jackson, of the Jackson college, invited the whole gang down to Memorial service Sunday morning before 9 a. m. So everybody thought they would sleep, but nothing doing, the whole gang got up about five and ate the breakfast which Tom Burton cooked for them. I see his finish now. His wife has found out he can cook breakfast better than women can. So can I, but don't tell my wife.

Well, the Memorial service at the prison was the most wonderful and beautiful thing you could imagine. The Michigan prison band and bugle corps are magnificent both in appearance and in music. The services with a big chorus of male voices and a pleasant, quiet chaplain conducting the service made a soothing, impressive, dignified atmosphere - the stage setting in white and red, the green of the palms, the red of the poppies, the grouping of the flags and banners, were so artistic - you can bet some artist framed that setting - that was no accident.

You know I always thought prison gaurds had to be tough babies to hold that job, but I was wrong — they are just about great big kindly brothers trying to bring a little brother up right.

Warden Jackson should be proud of the men he has selected. The discipline is great, but then he has always been a policeman and was mighty efficient when he was on the Detroit police force.

Larry Rohr and his wife came out Saturday night. Good fellows get together somehow, anyway, sometime. even if it does take effort.

Lum Council going to hold a meeting at 12:03 a. m. Saturday, June 10, during the U. C. T. convention. You better come over and meet your friends. Don't forget your wife. She might get the women on speaking terms again.

Rehtaew Krats.

No Strain on the Money Market

Business reports continued to show general improvement. Steel operations averaged 41% for the past week. Power production continued higher than the same week last year. Freight car loadings were above the same week of last year for the third consecutive week. Indications are that banks are adding to their investment for the first time in two years. Evidently the credit expansion program will be effective this time. Many market observers and economists believe that fundamentally the turn has been made.

There are some uncertain factors to come in the next week or so. Unless there is a near term adjournment of Congress, this may be one of the factors. The Industrial Control Bill, during the past week, hit a snag in the center with various measures up for considerable debate.

The World Conference is to convene in London June 12. The success of the conference is desired by England and the United States, although real success is not anticipated in many quarters. Our own war debt position may be a stumbling block. Also, our dollar is selling at 20% discount with domestic prices advancing and this does not indicate scaling down of trade barriers. Should the Conference fail, each nation undoubtedly will have its own economic program and protection of our present price structure and improvement may be necessary. The power that the President now has will likely then be used.

In spite of the rapid rise in stocks, bonds and commodities, a high level of value has put no strain on the money market and has increased the liquidity of the banks of the country. The reports of many corporations, particularly those dealing in commodities or using commodities for their products, will show good earning for the second quarter. Many market economists claim that some of the particular groups still have much in their favor. J. H. Petter.

Improvement Holds in Glass Trade

Heading into the last month of the second quarter of the year, the glass manufacturing trade as a unit finds itself in a favorable posistion as compared to the same period of 1932. The trend of improvement in general container lines is still gathering momentum and substantial increases are seen in the volume of production. No marked change has developed in the flat glass market. Consignments of plate glass to the automotive industry axhibit a slowness termed "premature" Window glass has retained its series of slight advances.

SLOW BUT SURE STARVATION

Dominance of Chain Store Must Necessarily Result in Impoverishment of the Community.

I have been accused of many things of which I had no knowledge during the time I have conducted the Tradesman, but one accusation has never been laid at my door—that I have an inordinate love for the chain store. I have fought this menace to legitimate merchandising with all the vigor I could command ever since the viper showed its head. I shall continue to oppose it as long as I have any breath in my body, not because it has no good features to commend it, but because the bad features outweigh the good. Under existing conditions it has but one fundamental theory—to make money for the owner. Such features as service to the public, duty to the community, and fair treatment to clerks are entirely overlooked by the chain stores in the mad endeavor to make as much money as possible and get the money so made out of the town in which it is made at the earliest possible moment. Money made by a legitimate merchant usually finds lodgment in the local bank and is utilized to assist in meeting the payrolls of local factories, from which it comes back to the merchant in never ending procession and succession, but no local banker dares to use the deposits of chain stores in meeting local calls and necessities; because he knows that such action on his part will force him to either suspend payment or go on a borrowing expedition day after tomorrow or week after next.

The independent retail dealer sends out of town only sufficient funds to cover his foreign purchases. The remainder of his bank deposits, which represent the profit he has made in his store transactions, remain in the bank until invested in a home, devoted to payment on a home already purchased on time, applied to the purchase of additional home furnishings, needed additions to his store building, desirable additions to his stock or fixtures or investment in local manufacturing enterprises which give employment to home people and thus contribute to the growth and prosperity of his home town.

The chain store, on the contrary, sends the entire receipts of the store (less rent and wages paid the store manager and his clerk) to the headquarters of the chain system in Detroit or elsewhere, to be immediately transferred to New York, where they are absorbed by high priced executives and clerks and divided among the greedy stockholders of the organization.

This steady stream of money, constantly flowing out of town every week, NEVER TO RETURN, must ultimately result in the complete impoverishment of the community. It is a process of slow but sure starvation.

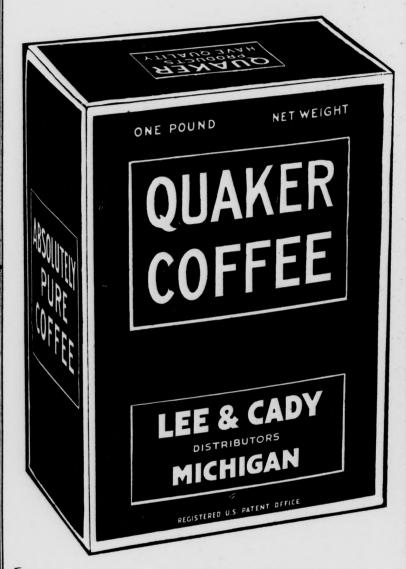
This is the strongest indictment ever presented against the chain store—an indictment which precludes the possibility of a defense, because there can be no defense to a charge of this kind, based on the logic of events.

This indictment effectually outweighs and overcomes any possible advantage which can be presented in favor of the chain store, because of its low prices on some lines of goods, alleged uniformity in methods and prompt service.

In the light of this disclosure, which no one can successfully contradict or set aside, the consumer who patronizes the chain store, instead of the regular merchant, is effectually destroying the value of any property he owns in the town in which he lives, placing an embargo on the further progress of his own community and helping to bring on a period of stagnation in business, real estate and manufacturing which will ultimately force him to accept less pay for his services and reduce the level of living he enjoyed under conditions as they existed before the advent of the chain store.

The decadence of the town, due to lack of employment and the diversion of all available capital to the headquarters of the chains in Eastern money markets, will cause a depression in farm products, due to lack of local demand, which will ultimately result in the impoverishment of the farmer. He can still ship his wheat to Liverpool, but there will be no local market for perishable products which must be consumed near at home.—E. A. Stowe in Michigan Tradesman.

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Have a real good time, too!

This advertisement is run in the interest of the National Association of Retail Grocers by Standard Brands Incorporated.

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