


To The Man Who Takes My Place



I want to give a little toast
To a fellow I'll never know,
To the fellow who will take my place
When it's time for me to go.
I've wondered what kind of a chap he'll be,
And I'd like to take his hand,
And whisper, "I wish you well, old man,"
In a way that he'd understand.
I'd like to give him that cheering word
That I've often longed to hear,
And give him the warm hand clasp
When never a friend seemed near.
I've gained my knowledge through sheer hard work
And would like to pass it on
To the fellow that's going to take my place
Some day, when I am gone.
Will he see all the sad mistakes I've made
And note all the battles lost?
Will he ever guess at the tears they brought
Or the heart aches that they cost?
But I've only the task itself to leave,
With the cares for him to face,
And never a cheering word from me
To the fellow who'll take my place.
I wish you all success, old chap,
May your wishes be never denied,
I leave an unfinished task for you,
But God knows how I've tried.
I've dreamed my dreams, as all men do,
But very few came true;
And my prayer today is that all these dreams
May be realized by you.
We shall meet some day in the great beyond,
Out in that realm of space,
You'll know my clasp as I take your hand
And gaze into your face.
Then all our failures will be a success
In the light of the new found dawn;
And I'll wish success to the man
Who'll take my place when I'm gone.

“A Penny Saved is a Penny Earned!”

Since this maxim is as true to-day as when it was first declared by Benjamin Franklin, it might be said that during the last five years Michigan property owners “earned” over five hundred thousand dollars for themselves by insuring their property with the mutual fire insurance companies. For the property owners in Michigan who availed themselves of the opportunity offered by the mutual companies not only secured sound insurance protection, but at the same time increased their purchasing power by the five hundred thousand dollars they received in dividends. These dividends, a regular feature of the operation of mutual companies, resulted from savings made by insuring only selected property—and so avoiding the losses on poor risks that other insurance companies pay—by keeping management cost to a minimum and by observing a conservative investment program. These savings are returned directly to the policyholders of mutual organizations, which are without stockholders to whom profits must be paid. ¶ Merchants who do not share in this saving would be well advised to get in touch with any insurance company advertising in the Tradesman and learn of the advantages the mutual system of insurance offers them. A frank discussion of their insurance problems with the representatives of any mutual company will probably reveal ways in which they can safely lower their net insurance cost—and such a reduction would mean lower overhead and added profits!

MICHIGAN TRADESMAN

Fifty-first Year

GRAND RAPIDS, WEDNESDAY, JULY 26, 1933

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MICHIGAN TRADESMAN E. A. Stowe, Editor

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

CHAIN STORE WAGES

Lower Level Than in Independent Establishments.

Chain stores pay lower average wages to their employes than the wages paid by independent retail stores, and the chains which employ a greater proportion of women than men pay less than the other chains.

The weighted average weekly wage of sales people employed in nearly 4,000 independent stores in eight principal lines in January, 1931, was \$28.48, while the average for the sales force of chain stores at the same time was \$21.61. A simple average showed a narrower spread, giving wages of \$28.10 and \$23.82, respectively.

Chain stores paid an average weekly wage to all employes in March, 1929, of \$20.60, while the average in January, 1931, was \$20.48. The average weekly wages reported for chain-store managers for the same periods were \$46.91 and \$44.57, respectively. The average weekly wages of supervisors of chain stores were \$76.75 and \$78.41, respectively, for the two periods.

These facts are shown in a report of the Federal Trade Commission to the Senate. The report is the eighteenth made by the Commission on its chain-store investigation conducted under authority of a resolution adopted by the Senate at the first session of the 70th Congress.

"Comparable data on chain stores and 'independent' dealer wages for full-time store selling employes," the report said "are available for the following eight kinds of business: Grocery, grocery and meat, drug, tobacco, ready-to-wear, shoes, hardware, and combined dry goods, dry goods and apparel, and general merchandise.

"The weighted average weekly wage of 3,933 independent store selling employes in these eight kinds of business for the week ended Jan. 10, 1931, was \$28.48, as compared with \$21.61 for 107,035 chain-store selling employes.

"A simple average of the eight lines of business shows a narrower spread between the two figures (\$28.10 for independents and \$23.82 for chains, respectively), but leaves the same distinct conclusion, namely, that, for the period studied, the independents paid their store employes more than did the chains.

"In addition, fifteen independent department stores reporting accounted for 4,688 store-selling employes, or over 750 more independent-store selling employes than did all the other 1,549 independent stores combined. Because of the heavy weighting, the chain and independent department store figures have not been included in the foregoing comparison.

"When department store selling employes are included, the weighted average wage of all independent store employes are reduced from \$28.48 to \$23.45, while the figure for chains falls from \$21.61 to \$21.22. The simple averages, however, which, of course, do not give weight to the large number of independent department-store employes, are \$27.12 for independents and \$23.37 for chains. Even including department-store employes, the average wages of independents were higher than those for chains.

"Independent store wages in each of the eight kinds of business furnishing comparable data were higher than those reported for chains—the difference varying from \$6.92 for grocery and meat to only 65 cents for hardware. The employes of department store chains average 56 cents per week higher than did those of independent department stores, both, however, being considerably below the averages of most of the other eight kinds of business.

"The indicated tendency for independents to pay higher wages than chains is substantiated by information obtained in the study of the general social effect of chain stores in 30 selected smaller towns and cities with populations ranging from 1,737 to 5,106.

"Comparable data are available for the following ten lines of business: Grocery, grocery and meat, drug, variety, shoe, furniture, hardware, ready-to-wear, dry goods and apparel, and department store. No data were reported for chain general merchandise stores.

"With the exception of the furniture group, independent wages were higher than those reported for chains. The number of selling employes in independent variety and chain drug stores, however, is very small, as is also the number for both independent and chain shoe, ready-to-wear, department, furniture, and hardware stores.

"The full-time selling employes of both grocery and grocery and meat

independents averaged higher weekly wages by slightly over \$3 than did those of the chains. The combined ready-to-wear, dry goods and apparel, department store, and general merchandise group shows the independents paying their store employes \$1.70 more per week, on the average, than did the chains."

The Commission also reported that in a number of the twenty-six trades for which wage information was available employ substantial proportions of women as sales-people, cashiers or otherwise. For this reason wage data for 146,123 store employes reported for January, 1931, were broken down for male and female, combining both selling and nonselling employes.

Of this total, it was found, only 46 per cent. were men, while 54 per cent. were women.

"Chains reporting relatively low average weekly wages as of Jan. 10, 1931," the report said, "employed larger proportions of women than those reporting relatively high weekly wages. The four classes of chains reporting the lowest store employe average wages in 1931—(confectionery and the three types of variety chains)—all report that more than 75 per cent. of their store employes are women. At the other extreme, women comprise less than 25 per cent. of the employes in eight of the 10 kinds of chains reporting the highest average weekly wages."

The Senate resolution under which the investigation was made specifically directed the Commission to enquire into "the advantages or disadvantages of chain-store distribution in comparison with those of other types of distribution as shown by prices, costs, profits and margins, quality of goods and services rendered by chain stores and other distributors or resulting from integration, managerial efficiency, low overhead and similar causes."

The Commission also was directed to inquire into "how far the rapid increase in the chain-store system of distribution is based upon actual savings in costs of management and operation and how far upon quantity prices available only to chain-store distributors or any class of them."

In submitting the present report on "Chain Store Wages," the Commission pointed out that these wages are of considerable significance in relation to the resolution, "because salaries and wages in retail establishments constitute the largest single item of operating expense.

"If, for example," the report continued, "certain kinds or sizes of chains pay wages to employes which are materially below those of other competing types of retailers, the competitive position of the latter is unfavorably affect-

ed thereby. Furthermore, data relative to chain-store wages are pertinent to the question often raised as to whether certain kinds of chains, or chains located in certain sections of the country, pay wages which are below a socially desirable standard of living."

Kalamazoo Grocers and Meat Dealers Organize

A Kalamazoo Retail Grocers and Meat Dealers Association, to become a part of the Michigan Retail Grocers and Meat Dealers Association, was organized in this city last Thursday night, at a meeting in the Masonic temple. More than 100 dealers attended.

The state association has active membership in the National association and through formation of the Kalamazoo unit, local food dealers and those in surrounding country territory will have a voice in drafting codes, in matters of labor and wage scales, working hours, etc.

William Bestervelt was elected temporary chairman of the Association and Harold D. Brakeman was chosen temporary secretary. Applications for memberships were solicited and a large number of dealers present joined Thursday night.

The general feeling expressed at the meeting was a desire on the part of all dealers to co-operate with President Roosevelt's National industrial recovery program. Officials of the National and state associations addressed the meeting, and Marinus Ruster, Comstock grocer, also spoke.

Higher Hosiery Levels Expected

With the wage and hour proposals contained in the hosiery industry code scheduled to go into operation on Tuesday, an increase in prices is expected shortly. So far the rises, particularly among manufacturers of branded goods, have been negligible. Some of the unbranded producers have stepped up prices 25 to 50 cents per dozen. But with the higher costs, created through a shorter shift and the minimum wage scales, it is felt that hosiery prices will have to advance.

Fall Styles Spur Corset Demand

The strong trend toward fitted lines in the new Fall styles is making for an excellent season in corsets. Retailers have already placed a substantial volume of early orders and are planning to center strong emphasis on foundation garments in their early Fall advertising. Indications were that the medium to higher ranges will receive a greater degree of attention than heretofore. The cheaper garments show an upward price trend.

If the printing of the Congressional Record were abolished and the newspapers quit sending reporters to the capitol, how long would it be before Congress would quit talking?

GRAND RAPIDS
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JUL 27 1933



Lines of Interest to Grand Rapids Council

A report of a little outing that has come to us has been so pleasant that we think we ought to pass it along, trusting others may have the same appreciation of this incident that we have. John B. Olney has the reputation of being a successful disciple of Izaak Walton in that he loves the out doors and the privilege of living in Michigan, where there is so much to be enjoyed by a student of nature, particularly during the fishing season. While taking a brief vacation, in company with his young grandson, John Christian, in Northern Michigan last week, he put on his waders and fished the Platte River, leaving the young lad in the car. His grandson had some ideas of his own about fishing, and he assembled other fishing tackle which was in the car, and landed a trout, a little under the legal length. At this time an officer from the Conservation Department of the State happened along and he did the thing we feel that an officer should have done. He measured the fish and gave the boy a very instructive and enlightening talk upon the meaning and necessity of conservation, and as the fish was badly injured the officer allowed him to keep it and then did the unusual thing in cutting a branch from a tree and cut a stick the correct legal minimum length of the fish to be retained that were taken from this stream. The boy, who is ten years of age, was much impressed by the incident. He has told his friends about it and is a loyal and enthusiastic supporter of the policies of the Conservation Department. Without knowing the officer, we congratulate him upon doing a good day's work for the state of Michigan.

H. R. Bradfield, 2107 Lake Drive, our genial secretary, is entertaining his daughter and grandson from Detroit. The daughter is Mrs. G. K. Bellender, and the son is officially named George Carl, Jr., but some one with imagination has given him the title of "Sunny," due to his luxuriant growth of red hair, which is becoming to any lad, but which does remind one, with an imagination, as I have said, of the rising sun.

This column is glade to report that James McMahon, a member of Grand Rapids Council, returned last week from the Ford Hospital, in Detroit, where he has taken treatments for several months. His condition is much improved.

Mr. and Mrs. Allen F. Rockwell had a joyous time the last two weeks in June entertaining Mr. and Mrs. Bertron Rockwell and Allen, Jr., at their cottage at Wall Lake. The young Mr. Rockwell is located at Pottsville, Pa., and holds a very responsible position with S. S. Kresge Co.

John G. Emery, who is a charter member of Grand Rapids Council, No. 131, has moved from Seattle, Washington, to No. 18 Sixth avenue, San Fran-

cisco, Cal. He was the first Past Counselor of No. 131, is in the best of health and enjoying life to a great degree.

Brother Milton Smith, has again taken on the Dutchess line of men's and boys' trousers, and will cover the principal business centers of Michigan, Indiana, Ohio and Wisconsin for them.

Gilbert H. Moore, who spent several years with the Rudy Furnace Co., Dowagiac, is now with the firm that markets the Frigidaire electric refrigeration in Grand Rapids and is meeting with excellent success.

Fred H. Buck has changed his residence from Lovett avenue to R. R. No. 1, Belmont. Mr. Buck's health has become somewhat impaired, and his new residence, with a little leisure, will do much to restore it.

The officers and quite a number of the members of 131, who have the growth and best interests of the Council at heart, meet each Saturday at the Elk's cafeteria for lunch and to discuss plans for increasing membership and interest in the order. All members or prospective members who are lunching downtown on Sunday are invited to sit in with them. They meet at high noon.

Seymour W. Johnson, who formerly lived at 817 Franklin street, has taken up his residence near Battle Creek, the address being R. R. No. 4.

A group of our members who still like to trip the light fantastic will journey to Morrison Gardens the evening of August 5 and hold a dancing party. Dancing will begin at 8:30 p. m. and continue until 11:30 p. m., when an a la carte dinner will be served. The dancing will cost twenty-five cents per person. They have an excellent floor and very popular music. It is the hope of the officers that a large number will attend.

While in Chicago, we noticed a number of special conducted tours about the fair grounds which seemed to have the advantage of someone else assuming the responsibility of transportation, food, etc. Past Counselor R. W. Radcliffe is practicing on something of this kind, and started very modestly in a specially conducted wiener roast last Saturday evening. A very good time was reported and R. W. feels fully qualified for handling larger responsibilities along this line.

The family of L. V. Pilkington are spending their annual vacation at their summer home in Eastport, and while in Northern Michigan, will help the committee celebrate the Cherry Festival at Traverse City. Brother Pilkington has done and is doing a great work for Grand Rapids Council and our best wishes for a thorough rest and good time while away are with him always.

Henry A. Hills, residing at 701 Prospect, S. E., a member of Grand Rapids Council No. 131 since 1917, died at his home July 24 after an illness of several weeks duration. He was connected with the Bausman Mfg. Co., manufacturers of oil filters and gasoline stills. For some time he had operated a gasoline refinery near Coldbrook street and the Grand Trunk tracks, bringing the oil from the Muskegon and Mt. Pleasant fields. The sympathy of the members of 131 goes out to Mrs. Hills.

L. L. Lozier.

PLEASANT WORDS

From Long-time Friends of the Tradesman

Grand Rapids, July 21.—It is mighty fine to see the 2,600th copy of the Tradesman, and to know that you have accomplished that which you started out to do, but you have only begun. You are going on, not with a poorer Tradesman, but with a better one.

If you could go out and sell that four page paper and borrow money from Wm. Widdicomb fifty years ago, you can take your magnificent paper and do better than ever. There is no trade paper like it in the world, and I do not know of any editor like you in the world. You are a pippin and I am on you for life. I am pulling hard for you.

Mel Trotter.

Grand Rapids, July 20.—On the front cover of the Tradesman of July 19 is a very significant statement, "Fifty years old to-day." What memories this brings up. I remember well when the Tradesman was born. It was almost coincident with my entry into my life work (1884). I used to see copies of it in my father's store in Petoskey in the early eighties. He was a subscriber to your paper almost from its inception until his death in 1901. Since coming to Grand Rapids to live I have been a subscriber to and a reader of your paper for twenty-nine years. Of course, as a trade paper the Tradesman is unique. It has no competitors in its chosen field. Your espousal of all things honest and square, and your exposure of all things which smack of hypocrisy and things which are crooked, need no comment from me. To any man in business the Tradesman is invaluable. It furnishes information on many phases of business found in no other publication. My best wishes, Mr. Stowe, and my hearty congratulations on your fiftieth birthday of publication. May your trenchant pen be in evidence many, many years to come.

Charles E. Wilde.

Muskegon, July 20.—Let me extend to you my heartiest congratulations and best wishes in having completed fifty years as editor of the Michigan Tradesman.

Fifty years is a long time, as my friend, Douglas Malloch, says. Men grow old in fifty years. Malloch is right and in your case, while years have made your hair gray, it has brought wisdom to you to see that justice is done to your fellow men.

Through your wise sayings in the Michigan Tradesman men have received knowledge how to combat crooks and how to secure checks from the Government for overpayment of taxes.

In fact, the merchant who reads the Tradesman profits thereby and, as Chas. Brubaker says, a fellow is a damn fool who does not read it.

And, friend Stowe, when the Grim Reaper puts in an appearance, which we hope will be many years hence, we know that He Who rules above will say, "Well done, my noble son, well done."

Here's hoping I may have the pleasure of congratulating you again on your sixtieth year issue.

Milton Steindler.

Fennville, July 20.—I want to congratulate you on fifty years of service to the business people of Michigan. You have built up a great loyal following in these years and have done a vast amount of service and good. You should be happy over it.

Duncan Weaver.

Cleveland, July 19.—I want to congratulate you on the fiftieth year of your activity. You have done the good work of a fine personal character. I know of none better.

Grand Rapids, July 20.—I am just in receipt of copy of the twenty-six hundredth issue of the Michigan Tradesman and wish to extend to you

my heartiest congratulations on its success for such a long period of time. May you go on establishing new records and maintaining your publication's high standards.

Geo. E. Decker.

Pres. Continental Securities Co.

Lansing, July 21.—I want to offer my sincere congratulations on the fiftieth anniversary of the Tradesman. It is a remarkable achievement and no one knows better than I do that it has required great ability and constant effort to pull through as long as you have. Unfortunately, in all probability, your hardest struggle has been during the past year, having to meet conditions that we would never have thought possible years ago. I hope you will be able to continue your activities for many years to come.

W. G. Farnsworth.

Lansing, July 22.—Your fiftieth anniversary number shows more pep with age. I started reading the Michigan Tradesman about 1897, and have been more or less a constant reader ever since and I can't see where you have lost any of the old punch. May you have many more years of service to the independent retailer of Michigan.

E. J. Parr,

Director of Drugs and Drug Stores.

Grand Rapids, July 22.—Let me congratulate you on your fiftieth milestone as the head of the Tradesman. I sincerely hope you may be with us for a long time, as we need you and the paper more than ever. I believe the paper gets more interesting the older it gets. I invariably take it home and read it evenings from cover to cover, as I do not get much time during business hours to absorb all the good in your paper.

S. Postma.

Lansing, July 21.—This is to congratulate you on the fiftieth anniversary number of the Michigan Tradesman. The Tradesman is the child of your heart and of your brain and has been a great factor in moulding public sentiment in Michigan for square dealing. You have reason to be proud of its achievements, and I trust that many years remain for you to guide its destinies.

James H. Thompson.

Boyne City, July 20.—Fifty years of service to your fellow men

Fifty years of earnest effort for the best

Fifty years of public usefulness

On the foundation of unselfishness

Fifty years of labor in the interest of the retailer

Fifty years of one hundred per cent. American citizenship

Fifty years of helpfulness, directly and indirectly, to hundreds of thousands of people.

A record of which you may be justly proud. A record that anyone might envy. A high mark for others to shoot at. May you live long to enjoy it.

W. W. Bailey.

Bloomington, July 20.—Did I read it in the Tradesman that the Government would be prompt in refunding the oleo license for which we made claim or was it in your kind letter which you sent with the blanks which you distributed to the grocers? Here is our experience: Early in May we received the blank and the same day it was forwarded to the Collector of Internal Revenue at Detroit. We made an error in making the claim, so in about four weeks we received our claim back with notations for correcting the same. Corrections were made and returned on next mail and to date we have heard nothing from our claim, although before our last license ran out we got a blank and request for prompt payment for 1934 license. It seems that it makes a big difference which way the money is going.

Please accept our best wishes on your fiftieth anniversary as editor of

the Tradesman. May you continue many more years. E. H. Plum.

Grand Rapids, July 24—I have just read with interest in the July 19 issue of the Tradesman that you have rounded out fifty years publishing the Michigan Tradesman. I want to congratulate you upon this very successful and unique record. As stated in your article, I doubt if this record has been duplicated any place in the country.

I want, also, to congratulate you upon your policy No. 114,113 for \$1,000, which was issued June 25, 1883. This policy is now over fifty years old, and in addition to that, you enjoy the unique distinction of being the third oldest policyholder in the Grand Rapids agency, and we have in force nearly \$70,000,000 of business.

This letter is to wish you long and continued service in the cause which you have so nobly performed in the last fifty years. I count myself fortunate indeed to number a man of your high standing and reputation in the community among my friends.

Raleigh R. Stotz, Genl. Agt.,
Mutual Benefit Life Ins. Co.

Grand Rapids, July 22—For the past ten years I have been hoping and wishing that you would reach this goal. Now that you have my only wish is that you will be able to continue for a long time yet. E. Wissner.

Items From the Cloverland of Michigan

Sault Ste. Marie, July 24—July is nearing the end. We regret to see it go, as it is about the best part of the summer, which we all look forward to when the tourists start coming and it does seem to go too fast. This year seems somewhat backward and the heavy rush of tourist business has been somewhat disappointing, so that we will look for a better August business this year.

The Sault lost one of her foremost citizens last Thursday in the death of Arthur W. Dawson, who passed away on the train en route to Rochester, Minn., where he started for to receive medical treatment. Mr. Dawson was accompanied on the trip by his physician, Dr. C. A. Conrad, also Mrs. Dawson. He passed away on the train near Pembine. Mr. Dawson was 55 years of age, vice-president and general manager of the Michigan Northern Power Co. He did more for the Sault than any other man. He was public spirited and was a leading figure in the commercial life of the community, being a past president of the Commercial club several years ago and still honorary president at the time of his death. It was his work that was instrumental in bringing the Cadillac-Soo Lumber and Cheela Co. to locate here, as well as several other industries. Ill health necessitated his retirement of late, but his advice was always sought in local and foreign matters. He leaves a widow, one son and three brothers. He will be greatly missed in this community.

Herbert S. Case has taken over the Manist'que Pioneer-Tribune at Manist'que. The Pioneer Tribune was formerly owned by L. B. Chittenden and C. M. Drevdahl. Mr. Case has made no definite announcement of his plans regarding the ultimate management of the paper. He has great faith in the future of Manist'que and the prosperity of Northern Michigan.

A noted critic says people must have faith in their currency. Faith, as you know, is belief in things unseen.

The Kirkbride Brothers, of Pickford, expect to open a new retail meat market at Pickford next week. It will be run on a strictly cash basis and will endeavor to supply only the choice grade of meats and home made sausages. Quality and service will be their motto. They are well known young men and their many friends wish them every success in their new venture.

Sherman Overholt, manager of the Retailers Wholesale Bakery here, was elected president of the newly formed Upper Peninsula Bakers Association at the meeting held at Escanaba last week. The new directors and officers will meet at Marquette August 5 to draw up by-laws, and the next meeting will be held at Ishpeming August 27. The group will meet once each month until the organization gets well under way.

A clear conscience is the trump card in the game of life.

J. L. Erard, one of our well-known jewelers, in business for several years on North Ashmun street, has moved to the Fletcher block at 805 South Ashmun street, where he will continue making a specialty of repairing watches, also carry a fine line of jewelry.

Despite a severely curtailed budget, Mackinac county is making plans for its annual fair, which will be held at Allenville Sept. 7 and 8, according to Paul A. Luepnitz, the secretary. The Pickford fair will also be held again this year, as well as the Chippewa county fair.

In the old day the word "economy" was pronounced "stinginess."

R. S. Cavanaugh, formerly with the Standard Oil Co. here, and Robert McMillan, formerly at the Hickler machine shop, have taken over the Ojibway filling station. They will also do simonizing, greasing, car washing and tire service, as well as sell Standard Oil gas.

The new gas station recently built at Algonquin opened for business last week. It will be known as the Algonquin service station. It is fully equipped to render the best of service, with all up-to-date fixtures and located in the best section in that vicinity.

Dick Houghson, proprietor of the Blue Goose fruit store, on Ashmun street, has been missing since Saturday, July 15. His stock has been disposed of for the benefit of his creditors and it is feared that he may have taken his own life by drowning.

One reason the radio will never succeed the newspapers is because you can't wrap up a lunch in it.

A store dealing in genuine Hudson bay blankets has been opened on the East side of the international ferry dock approach by A. M. Lyons and C. G. Lomneth. The two men have handled a line of Hudson bay blankets for some time. With the coming of the tourist season the store was opened at the ferry dock to cater to the tourist trade. The store will be moved up town during the winter.

William G. Tapert.

Wholesale Grocers Code Declares Against Price Cutting

And now comes the proposed code of the National and American Wholesale Grocers' Association, representing the ideas of the jobbers as to how the jobbing grocery business should be conducted under the Industrial Recovery act. The wholesalers are making an effort to have the co-operatives classed as jobbers, but the co-operatives are resisting. Here is the jobbers' code:

Article 1

Section 1. Membership in the National American Wholesale Grocers' Association is and shall be open to any person, firm or corporation engaged in wholesaling from an established warehouse of groceries, grocery sundries, specialties or produce, any or all thereof, when sales therefrom constitute the greater part of the business. The term "wholesaling" used in the foregoing sentence, together with the term "wholesale grocer," means that "wholesaling" is the business and "wholesaler" is one owning or operating such warehouse engaged in wholesaling;

provided no inequitable restrictions on admissions to membership in the National American Wholesale Grocers' Association shall be imposed.

Article 2

Section 1. The selling prices, other than as stated in Section 2 of this article, shall not be less than the replacement value of the commodity at the time and place of sale plus a mark-up on account of the cost of doing business, which mark-up shall be determined with Government approval in any marketing area or trading center, according to conditions there prevailing provided that any distributor may meet the lawful price of any distributor.

Section 2. The provisions of this section shall not apply to any sale made:

1. In closing out in good faith the owner's stock or any part thereof for the purpose of discontinuing his trade in any stock or commodity, in closing out of season's goods or the bona fide sale of perishable goods to prevent loss to the vendor or spoilage or depreciation.

2. When goods are damaged or deteriorated in quality and statement is made to this effect.

3. The provisions of this article shall not apply to transactions between wholesalers nor to sales to local, State or Federal Government.

Article 3

It is the conviction that all other economic and unfair practices should cease and without limiting, but supplementary to this general declaration, it is agreed that the industry shall refrain from and discourage as far as it can practices as follows:

Secret rebates, prize schemes, commercial bribery, false advertising, slack-filled packages, abuse or violation of credit terms, free deals.

Article 4

No agreements, by members and other wholesale grocers who will become members of the National American Wholesale Grocers' Association, and its established division, among themselves and with manufacturers or retailers, and no codes of fair competition established by them shall be construed or operated to permit monopolies or monopolistic practices or otherwise to violate paragraph (A) of section 3 of Title I of the National Industrial Recovery Act (mandatory).

Article 5

Employees of wholesale grocers in the established divisions thereof shall have the right to organize and bargain collectively and to have and enjoy all the rights and privileges given them by paragraph (A) of section 7 of said act, as well as other provisions thereof (mandatory).

Article 6

Section 1. Wholesale grocers as employers in the established divisions agree to comply with the maximum hours of labor, minimum rates of pay and other employment conditions to be approved or prescribed by the President of the United States.

Section 2. Wholesale grocers and their employees in the established divisions shall have and enjoy every opportunity afforded to them by said act to establish by mutual agreement the standards as to the maximum hours of

labor, minimum rates of pay and such other conditions of employment as may be necessary to effectuate the policy of the National Industrial Recovery Act (mandatory).

Article 7

This code is prepared to control sales by wholesale grocers and is presented on the assumption that related and allied industries such as manufacturers of food products, corporate chain stores, voluntary wholesale or retail chains and retail grocers will adopt codes consistent herewith and containing similar provisions and the right is reserved, when and as codes of such industries are presented, to make changes herein by way of elimination or addition or in such other way as may be proper fully to conform with practices of all these allied industries.

National Grocers Make a Bad Start

The National Association of Retail Grocers met in Atlantic City last week to adopt a code of fair competition to submit to the Government for approval and enforcement under the Industrial Recovery act.

But the sea breezes were so alluring and the opportunity to make bitterly stinging speeches against the chains so tempting that consideration of the code was deferred until the concluding session of the four-day meeting. By that time most of the members were on their way back home.

An uproar resulted. The little handful who remained insisted upon considering the code then and there rather than refer it to the Association directors, as was proposed. It will be necessary, though, to submit the proposition to the members by mail in order that General Johnson may be convinced that it represents the majority view.

All of which is a tragically unfortunate circumstance. It is plain that the officers of the Association did not have the courage to sidetrack the speeches or throw them out entirely so as to make the way clear for consideration of the code. Perhaps they thought that by deferring the day of judgment they could gain some advantage—a strange thought in view of the Administration's firm attitude.

It is also tragic—and this thought comes from reading the antagonistic speeches against the chains—that this Association apparently does not realize that the Industrial Recovery act is by no manner of means a club to knock down competition. It is a co-operative proposition applicable to the chains as well as to the independents.

The grocers have made a bad beginning. The value of convention speeches is pretty much in question even under normal circumstances.

But in any event this is no time to be wasting oratorical powers in attacking one's enemies. Associations thus proceeding may find that the Industrial Recovery Administration will make their codes of practice for them—something which it has full power, and perhaps even the inclination, to do.—Printers' Ink.

It takes more mental ingenuity to drive an ox-team than an automobile. It certainly takes a different vocabulary.

MOVEMENTS OF MERCHANTS

Detroit—Vita-Sealed Potato Chips, Inc., 4001 Fenkel avenue, has changed its name to Raleigh, Inc.

Detroit—The Fink & Porter Cigar Co., 156 Lafayette Blvd., has decreased its capital stock from \$10,000 to \$4,000.

Detroit—The Michigan Neckwear Co., 122 East Jefferson avenue, has increased its capital stock from \$3,000 to \$5,000.

Detroit—The C. W. Kotcher Lumber Co., 2137 Gratiot avenue, has decreased its capital stock from \$600,000 to \$300,000.

Detroit—The Holbrook Markets, 10780 Grand River avenue, groceries and meats, has decreased its capital stock from \$250,000 to \$25,000.

Detroit—Kinnee, Inc., 606 Empire Bldg., clothing, tailoring, etc., has been incorporated with a capital stock of \$1,000, all subscribed and paid in.

Detroit—The Premier Dairy Products, Inc., 12215 Twelfth street, has been incorporated with a capital stock of \$1,000, all subscribed and paid in.

Detroit—Hoffman's Cake Specialties Co., 3301 Farnsworth avenue, wholesale bakery, has decreased its capital stock from \$50,000 to \$10,000.

Lansing—The Mills Dry Goods Co., 108 South Washington avenue, has decreased its capital stock from 26,500 shares no par value to 265 shares at \$100 each.

Detroit—The Phoenix Brewing & Distilling Co., 4024 Pasadena avenue, has been incorporated with a capital stock of \$1,000, all subscribed and paid in.

Bay City—The Wenonah Distributing Corporation, has been organized to deal in all legal beverages with a capital stock of \$2,500, all subscribed and paid in.

Lansing—Earl Nestor has purchased the Benjamin restaurant in the Rouse Bldg., North Washington avenue, remodeled, refurnished it and opened it for business.

Allegan—Austin Ashley and wife have purchased the North Side Meat Market, of Ray Vahue, who conducted it for a number of years. It will now be a cash market.

Detroit—Schaffer Foods, Inc., 2434 Riopelle street, has been organized to deal in food products and beverages with a capital stock of \$2,000, all subscribed and paid in.

Detroit—Elizabeth A. Sullivan, Inc., 4832 Russell street, has been incorporated to conduct an undertaking business with a capital stock of \$1,000, all subscribed and paid in.

Augusta—Melvin Reed, who recently lost his basket plant by fire, has removed to Athens, with his son, Ralph Reed, to start a similar plant to make bottoms for grape baskets.

Detroit—The Mayfair Shops, Inc., 13304 East Jefferson avenue, has been organized to deal in wearing apparel for women, with a capital stock of \$1,000, all subscribed and paid in.

Saginaw—The Acme Paint & Wall Paper Co., 121 South Baum street, has been incorporated with a capital stock of 5,000 shares at 60½ cents a share, \$1,724.80 being subscribed and paid in.

Allegan—Fred Wait, of Chicora, has purchased the store building and general stock of Archie S. Welsh at Merson, near Base Line lake. He will make extensive improvements and add meats to his stock.

Detroit—Edward J. Hickey, clothing merchant, has purchased the Pack-Wolin building, on Washington boulevard from the Van Husen Estate. Its assessed valuation is \$386,500, land and building.

Detroit—The Frontenac Detroit Brewing Co., Joy Road and Alpine, has been organized with a capital stock of 500,000 shares at \$1 a share, of which amount \$183,500 has been subscribed and paid in.

Ionia—Slaughtering of cattle and hogs began this week at the plant of the Grand Valley Packing Co., Ionia's newest industrial enterprise. The plant has a capacity of 75,000 pounds of sausage a week.

Detroit—The Jefferson Brewing Co., 426 Clinton street, has been organized to manufacture and deal in malt beverages with a capital stock of 1,000,000 shares at \$1 a share, \$1,500 being subscribed and paid in.

Ann Arbor—The Washtenaw Independent Dairy, Inc., R. R. 1, has been incorporated to conduct a dairy and deal in all dairy products with a capital stock of \$10,000, \$2,100 being subscribed and paid in.

Dearborn—Fred J. Barker & Son, Inc., 14201 Tireman avenue, has been organized to deal in builders supplies, lumber, and fuel at wholesale and retail with a capital stock of \$2,000, all subscribed and paid in.

Marine City—Eldon R. Jones has merged his hardware and plumbing business into a stock company under the style of the Jones Hardware Co., with a capital stock of 100 shares at \$10 a share, \$1,000 has been subscribed and paid in.

Brighton—Charles F. Weiss, baker, confectioner and restaurant, has merged the business into a stock company under the style of the Weiss Barbecue, Inc., with a capital stock of 5,000 shares at \$5 a share, \$15,000 being subscribed and paid in.

Hamtramck—Jacob Novitz has merged his clothing, furnishings for men, dry goods and notions business into a stock company under the style of J. Novitz & Sons, Inc., 11612 Jos. Campau street, with a capital stock of \$10,000, all subscribed and paid in.

Lansing—Charles E. Horn, manufacturer and wholesale dealer in candy, cigars, fountain supplies, etc., 1915 East Michigan avenue, has merged the business into a stock company with a capital stock of 5,000 shares at \$1 a share, \$2,500 being subscribed and paid in.

Allegan—Charles Marron has sold the North Side Dairy to Martin Wilson, for 15 years employed by Blood Brothers Machine Co. and previously in the dairy business here. Mr. Marron has leased the Sherman hotel and will open it to the public July 30. Beer will be sold.

Tecumseh—H. Brewer & Co., manufacturers of clay and cement-working and agricultural machinery, has been

placed in voluntary receivership on petition of its directors, who stated that the action was deemed necessary to secure equality to all creditors and shareholders, as well as to conserve the company's property.

Battle Creek—Retail business here started Monday on its new schedule of National Industrial Recovery act store hours, opening at 9 a. m. and closing at 5:30 p. m. The biggest change will be the closing of retail stores Saturday evenings. A storm of protests was raised by owners of smaller stores, but no action was taken by them toward blocking the program. A retailers' recovery committee has been chosen to enforce the new schedule.

Muskegon—The Continental Motors Corporation shortly will make known the details of the experimental work that has been carried on for more than six years with the Argyle single sleeve-valve engine. Some rather startling claims for performance and economy are said to be forthcoming.

Kalamazoo—A new beverage, composed of orange juice, lemon juice, sugar, whole powdered milk and egg yolks, fruit acids, calcium salts and the vitamin contained in cod liver oil, which can be prepared quickly from its powdered concentrate, is being put on the market by its originator, Dr. J. B. Cronkhite, of Chicago, who has been seeking a location for his laboratories and finally selected Kalamazoo.

Manufacturing Matters

Cassopolis—The Reocraft Co., organized to manufacture wooden toys, will be in production early next week. The company will be capitalized at \$25,000.

Detroit—The Hipro Products Co., 1546 Penobscot Bldg., has been organized to manufacture and deal in hides, tallow and animal by-products with a capital stock of \$1,000, all subscribed and paid in.

Detroit—The Cartograph Co., 4240 14th street, has been organized to do a general manufacturing business with a capital stock of 3,000 shares at \$3 a share, \$3,600 being subscribed and \$1,000 paid in.

Detroit—The national Dermatological Service, Inc., 1914 Eaton Tower, has been organized to manufacture and sell cosmetics, with a capital stock of \$5,000, all of which has been subscribed and \$1,000 paid in.

Big Rapids—The Calcium Corporation of America has been organized to mine and manufacture calcium carbonate, with a capital stock of 1,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Detroit—The Barkeley-Mattson Corporation, 8227 Hamilton avenue, has been organized to manufacture and deal in specialties, particularly the lingerie lines, with a capital stock of \$5,000, all subscribed and paid in.

Detroit—The Grigg Box & Lumber Co., 8001 Tireman avenue, has been organized to manufacture and deal in lumber and lumber products with a capital stock of 90 shares at \$100 a share, \$9,000 being subscribed and paid in.

Detroit—The Peoples Store Fixture

Co., 2115 Hastings street, manufacturer and dealer in store fixtures of all kinds, has merged the business into a stock company under the same style with a capital stock of \$3,000, all subscribed and paid in.

Sturgis—The Aulsbrook-Jones-Grobhiser Corporation, manufacturer of furniture, has filed an involuntary petition in bankruptcy, listing liabilities at \$240,697, and assets of \$83,857. The St. Joseph Valley bank, of Elkhart, Ind., with a claim for \$23,000 was petitioner.

Detroit—At a meeting of the directors of the Women's Apparel Club of Michigan, held Saturday at the Hotel Statler, it was decided to advance the dates of the sixth semi-annual women's and children's wear market and exposition, originally set for August 6, 7 and 8, to August 27, 28 and 29. So many NIRA codes and agreements affecting the apparel trade remain unsettled that the manufacturers interested in the exposition have been unable to arrange for exhibition space until the price and delivery questions have been settled. It is believed the revised dates will increase the number of exhibitors at the Detroit Market.

Just Getting By

I know of a retail grocer who is just getting by. That is, he is making a living, whereas he should be making a competency. And the difference is all in his own attitude toward his store and his opportunities.

He has little or no competition in his neighborhood. It is a rapidly developing neighborhood. In that neighborhood people want only the best. But his service is—oh, well, why become disturbed in these warm days?

Go into his store to buy something, and you'll stand there until the slow-moving clerk, who is hardly more than a boy, gets good and ready to wait on you. Use the telephone to place your order, and the same slow-moving clerk will take the order—and, ten chances to one, get it all balled up or deliver it an hour and a half after you said you must have it.

These very things have happened in that store time and again. They still are happening. The proprietor is a likeable fellow, but he has no appreciation at all of the fact that the customers must be served. Yesterday's old-fashioned methods of trading do not fit into the picture of today's rapid-fire exchange. Result in this case: This grocer is making new customers, but he is losing old ones. The new ones moving into the neighborhood patronize him half a dozen times, complain about his methods of doing business, finally become disgusted and trade elsewhere. He has no idea what his refusal to improve his ways have cost him in actual dollars and cents.

One must be up and on one's toes nowadays to stay in business. If you do not appreciate the customer's patronage, the other fellow will. And if the other fellow, through a keener understanding of modern retailing requirements, takes away a sufficient number of your customers—you finish it, brother, you finish it—I've got to go out and make friends with a new client.

Essential Features of the Grocery Staples

Sugar—Local jobbers hold cane granulated at 5.20c and beet granulated at 5c.

Canned Goods—Canned goods have been working around to a firm position in the local markets with prices on many items being advanced fractionally during the past week and spot business, though small, is keeping up satisfactorily. The continuing difficulty in this market is the futures situation. Many canners and jobbers are willing to go ahead and sign up long term commitments and prices are said to be very reasonable for this type of business. But, for instance, if the peach canners' code has its way no contract which shall get prices down below the actual minimum allowed under the code will be permitted. Similarly in the evaporated milk code the buyers are faced by a similar situation. It cannot yet be said what will be the final definition in this respect. The Roosevelt code given out last Friday morning spoke in rather definite terms on this subject. Business given previous to a certain date at lower than prevailing prices must be adjusted and the prices added to take care of the added costs. This is what worries the trade at the present time. There is another worry that if the canners' codes are too strict, old contracts which have been rather favorable to the large buyers will be abrogated. So the trade looks both ways and cannot tell which way it wants to jump.

Dried Fruits—Much speculative activity has registered in the dried fruit markets during the past few days, with old stocks well cleaned up and new crops slow in reaching the markets. Prunes suddenly firmed up after the recent price announcement by the pool and wires yesterday from the Coast stated that the outside market was about 1/2c above pool price. Whether this means an upward revision cannot yet be told. Apricots were very active and speculatively bought and sold during the past two days. Hour to hour changes were made from the Coast and everyone with supplies was more or less confused as to where this item was heading. Spot sales are of importance rather than futures, which reflect the same uncertainty as canned goods. Dried apples were active with Northwest sellers doing a good business. Rochester is still said to be holding for better new crop prices and so nothing was heard from that direction. Lower sterling has had some effect on dried fruit sales in the past day or two: speculative interests which have bought in the past to sell either in New York or abroad considering what their next move should be if the dollar advances and sterling, hampered by British loan conversion ideas, weakens again.

Nuts—While there has only been the usual amount of summer lull business in the nut market, prices on import items due to changing exchange conditions have risen during the week. Other prices have held firm.

Olive—Spot olive prices have all advanced. This reflects the strength of the replacement market because of foreign exchange, plus the shortage of supplies in Spain. A good demand has

been evident here in the recent past. Many lines of olives were in short supply. The outlook is for higher prices. Little to nothing has been done for forward shipment. Generally the advance of local quotations ran from 5c to 15c per gallon.

Olive Oil—The olive oil market continued in strong position as regards spot business. Most in the trade were sitting back at the end of the week filling orders. Prices on spot stocks hold, although there is some talk that the lire, which has dropped as the dollar has risen in the past two days, would have an effect on future commitments.

Pickles—Nothing new can be said of the pickle market. Supplies of salts and dills continued scarce. There has been a good demand because of the belief that prices were headed upward. Prices are quotably unchanged but very firm in tone.

Rice—The local market has been very firm, scoring day to day rises through the week on the strength of rather better than usual summer buying (probably largely anticipatory), the prospect of a rather close cleanup on old crop stocks and the general commodity rise. The latter featuring potatoes, grains and other directly competing commodities has been most important since rice has lagged far behind most of them in prices.

Vinegar—An advance has been expected on the vinegar market daily, but has not come through yet. Prices very firm. Demand is normal for this time of the year.

Review of the Produce Market

Apples—No. 1 Transparents command \$1.75 per bu.; No. 2, \$1.25 per bu. Duchess, \$1.75 for No. 1 and \$1.50 for No. 2.

Bananas—5 1/2 @ 6c per lb.

Beets—New, 40c a dozen bunches or \$1 per bu.

Black Berries—\$1.75 @ \$2 per crate of 16 quarts.

Butter—The market is 3 1/2c lower than a week ago. Jobbers hold plain wrapped prints at 23c and tub butter at 22c. The market enjoyed corrective measures during the greater part of yesterday. Of course, the influence of stock and grain market betterment was behind the upward trend, although it was clearly demonstrated that the recent decline was brought about by mob pressure and not because of any special change in supply and demand features. The fact that butter futures closed right at the top and that the best figure of the day was bid at the close encourages some to believe that further improvement might develop within the very immediate future. Statistical information is again more bearish than otherwise. But statistics, generally speaking, appear not to be the controlling influence. The four markets stored 1,000,232 pounds for the day, while withdrawals were 215,555 pounds. Holdings in the four markets were 60,405,285 pounds, against 47,928,547 pounds a year ago. Ten market holdings were 72,875,773 pounds, against 57,448,251 pounds.

Cabbage—Home grown, \$1.25 per bushel.

Cantaloupes—Going prices for Arizona and California are as follows:

45s ----- \$2.75
54s ----- 2.50
Flats ----- 1.60
Indiana, 25c less.

Carrots—Home grown, 40c per doz. bunches or \$1 per bu.

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

Celery—Home grown, 30 @ 40c per dozen bunches.

Cherries—Sour, \$1.50 per crate of 16 qts.; white sweet, \$1.75; dark sweet, \$2.

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

Cucumbers—No. 1 hot house, 60c per doz.; No. 2, 40c per doz.; Southern or home grown, \$1.50 per bu.

Currants—\$1.50 per crate of 16 qts.

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

C. H. Pea from farmer-----\$2.90

Light Red Kidney from farmer-- 3.75

Dark Red Kidney from farmer-- 3.00

Eggs—Jobbers pay 8c per lb. for mixed eggs and 9c per lb. for heavy white eggs. They hold candled hen's eggs at 14c per doz., pullets at 12c and X seconds at 12c. The amount of business indicated a belief that betterment is possible and in that supply and demand features have been ignored to date, the move for higher prices is likely to be stressed following improvement in stock and grain markets. Outside influences more than likely to control until delivery time. Storage movement of eggs yesterday was less than anticipated. The input in the four markets totaled 22,280 cases, while withdrawals were 17,766 cases. Holdings in the four markets were 4,030,150 cases, against 2,310,549 cases a year ago. Ten market figures were 5,274,737 cases, against 3,199,690 cases a year ago. Four market receipts were 34,377 cases, against 28,644 cases a year ago.

Grape Fruit—Present prices are as follows:

Florida Mor Juice-----\$3.50

Florida Sealed Sweet----- 3.75

Texas, Choice----- 4.00

Texas, Fancy----- 4.50

Green Beans—\$1.25 per bu. for home grown.

Green Corn—20c per doz. for Yellow Bantam.

Green Peas—\$1.25 per bu for home grown.

Green Onions—Home grown, 25c per dozen.

Green Peppers—40c per dozen for home grown.

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

Gooseberries—\$1.50 per 16-qt. crate.

Lettuce—In good demand on the following basis:

Imperial Valley, 6s, per crate--\$4.25

Imperial Valley, 4s and 5s, crate-- 4.50

Hot house, per bushel----- .60

Lemons—The price is as follows:

360 Sunkist----- 6.00

300 Sunkist----- 6.00

360 Red Ball----- 5.00

300 Red Ball----- 5.00

Mushrooms—28c per one lb. carton.

Onions—California, white or yellow,

\$1.50 per 50 lb. bag; home grown, \$1.25 per bushel.

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

126 ----- \$4.25

176 ----- 4.25

200 ----- 4.25

216 ----- 4.00

252 ----- 3.75

288 ----- 3.75

324 ----- 3.75

Red Ball, 50c per box less.

Parsley—40c per dozen.

Peaches—Elbertas from Georgia, \$2 @ \$2.25.

Potatoes—Home grown new sold on the Grand Rapids market to-day at \$2 per bu. White Cobblers from the Carolinas and Oklahoma, \$3.25 per 100 lb. sack or \$6 per bbl.

Poultry—Wilson & Company pay as follows:

Heavy fowls----- 10c

Light fowls----- 8 1/4c

Ducks ----- 8c

Turkeys ----- 11c

Geese ----- 7c

Radishes—12c per doz. bunches hot house.

Raspberries—Red \$2 for 24 pints; black, \$1.75 for 16 qt. crate.

Spinach—90c per bushel for home grown.

Tomatoes—Hot house, 7 lb. basket, \$1.20; out door grown, 7 lb. basket, 65 cents.

Veal Calves—Wilson & Company pay as follows:

Fancy ----- 7 @ 7 1/4c

Good ----- 5 @ 6c

Water Melons—35 @ 45c for Florida.

Wax Beans—\$1.25 per bu. for home grown.

Whortleberries—\$2.50 per 16 qt. crate.

Thirty-nine New Readers of the Tradesman

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

Gronseth's Shoe Store, Suttons Bay

Anderson & Co., Omema

S. J. Dame & Son, Northport

Herbert A. Kline, Flint

Geo. Shaldo, Maple City

J. M. Hilton, Glen Arbor

Ed Denny, Empire

John Fry, Empire

Mark Deering, Empire

Noah J. Plamondon, Lake Leelanau

Ness Plumbing & Heating Co.,

Frankfort

Chas. A. Didrickson, Frankfort

L. V. Wareham, Frankfort

F. H. Rodgers, Frankfort

Chas. A. Fairchild, Frankfort

Wm. Upton, Frankfort

Geo. W. Edwards, Elberta

E. Huntington, Benzonia

C. E. Maddock, Benzonia

C. M. Tinkham, Beulah

A. E. Knight, Beulah

Geo. Weaver, Honor

C. A. Hobson, Honor

Henry Behrens, Arcadia

Fred A. Wareham, Arcadia

Don Thompson, Bear Lake

Geo. Schroder, Bear Lake

C. J. Williams, Bear Lake

T. M. Smith, Onekema

C. J. Christenson, Onekema

Erickson's Market, Onekema

Daniel C. Brown, Onekema

P. N. Jacobsen, Manistee

Fred R. Zanke, Filer City

Jas. Patterson, White Cloud

E. H. LeMire, White Cloud

R. C. Sanders, White Cloud

Wesley J. Larkin, White Cloud

S. H. Michalski, Bitely

MUTUAL FIRE INSURANCE

Easy Lessons in Insurance

The Insured's Part

One afternoon while driving through the country I chanced to pass a house that was afire. The smoke and flames seemed to cover the entire roof. Stopping my car, I hurried over to the place, where I found two men busily engaged in carrying out furniture. They had succeeded in getting several chairs and some bedding out, when one of the men, who proved to be the owner, dashed back and shouted to the other man as though he seemed to have a new idea: "Don't carry any more furniture out, it's insured." He then turned around and proceeded to carry the furniture back into the house with as much excitement as he had labored under in carrying it out. The sorrowful part of this story is that he believed he would void his policy if he bothered or disturbed any of the contents before the insurance company had arrived on the scene.

I recalled the condition of the New York Standard Policy, which reads: "This Company shall not be liable for loss or damage caused directly or indirectly by neglect of the insured to use all reasonable means to save and preserve the property at and after a fire or when the property is endangered by fire in neighboring premises;" and I wondered if this householder had ever heard it. He was an elderly man and the assumption was that he had carried insurance for many years. Policies without question had come into his possession year after year and it would appear he had never taken the trouble to read one of them. He was an intelligent looking individual and really should have known something about his duties under the insurance contract; yet here at the crucial moment he was acting like a madman.

Law, after all, is nothing but applied common sense and this refers to insurance as well as every other commercial activity. Now, whether or not property is insured, common sense would seem to dictate that every effort should be made to save and preserve it when endangered by fire, and no law under heaven would penalize a man for so doing. The judge who said a man should do what a sensible man who had no insurance would do, laid down the best rule of which we know.

The Loss Payable Clause

The Standard Policy reads—

"Unless otherwise provided by agreement in writing added hereto this Company shall not be liable for loss or damage to any property insured hereunder while incumbered by a chattel mortgage, and during the time of such incumbrance this Company shall be liable only for loss or damage to any other property insured hereunder."

In other words, where property described in the Standard Policy is incumbered by a Chattel Mortgage, a statement to that effect must be attached to the policy. No special language is required, but under the conditions of the policy which we have quoted, the Company must have notice of the incumbrance. The reason back

of this requirement is that mortgaged personal property is deemed more hazardous than property not mortgaged.

Policies covering such property are frequently indorsed in favor of the mortgagee, the usual method being to attach what is commonly known as a "Loss Payable Clause." There are many forms of this clause, the simplest being—

"Loss if any under this policy payable to John Smith as his interest may appear."

It has heretofore been taken for granted by many insurance men that the attachment of a "Loss Payable Clause" to a policy covering property incumbered by a chattel mortgage was in itself notice to the Company that such mortgage existed; but the Supreme Court of the United States in *Scott vs. Sun Insurance Office* (52 Supreme Court Reporter 72) says it is not. A "Loss Payable Clause" may be attached to a policy to protect a note or other debt.

If a chattel mortgage exists then a statement to that effect must be attached to the policy, whether the insurance is made payable to a third party or not. It may be an independent statement such as, "It is understood that the property described herein is incumbered by a chattel mortgage;" or it may be part of a "Loss Payable Clause" such as, "It is understood that the property described herein is incumbered by a chattel mortgage and loss if any hereunder shall be payable to John Smith, Mortgagee, as his interest may appear."

What is said here has no reference to a realty mortgage.

The Spirit of Those They Lead

The heart, the mind, the world itself is made up of an infinitesimal number of small hearts, minds and worlds.

Man has within him an infinitesimal number of little heavens or hells, one dominating over the other or in proportion to the will, desire, spirit within him.

This is the basis of the philosophy of Emanuel Swedenborg, who lived from 1688 to 1772—engineer, metallurgist, mathematician, astronomer and who finally became the great mystic of all time.

His philosophical concept is said to have come to him in a series of divine revelations, and a religion was founded based upon his writings and is today represented by small groups over the western world.

Leaders of men, for good or evil, have within them the spirit of those they lead.

Napoleon, for instance, was the embodiment, the composite, of the will, desire, spirit, of his subjects. Or, to put it another way, there were an infinitesimal number of little Napoleons within his followers.

In his time the public spirit, the ideal, was the military. After many wars, conscription after conscription, after France had been drained of her resources, after the people found themselves far poorer than at the beginning of Napoleon's reign, why, a change came over the spirit of their dreams—he no longer expressed their spirit, their ideal, and they banished him.

In more modern times our ideal, our spirit, has been that of dollars and certain individuals have found themselves the embodiment of this—the power of the few to acquire by exploiting the many—manipulating dollars as Napoleon did soldiers.

A change may be coming over the spirit of our dreams, when the dollar is no longer our ideal and it may lead to the banishment of those who embody that ideal.

Retain Handbag Price Lines

Readjustment of quality standards rather than price changes have been made in the new handbag lines for Fall. Retailers have been anxious to continue their present price lines and for the most part this has guided man-

ufacturers in their preparation of their new offerings. Thus, handbags will continue to be available at the popular \$1.95, \$2.95 and \$4.95 retail price points, but the rise in leather, linings and fittings is reflected in a shift of qualities from one range to another. Envelope shapes in black, eel gray, and new browns are favored.

The man who saves time by galloping loses it by missing his way; the shepherd who hurries his flock to get them home spends the night on the mountain looking for the lost; economy does not consist in haste, but in certainty.—Ramsay MacDonald.

A vacation is enjoyable after you get old enough to look at a mountain without feeling an urge to hike.

Mutual Insurance

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

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

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

Finnish Mutual Fire Insurance Company

444 Pine Str., Calumet, Mich.

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

No interruption in dividend payments to policy holders since organization

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

WILLIAM N. SENF, Secretary-Treasurer

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.

IN THE REALM OF RASCALITY

Questionable Schemes Which Are Under Suspicion

The Federal Trade Commission has ordered Natural Eyesight Institution, Inc., Los Angeles, to cease representing that as a result of the purchase and use of its "system" it will no longer be necessary for a customer to wear glasses.

The company is also not to assert that there is nothing which glasses can do that the eyes cannot be taught to do better, or that most people can get rid of glasses in ninety days or any other period.

Other representations to be discontinued relate to alleged removal of the causes of nearsightedness and other defects by use of the "system," and to the allegation that certain instrument sold to customers is a therapeutic device of greater worth than a mechanical means for massage of the eyes or that use of the instrument can correct or remove defects. The respondent is directed to stop representing that it is an "institute."

The company had advertised that its system overcomes nearsight, farsight, astigmatism, eyestrain, weak eyes, undeveloped eyes, failing vision due to age, squinting, eye muscle trouble, and cross eyes. The Commission found that in a substantial majority of cases where patients have used glasses to correct defects of vision, it is not possible through such "natural" methods as promoted by the respondent to remove these defects or so far alleviate them as to make it possible successfully to remove glasses.

The Commission issued its order with the qualification that, in as much as the question whether relief from farsightedness, nearsightedness, astigmatism, cross-eyed conditions, or defects of vision due to advancing age, is obtainable in certain instances through the purchase and use of the respondent's "system," is a matter of opinion, nothing in the Commission's order shall prevent the respondent from representing that in certain instances relief has been obtained from such defects through use of its "system." The Commission's order is intended to prohibit the institute from representing that through the purchase and use of its "system" or through its instrument "The Natural Eye Normalizer," sufferers from defects of vision can in general overcome the defects named or be relieved of wearing glasses.

Brief biographies of ex-convict Logan Billingsley, prime mover in the nation-wide attack on Better Business Bureaus, and Harold W. Phillips, one of his lieutenants, and others, have already been published in previous Bulletins. In this issue, we cover some of the high points in the career of E. C. Riegel, who has figured prominently in the attacks being made by the Manhattan Board of Commerce and the Bronx Chamber of Commerce.

Mr. Riegel is reported to have engaged in the printing business in New York until 1928—also in the publishing business. In 1926 he attempted to inject his ideas, without invitation, into a difficult retail situation which was engaging the attention of the Better

Business Bureau of New York City, and tried to air certain extremist theories of his on selling and credit. The Bureau displayed no interest in his views, and it appears, thereby incurred his enmity. He then published a book setting forth, among other things, his criticism of the Better Business Bureau, his criticism of retail stores in general and of the newspapers in New York City.

On April 4, 1928, there was filed in the office of the clerk of New York county, a trade style certificate setting forth that Edwin C. Riegel was to operate as the "Consumers Guild." Then a magazine entitled "The Consumer" made its appearance. The price of membership in the "Guild," which included the magazine subscription, was \$1.00. It is reported that Vol. 1, No. 1, was the first and last issue of this publication.

Washington, D. C., was the next scene of action, where Riegel operated as the "Washington Consumers Guild" and the "Consumers Guild of America." In his own literature, Riegel declared a "buyers' strike" which was scheduled to begin on December 1, 1929, and was to be a protest against the high cost of living. Following are some excerpts from the Riegel literature on the subject:

"At last!—and lasting. This expresses the exclamation and the determination of the Buyers' Strike. The complaining days are over; the days of action and accomplishment have come."

"The multiplication of sellers, and the additions of costs backed by leagues formed against the consumer have brought us a depreciated dollar, a saturnalia of selling schemes, a bedlam of bunk, and a contempt for the buyer that discredits our whole economic system."

"The cumbersome body of the large department store seems to learn only by process of bleeding, and we aver that the significance of the Buyers' Strike will penetrate its self-sufficient consciousness by this process alone."

Mr. Riegel writes with a facile and venomous pen and he has exercised it continuously in some anti cause or other. A perusal of his writings will reveal symptoms of the following anti complexes:

- Anti-Department Stores
- Anti-Chain Stores
- Anti-Chamber of Commerce
- Anti-Sellers
- Anti-Credit Bureaus
- Anti-Credit
- Anti-Advertising
- Anti-Cash
- Anti-District Attorneys
- Anti-Political Party System
- Anti-Banking System
- Anti-Legal Trust
- Anti-Merchants & Manufacturers Association
- Anti-Board of Trade
- Anti-Better Business Bureaus
- Anti-Chamber of Commerce of the U. S.
- Anti-Public Utilities
- Anti-Telephone Company
- Anti-Selling
- Anti-Morris Plan Bank
- Anti-Blue Sky-Commissioners
- Anti-Insurance and Bonding
- Anti-Medical Trust
- Anti-Wall Street.

A few gems from Mr. Riegel's pen are quoted, as follows:

"After the sellers had whistled about the White House grounds the President suggested that the party move cautiously through LaFayette Park to the Chamber of Commerce of the United States, which is the capital of the sellers, where he, just recently elected by the buyers and paid by the buyers, would consign the nation's prosperity and well-being to the tender care of the sellers.

"Instead of seeking to serve the consumer you strive to make him serve you. To this end you organize the Merchants and Manufacturers Association, the Chamber of Commerce, The Board of Trade, the Better Business Bureau, the Retail Credit Men's Association, and various individual trade groups. Back of all these stands the Chamber of Commerce of the United States.

"Just one year ago this month the Guild began its war on Public Utility impositions by attacking the deposit practice at a public hearing before the Public Utilities Commission.

"Why the Guild has no telephone. The Guild has been naughty. When the Telephone Company demanded a deposit from the Guild, as it has been doing for many years unchallenged by anyone, the Guild made a long nose at the Telephone Company. Just for that, said the Telephone Company, we won't let you have a telephone. * * * * You are ostracised, telephonically speaking.

"It has been a rather unpleasant spanking we've taken the first year of our existence, not to have a telephone, and it has inconvenienced our members much. But, oh, with what unction we contemplate the time when our turn comes to paddle the Telephone Company. * * * *"

"There are in the United States forty-seven and in Canada three slander slums, u-phony-ously called Better Business Bureaus.

"The cash idea is a curse to business. The distribution of cash throughout the processes of trade is like sand in the bearings of a machine. The cash register is the toll collector of business. * * * *"

The Consumers Guild of America was not incorporated in the District of Columbia until January 10, 1930. About that time there also appeared the announcement of a publication by the Consumers Guild of America entitled "The Guild Guide." As in the case of the magazine, "The Consumer," a person who sent in \$1.00 for a membership in the Guild was entitled to all copies of the Guild Guide, but it was reported that Vol. 1 No. 1 was the first and last issue received.

After Logan Billingsley, chairman of the Board of the Manhattan Board of Commerce, brought suit against the Better Business Bureau of New York City for \$250,000 for alleged libel (which was unsuccessful) E. C. Riegel appeared in New York as "Director of Investigation" of the "Committee to Investigate the Better Business Bureaus" of the Manhattan Board of Commerce and the Bronx Chamber of Commerce. Riegel's appointment was announced with great eclat. A few weeks later business men in Toledo

and elsewhere received in the mail a printed leaflet entitled, "The First Report of the Committee to Investigate the Better Business Bureaus." The "First Report" was merely a vicious recital of numerous false charges. Glenn Griswold, in a front page editorial in The Chicago Journal of Commerce, issue of Sept. 29, 1930, entitled "Not a Scrap of Evidence in Support of Attack on Better Business Bureaus," characterized the "Report" as "twelve pages of innuendo, inference, suggestion and insolence, without a scrap of evidence to support it or anything to indicate that such evidence exists. On the contrary, a foot note says that these reports are to be sold to 'persons, civic organizations, or corporations interested in disseminating the information contained herein,' for \$25 a thousand, one-half of that cost being profit which is to be used 'to promote this investigation.' Further on in the pamphlet it is said: 'As soon as funds are made available a staff of investigators will be organized and the results of their disclosures will be made public.' * * * This seems to suggest that charges are compiled for sale, and the profits from the sale of them is to be used hiring investigator who will attempt to prove them. * * *"

Commenting on the Better Business Bureaus, the editorial concludes with:

"Their principal activity is to put an end to fraud and thievery in merchandising, and to make advertising clean and decent. Their membership and management are known and reputable. They have driven thieves out of business everywhere and have saved honest business many times their cost. There has been nothing in their record that is remotely suggestive of the method adopted by the Manhattan Board of Commerce and the Bronx Chamber of Commerce in attacking them."

A short time afterward, it was announced that Riegel was no longer connected with the so-called Committee to Investigate the Better Business Bureaus. Then there appeared from the Riegel pen and in the name of Riegel's "Consumers Guild of America" a pamphlet entitled "Pitiless Publicity." Better Business Bureaus were charged with being the "Militant Arm of the New York Stock Exchange" and a "system (which) has the press at its command and a group of gunmen who assassinate character for price, with long range guns that may shoot from coast to coast. This system has become the willing tool of the most sinister secret forces of this wretched era of dirty business." * * * "Back of the Better Business Bureaus are other secret organizations or organizations with secret motives, such as the American Medical Association * * *"

"Pitiless Publicity" was offered for sale in quantities and the recipients of the first issue were asked to send in \$1.00 "for all the issues." So far as is known, only one issue was ever printed. The printer who printed the reports of the Committee to Investigate the Better Business Bureaus, and also "Pitiless Publicity" informed the New York Bureau that he had been obliged to sue for his money. He sued both Riegel and one Gene McCann, presi-

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FEAR QUOTAS UNDER HULL PLAN

Secretary Hull's tariff truce proposal to the World Economic Conference last Friday was received with mixed feelings by foreign trade elements in this country. Both importers and exporters gave most attention to the exceptions under which tariff increases would be allowed by the proposal.

To importers, the difficulties of arriving at an "estimated domestic consumption" for imports were regarded as a stumbling block to the success of the plan here. On the surface, it was held, the work of estimating may appear a fairly simple matter, but actually its ramifications are such that weeks, and probably months, would be consumed in establishing a suitable base. In addition, importers contend, the plan gives too much weight to the abnormal years 1930-31-32 in the calculations which would govern the amount of goods to be granted entry. The trade, in effect, sees the plan as giving sanction to a modified form of the quota system which has caused so much trouble in international commerce in the last few years.

Exporters view the proposal with more enthusiasm but doubt that it will make much headway among delegates from other nations. Although they would welcome a full year of freedom from radical changes in world tariffs, they are concerned over the exceptions allowing for rate increases in instances where other nations consider goods are being dumped in their markets. Admitting that the anti-dumping exception is necessary to protect the American market when the administration's recovery program gets under way, they feel the proposal may prove a boomerang to American exporters who are now seeking means of exporting goods at prices lower than are likely to prevail in the American market shortly.

THE NEW BLANKET CODE

President Roosevelt's blanket code for industry may set at rest the suspicions and fears of some business executives that the administration would not carry out the enforcement provisions of the Recovery act. Remembering the numerous threats to gold hoarders which failed to materialize, many executives were loath to plan wage rises and a shorter week, fearing that the government might not move against recalcitrants and thereby leave them wide open to sharp competition.

It was this attitude which dictated some of the codes that apparently failed to show any understanding of the purposes of the Recovery act. It was not that its aims were misunderstood; it was simply that in many cases business men were moving cautiously and not making any concessions until they could be assured that the administration meant business when it talked of licensing the recalcitrant "10 per cent minority" in an industry.

With promulgation of the blanket code the administration obviously does mean business. It is intent on raising wages and reducing working hours, particularly since the current flood of production by manufacturers anxious to "beat the gun." And apparently the administration does not intend to let anything stand in the way of its pur-

pose. The ukase to the cotton goods minority that they present their case immediately also indicates that the government will not tolerate the throwing of any wrenches into the recovery machinery.

At the same time, it is hoped that the blanket code will put some curb on the exuberance of certain labor leaders, who apparently feel that the millennium has arrived overnight and that all sorts of demands may be made on industry.

BUSINESS PEAK REACHED

The collapse in the stock and commodity markets during last week came as a severe blow to the speculative fraternity, which had been enjoying a field day, but is not expected to retard seriously the recovery program. The shakeout in commodities was confined mainly to those dealt in on organized exchanges and had little effect on other materials. It also narrowed the rapidly spreading gap between various types of commodities.

It would appear, however, that the reaction might cause industry to reach its seasonal peak a little earlier than had been expected. There were other indications that the best showings in industry had been about attained, such as the decline in lumber orders below production for the first time in many months. The New York Times weekly index of business activity registered only a fractional rise, the smallest advance since the recovery started. Electric power figures have reached their peak, it is thought, while cotton forwardings were off sharply, probably as a result of the recent let-down in orders for finished goods. Automobile output, however, continues to run contrary to recent predictions.

For the next few weeks there will probably be a curb on output, until the stock and commodity markets give definite indications as to where they are going and until business men can measure the effect on consumer buying power of current administration moves. The blanket code, announced by President Roosevelt during the week, will not go into effect until Sept. 1, and until that time consumers will have to depend on voluntary wage increases and re-employment, except in those trades whose codes are approved before that date.

PRICES AND RETAILERS

That retailers are fully cognizant of their responsibilities in the price situation which will face consumers about the first of September was amply evidenced at the gathering of merchants in New York City last week. Leading merchants sounded a note of caution and, while recognizing that higher retail prices are inevitable, urged that increases be made gradually and with due regard for consumer purchasing power.

It is also to be pointed out that no charge can be maintained successfully that retailers have taken undue advantages of the rise in wholesale quotations during recent months. The Analyst index of wholesale prices shows a rise of 17 per cent. from the low of the year. Against this there has been an advance in retail levels of but 4.2 per cent. since April, according to the

Fairchild retail price index. In other words, while new goods cost much more, retail prices have not been put on anywhere near a replacement basis.

In this matter of price advances, the retailer is of necessity in a difficult position. Serving as the point of contact with the consumer, the storekeeper is apt to bear the brunt of price dissatisfaction which develops. On the other hand, in trying to keep merchandise costs down, the retailer awakens the ire of the manufacturer.

In the current emergency it would seem an excellent opportunity has been created for both producer and retailer really to get together and jointly work out ways and means of producing well-made goods at prices which will insure widest distribution, which, after all, is the goal of both.

SLAVERY HANGS ON

It is a curious reflection that in this modern world such an institution as slavery should still flourish. It of course has no hold either in Europe or in the Western Hemisphere, but in certain parts of Africa and of the East it still exists and in this year, which marks the hundredth anniversary of emancipation in the British Empire, the number of persons serving as slaves reaches into the millions. Only recently were measures taken to end slavery in the northeast frontier of Burma; it has lasted on in China under a system of child adoption which is in force even in the British crown colony of Hongkong; Abyssinia has not entirely stamped out the evil, though strict measures are being taken under the enlightened rule of Ras Tafari; in distant parts of Arabia slaves are still maintained, and Liberia has not yet driven out its slave traders. The problem of making emancipation a reality throughout the world is not being neglected, however. The League of Nations has taken it upon itself to blot out whatever vestiges of the old serfdom remain and in such a task can count upon the fullest co-operation of all member nations. Furthermore, the success with which it has met the issue is surety that, even though the centenary year of Great Britain's epochal move for abolishing colonial slavery may still see the evil grimly clinging to life in the more remote parts of the world, it has little chance of surviving much longer.

CROP LIMITATION

Government men working on the cotton allotment plan are already meeting the obvious difficulties. Many of the cotton growers are willing to reduce acreage, for the stipulated price. But when it comes to estimating their average yield per acre, for bonus purposes, they appear to be optimists. Taking the farmers' figures, adding them up for a whole county and checking them against records of actual yields for that county, the field men find something very much askew. The farmers seem to have been getting more cotton, if their figures are accurate, than anybody knew about. But if these troubles are annoying, they are only a foretaste. When the wheat acreage comes up for consideration the allotment farmers can be expected to choose their poorest acres for sacrifice. Cotton production has been near the

peak per acre for some time; wheat never has, in the big wheat areas. These are two of the difficulties ahead. There are others — weather, for instance, which, if it were ideal, could increase production by a third over normal. But cupidity is the most troublesome. Unless checked, it may wreck the whole plan.

DRY GOODS CONDITIONS

Retail trade developed a slower Summer pace during the week, with clearances of seasonal apparel and offerings of main-floor specials receiving the bulk of consumer attention. Good response was also noted on initial lines of Fall dresses, particularly satin styles in the new colors.

The retail stage is now being set for the launching of August sales events, which will stress furs, cloth coats and furniture. The expectation is that these promotions will fare much better than similar events in the last few years. Featuring prices which both retailers and manufacturers agree are likely to prove the lowest of the Fall season, gains in both units and dollar sales volume are predicted.

In the wholesale markets, buying of Fall style merchandise was well maintained. Price advances on finished goods continue to be put into effect all along the line. Little or no resistance is being shown by buyers, who are convinced that reorders later on will carry still higher quotations.

OLD TIMES AND NEW

Residents of New York yield to none in admiration of the picturesque charm of the New England landscape and its architecture, so it will be interesting to watch the outcome of a project in Ellsworth, Me. Ninety per cent. of the business district of that town was destroyed by fire last May and a Philadelphia architect is preparing plans for its restoration under the aegis of an R. F. C. loan. This old Maine town's traditional identity and atmosphere are to be preserved even while it is being metamorphosed into that strictly modern conception—a unit-planned community. The architect must have on his conscience such things as glass-fronted commercial modernity and automobile parking spaces. Yet he must have, too, vistas that lead the eyes to old-time white-painted church steeples and waterfront landmarks that were venerable when New England went whaling and her ships traded with the ports of the Orient.

BEER AND BARLEY

Doubled prices of barley, needed for making the malt that makes the beer, are disturbing the brewers. Their spokesmen are already discussing the probable need for an increase in the price of their popular product.

When beer became legal on April 7, September barley was quoted at 32½ cents a bushel. It recently closed at 64 cents, and a spokesman for the brewing industry insists that if it rises another 15 cents the brewers will have to increase their prices.

Apparently, in view of the large tax returns, there has been a total absence of "sales resistance" to beer. But raising the price may develop one.

Overhead puts many under.

OUT AROUND

Things Seen and Heard on a Week End Trip

I certainly appreciate the hearty congratulations which have reached me by mail and otherwise over the rounding out of fifty publication years by the Michigan Tradesman. The responses have come from Maine to California and from Michigan to Florida. I never fully realized before how widely scattered our list of patrons has become. I wish I could make a personal reply to all who have written so beautifully of the Tradesman and the work it has undertaken to accomplish.

Grand Haven is one of the cities which has made a success of conducting a municipal electric lighting plant. Some years ago, when the city was not so prosperous as it is now and when the plant was at a low stage of efficiency, the Consumers Power Co. offered Grand Haven a million dollars for her electric plant and a long time franchise. The offer was carefully considered and finally turned down. The management of the business was then taken out of the hands of the common council and placed in charge of a commission of five members, two of whom were practical engineers. Two hundred and fifty thousand dollars were expended in bringing the plant up to date, since which time the profits have averaged \$50,000 per year. The net earnings are divided among the various city boards and civic organizations.

Grand Haven will evidently not suffer for want of coal the coming winter. Two enormous piles of coal confront the casual observer. One contains 7,000 tons and the other 5,000 tons. Both were brought in by water transportation.

Nat. Robbins, Jr., may have lost a half million dollars in undertaking to rejuvenate the old Goodrich and Graham & Morton transportation companies, but he is rapidly acquiring another fortune through the warehousing of the Chevrolet cars which go over his dock en route to Milwaukee. He is now handling an average of sixty-five per day necessitating the employment of two sailings to Milwaukee every twenty-four hours—12 noon and 12:30 a.m. For this service he receives \$1 per car. As the cost of handling running automobiles is practically nothing, this is regarded in Grand Haven as a great money making proposition.

Having abandoned Grand Haven as a terminal for its car ferries, which have been transferred to Muskegon, the Grand Trunk is now running one passenger train and one freight train into Grand Haven daily in order to hold possession of the valuable dockage properties which are owned by Grand Haven and used by the Grand Trunk under a lease which provides they are to be surrendered to the owner whenever the transportation line ceases to function locally. Of course, this kind of service is a joke, because the receipts do not amount to a cent on the dollar of the cost of maintaining two trains daily, which carry no

passengers or freight to speak of and never will so long as the people of Grand Haven feel so unenthusiastic as they do about a transportation system which has never been conducted along modern American lines.

When the Grand Trunk reached Grand Rapids from Detroit in 1858 it located its depot more than a mile away from the center of the then struggling village. The villagers got together, passed the hat and offered the Grand Trunk a right of way down Canal street (now Monroe avenue) and a depot site where the Pantlind Hotel is now located. The arrogant reply was, "We cannot go to the town. The town must come to us." Fifty years rolled around and the English owners of the Grand Trunk saw they could never make a dollar from the patronage of Grand Rapids without getting nearer the city. They paid a million dollars for a new right of way along the river bank and erected a depot about a half mile from the location offered them gratis in 1858. Experience soon demonstrated that the change of heart was about fifty years too late; that the other transportation lines continued to do more than their share of the business and that English ideas and practices were not popular in the United States and never would be. Whenever the great Canadian railway lines need master management they secure American executives to direct the destinies of their roads. If my Muskegon friends paid very much to bring about the transfer of the Grand Trunk terminal from Grand Haven to their great city, they will soon wish they had their money back, because any service rendered by the Grand Trunk system will be a joke.

Congratulations go out to John A. Lake on his marriage to Miss Sturmer, who has been associated with him as partner and clerk ever since he took over the Fallas drug store at Petoskey. Previous to that time she was bookkeeper for the old grocery house of Smith & Lake. Both parties to the arrangement are very worthy people who stand high in the social, religious and business circles of Little Traverse Bay.

When Fred Green was Governor he appointed Duncan Weaver, of Fennville, and Howard Hurd, of Flint, members of the Michigan Board of Pharmacy, but the records do not show that their names were ever sent to the Senate for confirmation. I had hoped Governor Comstock would not follow in Governor Groesbeck's footsteps in removing a man on this basis, but nevertheless he did. I was in hopes both of Governor Green's appointees would be allowed to serve out their time. Of course, Mr. Allen's time was out January 1 and a new man should have been appointed at that time. I think Governor Comstock, out of courtesy to Mr. Allen, did not make any appointment until it was about time for Mr. Allen's term as president of the National Boards of Pharmacy to expire. This will occur in August. The Governor has been subjected to all kinds of political pressure to make these changes. I am in hopes it will

work out all right. The three men appointed are high type men and will do honor to the Board of Pharmacy. The position is only an honor anyhow, because the last Legislature took away their little \$5 per day, so now all the members get is their expenses. Had the position been a good paying one, like banking commissioner or the welfare director or the director of budgets for any of these other ones where the Republicans had been left in, I should not be surprised, but I was surprised when it happened to the Board of Pharmacy.

I hear from several sources that E. J. Parr, director of drugs and drug stores, is slated for the management of the pharmacy department at Ann Arbor. Of course, that would be a wonderful advancement, but as he is now in a position where he can do the pharmaceutical industry in Michigan so much good, I sincerely hope he will conclude to remain where he is—for the present, at least.

So far as my information goes, his appointment as the head of a department is the only one which reflects credit on the present governor. I am afraid the governor would not do so well again. I do not think there is another man in Michigan who can fill Mr. Parr's shoes.

The proposed change in the head of the pharmacy department at Ann Arbor is probably due to the fact that the numerical strength of the students attending the school has dropped down to insignificant proportions and new blood must be brought into play at the head of the organization or the department will cease to exist. I have never met Dean Krause, the present head of the department, but when I read his unjust and unwarranted attack on Fred Green at the annual convention of the Michigan State Pharmaceutical Association at Port Huron, I decided at once that he was not an ideal man to be placed at the head of any educational department. Fred Green put two fine men on the Board of Pharmacy—for which he is entitled to much credit—but his appointment of a cheap politician to the position of director of drugs and drug stores was one of the worst acts of his administration, for which I can never forgive him, highly as I regard him for other praiseworthy undertakings and accomplishments. I still hold in contempt the old Board of Pharmacy of four years ago because they defied Fred Green in refusing to part company with the incompetent director who was kept in office during the administration of Governor Groesbeck, because he was a political henchman of the chief executive. The Board of Pharmacy is the last organization in the world that ought to permit itself to be used as a cat's paw for any governor, no matter how much he might do to favor the druggists of the state in obtaining unfair and discriminatory legislation.

I am pleased to learn that Mr. Mills and his associates in the Mills Dry Goods Co., at Lansing, have purchased the stock from the creditors for ap-

proximately \$13,000 and will resume business as soon as a new organization can be effected; also that Mr. Biggins, who was formerly associated with the Wurzburg Dry Goods Co., Grand Rapids, plans to engage in the men's furnishing goods business at Battle Creek. After leaving Wurzburg's Mr. Biggins was with Crowley-Milner, in Detroit, for several years.

Charles M. Heald, formerly President of the Pere Marquette Railway, who spends his summers on his wife's wonderful farm near Bangor, justifies his existence as a Christian gentleman by preaching once every summer in one of the churches of Bangor. This year's event took place last Sunday and was successful, as usual, notwithstanding the great heat. Mr. and Mrs. Heald came to Grand Rapids last Tuesday to attend the funeral of the late Dean Jackson.

John D. Tietzort is named as executor of the estate of his late father, Ralph Tietzort, who recently died at Cassopolis. The deceased had long been a familiar figure in the Grand Rapids market. As a young man he clerked many years in the retail store of Foster, Stevens & Co. About forty years ago he joined A. W. Hompe and Robert W. Irwin in the organization of the Royal Furniture Co. The combination proved to be a very efficient one for many years, with Mr. Hompe as designer, Mr. Irwin as factory manager and Mr. Tietzort as salesman. It is understood Mr. Tietzort left a large estate, including holdings in the Robert W. Irwin Furniture Co., the Macy Co. and the Metal Office Furniture Co.

Riding on a buying wave which has rolled high, stretched out beyond seasonal length, the automobile industry's production chiefs are apparently determined to withhold plans for production of 1934 models until the current consumer demand gives some indication of tapering off. Plans for mid-summer suspensions and the re-tooling of plants incident to new model output should have been under way at least a fortnight ago, but so uncertain are the makers of motor cars as to just how long the increased demand for their product will hold up that these plans are temporarily in abeyance. While the engineers have devoted a great deal of time to the development of alterations intended to contribute to sales appeal, most of their efforts have been aimed at further elimination of noise and vibration. Despite rumors, no plant has a 1934 model yet in production, although the models of next year already are on blue prints.

The independent merchants of this state have three outstanding facts on which they can base their hopes for better days ahead. First, the National Recovery Act, under which the President has asked each line of business to formulate a national code of ethics, including fair prices and shorter hours of labor, and the elimination of price cutting below cost, and other practices intended to trick the consumer. Second, the recent action of the mem-

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FINANCIAL

Keeping Fluctuations Limited a Difficult Task

It widely is accepted as more or less certain that the United States is headed directly to what is termed a commodity dollar—or a dollar which on the average will have the same purchasing power year after year. The principal basis for this belief is the statement of President Roosevelt himself in the message he sent to the World Economic Conference July 3. The idea has received further support, however, by the appointment of Professors Rogers and Warren, both proponents of soft money, as aids to the Government. In spite of all this evidence, nevertheless, it is doubtful if this country will adopt this kind of a measure of value when the time comes to put our monetary system back in order.

This is because the plan, regardless of how nice it sounds in theory, is not workable. Monetary theorists have been debating its possibility for decades. The outstanding spokesman has been Irving Fisher of Yale University. In spite of the vigor with which he has worked for his compensated dollar, however, the idea never got beyond having a bill embodying the plan introduced in Congress and one or two corporations issue bonds in terms of commodity dollars.

Superficially the plan is simple. Instead of a dollar containing an unvarying number of grains of gold its content varies by whatever amount necessary in order to purchase a constant amount of commodities. Thus instead of being able always to get 23.22 grains of gold, as was the case before the "new deal," one might get only 20 grains or he might get 25 to 30 grains, depending upon the fluctuations in the value of gold as shown by the price index used by the Treasury authorities.

In actual operation, however, the plan would not be so simple. For example, it would be essential that a limitation be placed upon the variations which may take place in the amount of gold which will be paid out from month to month for a paper dollar. Otherwise gold would become a speculative football and our monetary system constantly subjected to strains and stresses as traders took long or short positions on the gold content of the dollar. Maximum fluctuations, accordingly, must be held within limits which will eliminate such speculative activities.

Molding fluctuations within such limits, however, would not be an easy matter. Legislation alone, say, to the effect that the maximum variation in any one month could not be more than one-half of 1 per cent., would fail completely to meet the problem. Suppose, in the presence of such a law, prices fluctuate 5 per cent. in one month. Obviously there would have to be a comparable change in the gold control of the dollar or the whole idea of maintaining a constant purchasing power for our currency would fall to the ground.

The problem involved, then, is not one of legislation but of having credit

policies followed which will hold prices stable. It must be evident, however, that if credit policies can do this, and in fact must do this if purchasing power is to be held steady, there is no justification for the adoption of the commodity dollar. It is the evidence of this fact which provides a basis for hoping the President will not commit the United States to any such nonsense as a commodity dollar.

Ralph West Robey.

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Business Men Must Help Roosevelt Recovery Programme

One of the phases of the Roosevelt recovery program which is receiving too little attention is the social responsibility it places upon our business leaders. For the most part these leaders are sitting on the sidelines letting the program take its own course. They should recognize that a continuation of this attitude will subject our economy to forces which easily may lead to a complete breakdown in the individualism which has been characteristic of the United States. It is, accordingly, to their interest as well as to the interest of the public to work with the Administration in holding these forces in check.

This aspect of the problem, it should be noted, does not rest upon either approval or disapproval of the Roosevelt program. The president has opened the door to practically unlimited personal gains by special interests. In these circumstances it is inevitable that the Chief Executive will be subjected to tremendous pressure for the benefit of these groups.

Under some conditions this pressure could be resisted. At present, however, the policies of the Administration have such widespread public support that it will take incomparable courage in Washington to bring the forces which have been let loose back under control. Nevertheless, it is only by getting such control that we have a fighting chance of preventing a worse collapse than we had under Hoover.

This fighting chance rests in the final analysis upon what the business and intellectual leaders in the country are willing to do. Bringing the program under control cannot be left alone to politicians. Their whole training is of such a character that they will delay taking the necessary action until it is too late.

On the other hand, if our leaders in private life will co-operate in working with the program—there is a fighting chance that much of the trouble that otherwise is inevitable may be escaped. This means that regardless of their personal feeling as to the wisdom of the Roosevelt policy business leaders must accept the policy as an established fact. Instead of being mere snipers taking pot shots at an immense army they must work hand in hand with the policy with a view of holding it in check.

To many persons, of course, such an attitude can be only extremely distasteful. Today, however, there is no longer a choice between going back to the old policy, on the one hand, and working with the Roosevelt philosophy on the other. The President definitely has cut us loose from our old standards. We

are faced with the necessity of developing new standards. In this our business and intellectual leaders should play an important part. They cannot play this part, however, unless they get into the program. No longer is there anything to gain from merely opposing the program. Now it is a question of boring from within.

Ralph West Robey.

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Proceedings of the Grand Rapids Bankruptcy Court

July 15, 1933. On this day schedules, adjudication and reference in the Matter of Leizer A. Schnaper, Bankrupt No. 5298, were received. The bankrupt is a resident of South Haven, Michigan. The schedules show total assets of \$27,225.47 (of which \$2,350.00 is claimed exempt), and total liabilities of \$31,652.03, listing the following creditors:

City of South Haven, pref. taxes	\$681.28
Myron Schnaper, S. H., pref. labor	135.00
William Jacobs, Harlowton, Mont.	400.00
A. Silverman, Allegan	1,000.00
First State Bank of South Haven	700.00
Mrs. L. Westgate, S. H.	4,250.00
Citizens St. Bank of S. H.	4,500.00
First Security Bank of Chicago	9,058.00
L. Onofrio, South Haven	900.00
B. L. Sloan & Co., Chicago	392.84
Hayman Distributing Co., Chicago	265.17
Samuel Gluck, Muskegon	14.87
Lee GaGrment Co., Chicago	75.00
Melcher & andow Merchants Mart, Chicago	22.47
Red Wing Shoe Co., Red Wing, Minn.	64.91
Kabo Corset Co., Chicago	57.39
Mishawaka Rubber & Woolen Co., Mishawaka, Ind.	327.95
Sinshimer Bro. & Co., Chicago	59.85
Carson Pirie Scott & Co., Chicago	1,030.79
Int'l. Handf. Mfg. Co., N. Y.	11.00
Holland Shoe Co., Holland	6.96
I. Tucker Co., Chicago	65.27
Snow Bird Knitting Co., Milwaukee	49.94
Platts, Chicago	13.88
Stetson Glove Co., St. Louis, Mo.	117.38
Ill. Cosmetic, Chicago	17.04
I. H. Rhode & Co., Chicago	16.38
Racine Trunk Co., Racine, Wis.	17.25
Simmons Bros. & Co., Saginaw	64.11
Winshell Shoe Mfg. Co., Natick, Mass.	26.32
Minn. Knitting Works, Minneapolis	69.86
W. L. Douglas Shoe Co., Brockton, Mass.	145.00
S. A. Rider Co., Chicago	30.00
Trooper Shoe Co., New York	98.88
L. Heller & Co., Chicago	3.61
B. Smoler & Son, Chicago	98.28
Elmore Merchandise Corp., Chicago	44.00
Weiner Cap Co., G. R.	6.49
Samuel B. Goldbert, Chicago	57.65
Tri County Telephone Co., S. H.	32.55

Beacon Falls Rubber Co., Beacon Falls, Conn.	291.83
Harper & Kirschten Shoe Co., Chicago	165.81
McConnell Kerr Co., Detroit	139.84
O. C. Monroe, South Haven	25.46
Mill Mutual Agency, Lansing	42.87
South Haven Chemical Co.	16.00
Decker & Moore, Inc., S. H.	10.30
S. J. Rice, South Haven	6.28
Iverson Radio Shop, South Haven	3.70
Citizens State Bank of S. H.	5,750.00
Myron Schnaper, South Haven	272.57

In the Matter of Luce Furniture Shops, a Michigan corp., Bankrupt No. 5159, first meeting of creditors was held July 17, 1933. Bankrupt present by B. W. Williams Ass't Treas. and E. J. Moyer, Vice-Pres. of corporation, and represented by Warner, Norcross & Judd, Attys. C. F. E. Luce, Receiver, present and represented by John Dunham, Atty. Bondholders' Protective Committee represented by Knappen, Uhl, Bryant & Snow, Attys. Certain creditors present in person and represented by Hilding & Baker, Seth R. Bidwell, and George B. Kingston, Attys., and Grand Rapids Credit Men's Ass'n. B. W. Williams and C. F. E. Luce each sworn and examined before a reporter. Claims proved and allowed or referred to trustee for investigation. C. F. E. Luce, Grand Rapids, Michigan, trustee; bond \$25,000. Trustee granted authority to continue operation of business until further order of Court. Meeting adjourned to August 14, 1933, at 10:00 A. M.

July 20, 1933. On this day schedules, adjudication and reference in the Matter of Marguerite Van Dyke, Bankrupt No. 5332, were received. The bankrupt is a stenographer of Grand Rapids, Michigan. The schedules show total assets of \$2,215.50 (bankrupt claiming statutory exemptions), and total liabilities of \$6,450.00 listing the following creditors:

City Treas., G. R., pref. taxes	\$ 3.24
Paris Tship., and Cty. Treas., G. R., taxes	7.80
Paris Tship. and Cty. Treas., G. R., taxes	6.40
Walerath Realty Co., G. R.	2,250.00

Analysis of any security furnished upon request.

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Lee Chamberlain, G. R. 4,200.00
 July 19, 1933. On this day schedules, adjudication and reference in the Matter of Chester H. Thomson, Bankrupt No. 5331, were received. The bankrupt is an executive of Grand Rapids, Michigan. The schedules show total assets of \$15,390.00 (of which \$350 is claimed exempt), and total liabilities of \$30,675.33, listing the following creditors:

G. R. Savings Bank, G. R. \$23,300.00
 Old Kent Bank, G. R. 3,200.00
 Lydia Keyes, G. R. 200.00
 G. R. Savings Bank, G. R. 500.00
 Baxter Laundry, G. R. 61.04
 Bissonnette Hair Shop, G. R. 11.50
 Cascade Hills Country Club, G. R. 143.08
 Collins Ice & Coal Co., G. R. 25.00
 Dr. E. J. Chamberlin, G. R. 14.00
 Dutmer's Drug Store, G. R. 51.01
 Eberhard's, G. R. 175.00
 G. R. Window Cleaning Co., G. R. 15.50
 G. R. Buick Company, G. R. 1,808.56
 Herpolzheimer's, G. R. 132.83
 Hub Clothing Co., G. R. 10.59
 Dr. William Hyland, G. R. 30.00
 A. Julian, G. R. 425.00
 Blanche LeBaron, G. R. 25.00
 Margaret-Mary Shop, G. R. 25.00
 M. B. M. Company, G. R. 5.00
 Nelson Shop, G. R. 60.00
 Wm. W. Mulick, G. R. 28.32
 Norwood Market, G. R. 75.00
 Masonic Country Club, Comstock

Park 135.00
 Ottawa Hills Food Market, G. R. 16.81
 Porter Shop, G. R. 10.00
 Pure Spring Water Co., Comstock
 Park 7.00
 Cub Reisenga, Saranac, Mich. 45.00
 Paul Steketee & Sons, G. R. 52.04
 Charles Trankla & Co., G. R. 61.54
 Yager's Bootery, G. R. 26.60

July 19, 1933. On this day, schedules, reference and adjudication in the matter of Arnold G. Lockerby, Bankrupt No. 5330, were received. The bankrupt is an executive, of Grand Rapids, Michigan. The schedules show total assets of \$26,700.00 and total liabilities of \$36,842.20, listing the following creditors:

American Home Security Bank, G. R. \$ 600.00
 G. R. Savings Bank, G. R. 18,300.00
 Old Kent Bank, G. R. 3,200.00
 Orison Young, Grand Forks, North Dakota 3,000.00
 Ottawa Hills Land Co., G. R. 3,400.00
 American Laundry, G. R. 9.00
 Apsey's Grocery, G. R. 25.00
 Abigail Co., G. R. 27.00
 Dr. E. C. Beebe, G. R. 30.00
 Baxter Laundry, G. R. 130.89
 Blytheville Country Club, G. R. 500.00
 Bonner Dog Kennels, Coopersville 30.09
 A. F. Crabb, G. R. 25.00
 Eli Cross, G. R. 10.25
 Dr. B. P. Corbus, G. R. 25.00
 Dr. F. P. Currier, G. R. 25.00
 Country House & Garden, G. R. 30.85
 Consumers Ice Co., G. R. 22.44
 Collins Ice & Fuel Co., G. R. 45.00
 Dykema's Pharmacy, G. R. 50.80
 DeVine Shoppe, G. R. 3.50
 Decorative Studio, G. R. 926.63
 Economy Dye House, G. R. 46.25
 Freyling & Mendels, G. R. 50.00
 G. R. National Bank, G. R. 100.00
 G. R. Buick Co., G. R. 2,903.33
 Hannah & Son, G. R. 30.00
 Hefner Art Shop, G. R. 31.31
 Highlands Country Club, G. R. 100.00
 Dr. J. T. Hodgen, G. R. 35.00
 Dr. A. R. Hufford, G. R. 10.00
 Herkner Jewelry Co., G. R. 53.00
 Herpolzheimer's, G. R. 38.00
 Leodadia Jones, G. R. 142.85
 Klingman's, G. R. 50.00
 Kos & Company, G. R. 323.55
 M. B. M. Company, G. R. 25.00
 Majestic Book Shop, G. R. 8.00
 Monoma Market, G. R. 40.00
 Mohardt's Market, G. R. 12.44
 W. W. Mulick, G. R. 30.00
 A. Julian, G. R. 300.00
 Oakwood Taxi, G. R. 25.00
 Otter, Inc., G. R. 110.00
 Pure Spring Water Co., Comstock
 Park 25.00
 Parisian Dry Cleaners, G. R. 75.00
 Peterson's Drug Co., G. R. 15.00
 Raymer's Book Shop, G. R. 68.00
 Rood's, G. R. 43.15
 Dr. H. C. Robinson, G. R. 10.00
 Shaw Book Shop, G. R. 98.00
 Steketee's, G. R. 203.00
 Rosenberg, New Haven, Conn. 75.00
 Camilla Shanahan, G. R. 400.00
 Saks Fifth Avenue, Chicago 325.00
 Dr. R. R. Smith, G. R. 121.00
 Dr. G. J. Stuart, G. R. 75.00
 Vancilair's, G. R. 1900
 Veenstra Dog Hospital, G. R. 15.00
 Windmill Gardens, G. R. 10.00
 Wurzburg's, G. R. 54.00
 Dr. Merrill Wells, G. R. 10.00
 White & White, G. R. 43.00
 Yayer's, G. R. 16.40
 Wallinwood Farms, Jennison, Mich. 119.41
 Zimmer Bros., G. R. 17.00
 Alaska Fur Company, G. R. 100.00
 Nelson-Savage Shop, G. R. 25.00

July 19, 1933. On this day schedules, adjudication and reference in the Matter of Clair G. Walters, Bankrupt No. 5324 were received. The bankrupt is a patrolman, of Kalamazoo, Mich. The schedules show total assets of \$85.00 (of which \$50.00 is claimed exempt), and total liabilities of \$933.32, listing the following creditors:

Industrial Finance Co., Kalamazoo \$165.00
 New Borgess Hospital, Kalamazoo 122.00
 Bronson Methodist Hospital, Kal. 74.00
 Kilian's Budget Shop, Kala. 39.00
 Dr. C. L. Bennett, Kala. 84.00
 George W. Brown, Kalamazoo 75.00
 Dr. Leo E. Westcott, Kalamazoo 20.80
 Henry Van Den Berg, Kalamazoo 48.00
 Dan Kronmeyer, Kalamazoo 7.50
 White Brothers, Kalamazoo 10.10
 Quality Tire Co., Kalamazoo 8.92
 Dr. A. S. Youngs, Kalamazoo 13.00
 Dr. R. L. Workman, Kalamazoo 14.00
 Hyman Furniture Co., Kalamazoo 12.00
 Budd Jewelry Co., Kalamazoo 10.75
 Bestervelt Market Co., Kalamazoo 5.00
 Colman Drug Co., Kalamazoo 33.00
 Sanders Cloak Co., Kalamazoo 9.00
 Dr. W. E. Shackleton, Kalamazoo 125.00
 Olsen & Eban, Kalamazoo 13.00
 Mich. Bell Telephone Co., Kal. 18.00
 Consumers Power Co., Kalamazoo 2.75
 Kalamazoo Industrial Bank, Kala. 23.50

July 19, 1933. On this day schedules, adjudication and reference in the Matter of Anton W. Baron, Bankrupt No. 5329, were received. The bankrupt is a laborer of Grand Rapids, Michigan. The schedules show total assets of \$350.00 (all of which are claimed exempt), and total liabilities of \$993.61, listing the following creditors:

Stouten & Co., G. R. \$ 13.40
 Glenn G. Towsley, G. R. 10.00
 Republic Coal Co., G. R. 9.90
 The Ritzema store, G. R. 47.50
 Ter Molen Sisters, G. R. 8.00
 Mike Kazzal, G. R. 250.00
 John Klavinskas, G. R. 313.00
 Joseph Soboleski, G. R. 28.81
 Warendorp's Furn. Store, G. R. 13.00
 Mr. Joe Janulis, E. Dearborn, Mich. 250.00
 Mr. Alex Gedgaudas, E. Dearborn, Mich. 50.00

July 19, 1933. On this day the schedules, adjudication and reference in the Matter of Harry S. Kain, Bankrupt No. 5325, were received. The bankrupt is a truck driver of Kalamazoo, Michigan. The schedules show total assets of \$35.00 (all of which are claimed exempt), and total liabilities of \$667.20, listing the following creditors:

Dr. J. T. Burns, Kalamazoo \$ 49.00
 Borgess Hospital, Kalamazoo 38.50
 Arthur Welsh, Kalamazoo 43.50
 Mike Welsh, Kalamazoo 135.00
 Percy Slough 6.00
 Cyril A. Youngs, Kalamazoo 293.00
 John Lenting, Vicksburg, Mich. 34.00
 Owen Marrow, Kalamazoo 19.20
 Lettie Kain, Kalamazoo 50.00

July 20, 1933. On this day the schedules, adjudication and reference in the Matter of Aulsbrook-Jones-Grobhiser Corporation, a Michigan corporation, Bankrupt No. 5321, were received. The bankrupt is located at Sturgis, Michigan. The schedules show total assets of \$83,557.17 and total liabilities of \$249,697.78, listing the following creditors:

City of Sturgis, Mich. \$ 8,119.75
 Citizens Trust & Savings Bank of Sturgis, Mich. 55,925.57
 First National Bank, Elkhart, Ind. 10,857.03
 St. Joseph Valley Bank, Elkhart, Ind. 21,788.37
 Stella Sturges Taylor, Sturgis, Mich. 8,000.00
 Guardian Nat'l Bank of Commerce, Detroit, Mich. 96,339.09
 S. Zilberman, Palo Alto, Calif. 4,000.00
 M. J. Bostetter, Sturgis, Mich. 5,044.83
 C. L. Spence, Sturgis, Mich. 30,023.14

July 22, 1933. On this day the schedules, adjudication and reference in the Matter of Charles French, Bankrupt No. 5342, were received. The bankrupt is a Chemist of Grand Rapids, Michigan. The schedules show total assets of \$625.00 (all of which are claimed exempt), and total liabilities of \$3,370.76, listing the following creditors:

City Treasurer, G. R., pref. taxes \$38.89
 Albert & Katherine Schaaf, G. R. 3,331.87

The Likeable Man

I like a man who takes his day
 And uses it for good
 Who helps a bit as best he may
 His hearth or neighborhood
 Nay more with compensating plan
 Would fill with hope his fellowman
 As everybody should.

I like a man who likes a tree
 A dale, a field, a flower
 A mountain in its majesty
 A river in its power
 Who dares to let a sunrise pass
 Entranced by jewels on the grass
 Throughout the morning hour.

I like a man who likes a bird
 From sparrow to the jay
 The swine, the sheep, the lowing herd
 The rooster breaking day
 The gobbler strutting round the stack
 And then a Springtime calling back
 Her songsters with their lay.

Give me the many-happy man
 A human honey pot
 Who keeps a hustling as he can
 For sweets in life—and not
 Complaining how his luck has run:
 But though he fails, he calls it fun
 And that helps too a lot.

Charles A. Heath.

MEN OF MARK

James Hoeksema, Landlord Warm Friend Tavern

James Hoeksema was born in Holland, March 25, 1907. His parentage was Holland on both sides, both parents having been born on a farm near Holland. He attended high school, graduating on the literary course. This he supplemented with a course at the local business college. During the summer vacations he was employed as bell boy at the Warm Friend Tavern. On completing his education, he took a position as book-keeper in the commercial department of the First State Bank. He continued in this position for two years and seven months, when



James Hoeksema

he became clerk of the Warm Friend Tavern May 1, 1929. Aug. 1, 1932, he was promoted to the position of stock clerk, which he held until April 26, of this year, when he was promoted to the position of manager, succeeding the man who is now head clerk at the hotel. The two men work well together and make a great team.

Mr. Hoeksema is not married. He is a member of the Trinity Reformed church. He is not a member of any fraternity.

Mr. Hoeksema owns up to two hobbies — swimming in summer and playing cards in winter.

Mr. Hoeksema attributes his success to hard work.

The Hand Which Signs the Advertising Check

A great deal of interest is being shown by the business men of the country in the editorial and news policies of trade journals and newspapers—and this is most necessary if we are not to be led astray in the future by accepting as gospel, the policies and doctrines taught by most of the publications which reach our desks.

A French economist, one Andre Seigfried, gives us something to think about in his book America Comes of Age, from which we quote as follows:

The great newspapers, as every one knows, live entirely by their advertising. Logically, therefore, they are bound to fall, sooner or later, under the influence of high finance and big business which pays for publicity.

Whenever an editorial contradicts their (big business) views, the cap-

tains of industry can easily exercise pressure — 'Your editorials are not up to our standards' they write, and the editor realizing what he is up against, gives in. Otherwise the publication goes to the wall.

The national interests thus possess an active means of molding public opinion to their own ends. A rigid code is soon built up from which there is no escape, though the people are not aware of its existence.

The value of a publication to its readers can be judged by its attitude on public affairs. Has it been steadfast in supporting public officials, who have fought to return America to its people? Do the business publications read by your members give them the news of the findings of the Federal Trade Commission? Do these publications tell of the vast combinations of businesses which are controlled by financial interests and which are spending millions of dollars in national advertising campaigns?

The Industry Recovery measures which are included in the President's "new deal" will prevent thousands of businesses from being ground between the two destructive millstones: monopoly and ruthless competition. Keep a sharp outlook for editorial pitfalls in opposition to these measures and check up the advertising influence which sponsors opposition.

Public opinion is not spontaneous. Powerful advertising groups can direct it, restrict it and exploit it. The hand which signs the advertising check is the hand which rules the press — rewards it, punishes it and makes it a slave.

Changes From Food To Real Estate

Kalamazoo, July 21—Time brings changes except with the Tradesman. It never seems to change except for the betterment of standards in trade circles.

I, too, have recently made a change and thought you would be kind enough to make note of it in the columns of the Tradesman.

After twenty-five years in the wholesale grocery and fruit and vegetable business, all of which has been spent in Kalamazoo with two houses, Worden Grocer Co. and Taylor Produce Co., I am now turning to a new field — real estate and insurance — having associated myself with Peter C. Schram, my son being secretary and treasurer of the company.

Of course, the Worden Grocer Co., prior to 1912, was the Lemon & Wheeler Co., and I started with them when they opened their branch here in 1908, leaving them in 1922 to join the salesforce of the Taylor Produce Co.

I feel that my friends and acquaintances in Kalamazoo and vicinity will give me a vast field in which to exploit my new work and knowing the far reaching results that you could give me, I do not hesitate to ask you to make mention of these facts in the Tradesman and assure you in advance of my deep appreciation.

This work will take me outside more than I have been of late with Taylor's and I may find a few interesting items on Kalamazoo notes which I will be glad to transmit to you.

Frank A. Saville.

When you look at the world in a narrow way, how narrow it seems! When you look at it in a mean way, how mean it is! When you look at it selfishly, how selfish it is! But when you look at it in a broad, generous, friendly spirit, what wonderful people you find in it.

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.
Treasurer—O. H. Bailey, Sr., Lansing.
Directors—Holger Jorgenson, Muskegon; L. V. Eberhard, Grand Rapids; A. A. Boyce, Bay City; Vincent A. Miklas, Manistee; Ward Newman, Pontiac.

"For the Good of the Ship"

Within three weeks of his death, Henry Van Dyke wrote "To Our New Pilot," which was published on the front cover of the Tradesman three weeks ago.

If we in trade digest the true inwardness of that poem, think broadly on commercial problems, consider what is good for industry as a whole—not narrowly, as applied only to ourselves—watch public squandering with the sound conception that nobody can borrow himself into prosperity, we shall both contribute to the "Commonweal" and advance ourselves. It is as true in commerce as in things of the spirit that he who would save his soul shall lose it, while he who would lose it shall save it.

The whole is greater than any part thereof; and salvation of the parts depends altogether on the safety of the whole.

In the underworld when the police impose pressure it is said they turn on the heat. The sinister angle to that is that often authorities do not put pressure where it belongs, because of devious partnership between authority and crime; but when Washington now says that higher prices are to benefit producers but not grocers, we have a dose of real heat for inefficients, and no fact could be more significant.

And why that? Because the turmoil of disagreement, the narrow selfishness everywhere now apparent, leads thoughtful men to believe that the outcome will be a food dictator, and if anybody thinks that condition will be much improvement over what we have recently experienced, he may have a rude awakening.

A hint of what lies ahead in such circumstances came from Walter Tyler during a recent gathering in Auburn. He told of meeting up with the newly appointed officials in Washington in negotiations on the code, and he said those men would not say a thing.

"They were cold as ice, declined to give us a hint. They said we should know enough about our business to draw up our code and then they looked at us with fishy eyes and quit talking."

"It seems hopeless," says another who wishes not to be quoted, "to get agreements among men who would rather fight than do a good job of merchandising. In every meeting they were jockeying for advantage or for a way to put the chains in a hole. They seem utterly unable to grasp that the fundamental idea of the Government is to raise wages, put more people to work, and to this end limitation of hours is vital."

"Looks as if our business would be limited to a 40 hour week. If that be so, many grocers can not make the grade on that set-up. Frances Perkins is set on a 32 hour week, so you can see plenty of trouble ahead. Bluf-

ing won't get anywhere with those 'babies,' Uncle Sam may license stores, then dare them to be funny—and see what happens!"

Not likely that many grocers have given real consideration to what a short week will mean to them. There is food for ample thought in this comment. But to have to deal with officials able to decline to meet tradesmen as human beings, on a frankly consultative basis, indicates what a pass we have come to. The oligarchies of ancient Greece were no more sinister and inhuman.

The frogs would have a king over them, you remember.

For further slant on this factor of irresponsible or assured power, I said last week that no man could be safely trusted with it. Now I have an incident that seems to me in point, which bears a serious lesson for grocers.

A California observer of grocery affairs visited Chicago and the fair there, also New York, Washington and Atlantic City. In one place—I think New York—his host lived in a great modern cliff dwelling, place of perhaps hundreds of apartments. In that building was one grocer, assigned the sole privilege of serving that large, rather high grade clientele. There were other grocers in the neighborhood, but they were not numerous nor did they keep attractive stores. So the franchised grocer had a great advantage.

This observer asked himself how well that grocer lived up to his preferred opportunities, and he says: "In my opinion, not very well."

He then relates how the store itself and the windows were in disarray during hours of active business when everything should have been spick and span—and could have been just that with any conscientious management.

Service was confused and ill-regulated to the extent that he himself, seeking to purchase, left the store without what he wanted after waiting beyond all usual patience.

The first contact he had with the store he was witness to a dispute with a customer about unsatisfactory goods or service—a matter which could have been cleaned up in a minute with a trifle of tact, but was dragged out to unseemly length while customers waited for service. The dispute took all the attention of two clerks, even while one of them ostensibly was waiting on this California reporter.

But the worst, perhaps, was still to come. There was a special passage way provided for convenience of the residents, so they could reach the store without going onto the street. Our friend used it once and was plumb disgusted with its condition. Here was virtually the front entrance to a fine store. It surely would be the avenue any self-respecting grocer would keep open, clean, presentable and attractive at all times. But this was cluttered with empties, floor unswept—altogether a most uninviting entrance to the back door of a typical grocery store, let alone a front passage designed for patrons bent on purchasing.

It seems to me that this story strikes deeper than any comment usually evoked by such incidents. For here is an example of a man protected from

competition so effectually that he feels able to get down off his toes and take work easily. It is a tale of the vitiating influence of shelter, the laxity that characterizes immunity to consequences.

This grocer felt he could ignore customer impressions on the basis that "they have to come here anyway." It is a condition diametrically reversed from that of the grocer who must earn every customer and retail such as he can through strenuous competition with many others equally eager to gain customers and profit through attractive service.

This, I take it, is the true inwardness of the ancient saying that Competition is the life of trade—competition upward, not down: competition to render better service, not worse—com-

petition to earn preferment otherwise not to be had. Competitive strength is increased by its exercise even as muscles are. That is the thought, it seems to me. It shows, too, the futility of thinking that merchants are better off under shelter. Paul Findlay.

An automatic, self-service store has arrived in Los Angeles. The shopper seats herself in front of a row of shelves filled with goods. As the shelves move slowly past her on an endless belt she selects articles she wants and places them in a basket by her side. At the rear of the store a clerk replenishes depleted stock as the shelves move by him. Her shopping finished, the shopper presses a button and a clerk comes to carry her basket to the wrapping counter.

Rademaker-Dooge Grocer Co.

Distributors of

PETER PAN COUNTRY GENTLEMAN CORN
PETER PAN GOLDEN BANTAM CORN
MISS MICHIGAN SWEET PEAS
FREMONT SWEET PEAS
BIG MASTER MALT
BLUE RIBBON MALT
BOUQUET TEA

The House of Quality and Service

Serving the Wholesale Grocer Trade in Michigan



COFFEES

TEAS

SPICES



The Woolson Spice Company
Toledo, Ohio

MEAT DEALER

Go Sleuthing for Summer Sales

People must eat. It is just a tiresome habit which crept up on the old human race back in the days when it was no trick at all to pick off a seven-course dinner in some Eden or other—and we've never quite outgrown the habit.

And since people do eat—and like it—there is no good reason why your sales should slip during the summer months. Why not sleuth about a bit and get the inside track on the plans your customers have for the summer? Pull a Dr. Watson and find out where they are going this summer, in a round-about way, such as saying, "Where are you going this summer?" And once you have a real solution to the mystery, offer them a special summer service.

A well known artist who draws a popular comic strip bought an island, not so long ago, where he summers with his family in a delightfully primitive manner. Fish abound in the water, there is some game to be had, and the family are fond of fish and game. The first few days that they spent on the island they feasted on savory fish and game. It was a long trip across the lake, and with island appetites the original stock of staples which they had brought along dwindled. True, there was always fish and game, but a time came when both of these delicacies looked sad and uninteresting. A steak or a beef stew loomed up as something worthy of strife—even warfare—to obtain.

Happily someone thought of wiring the family market man, who acted quickly in the emergency by sending a large shipment of food, including steak and onions in cans and Irish stew, and war was averted.

Whether your customer goes to an island this summer, to the mountains, or wherever he goes, find out what he is planning to do about his food supplies. Suggest that you ship a box of staples to meet him when he arrives. Possibly you can supply him with order blanks so that he can just check off the items he needs and still further simplify the matter.

It stands to reason, doesn't it, that if you are his market man nine months out of the year, there must be a good reason for it. He likes the foods you carry and the service you give. There is no reason, then, why someone else should get the business. And actually the family will be thankful to be rid of the task of shopping for staples during the summer months and they can spend their shopping time selecting the delicious fresh fruit, vegetables, fish and interesting things which their new locality offers.

Michigan Grocers Adopt National Grocers' Code

Lansing, July 19—Herewith you will find the copy of the code of fair competition drafted by the National Association as required under the National Industrial Recovery act.

This code was thoroughly discussed at our meeting in Lansing Monday evening by representatives from approximately thirty cities in Michigan, including Detroit, all the larger cities, and small cities like Clare, Niles, Ithaca, Hastings, etc.

Paul Schmidt, President of the State Association, opened the meeting with a roll call of cities and a few introductory remarks by Gerrit VanderHooing, of Grand Rapids, a director of the National Association. Mr. VanderHooing went through the code word for word and the entire group thoroughly discussed each article and section. At the conclusion of the meeting, a resolution, copy of which is enclosed, was adopted by unanimous vote.

Many new members were signed up at this meeting especially from the metropolitan area of Detroit and vicinity.

E. W. Viets,
Sec'y Retail Grocers and Meat
Dealers Ass'n of Michigan

Whereas—The Industrial Recovery act invests in our President unlimited powers and authority to regulate industry designed to rehabilitate the business of our nation by creating employment for millions of unemployed and improving the buying ability of all classes of workers, and

Whereas—The National Association of Retail Grocers in Convention assembled at Atlantic City, June 26, 27, 28 and 29, 1933, after careful and serious deliberation, adopted for Federal recommendation, an industrial code to govern the retailing of foods throughout the Nation, and

Whereas—The independent retail food dealers of Michigan are desirous of co-operating to the fullest extent in the restoration of our Nation's business and prosperity, have assembled this 17th day of July, 1933, in the chamber of commerce auditorium in the city of Lansing to review the industrial code adopted by the National Association of Retail Grocers, and

Whereas—We have carefully read each paragraph of said proposed code, and have deliberated on several of the paragraphs, therefore be it

Resolved—We, the independent retail food dealers, assembled as aforesaid stated, concur in the recommendations of the National Association of Retail Grocers and pray that same may become effective at an early date, so that our Nation's business may again be revived.

Prohibition in the Home

I had twelve bottles of whiskey in my cellar and my wife made me empty the contents of each and every bottle down the sink, so I proceeded to do as my wife desired and withdrew the cork from the first bottle, poured the contents down the sink with the exception of one glass which I drank.

I then withdrew the cork from the second and did likewise with the exception of one glass which I drank.

I extracted the cork from the third bottle, emptying the good old booze down the bottle, except a glass which I devoured.

I pulled the cork from the fourth sink and poured the bottle down the glass when I drank some.

I pulled the bottle from the cork of the next and drank one sink out of it, then I threw the rest down the sink.

I pulled the sink out of the next cork and poured the bottle down my neck.

I pulled the next bottle out of my throat and poured the cork down the sink, all but the sink which I drank.

I pulled the next cork from my throat and poured the sink down the bottle and drank the cork.

Well, I had them all empty and steadied the house with one hand and counted the bottles which were 24, so counted them again when they came around again and I had 74, and as the house came around I counted them and I finally had all the houses and

bottles counted and I proceeded to wash the bottles, but I couldn't get the brush in the bottles so I turned them inside out and washed and wiped them all and went upstairs and told

my other half all about what I did and, Oh Boy!

I've got the wifest little n'ce in the world.

You cannot corner a square man.

KEEP SUPPLIED WITH

LILY WHITE FLOUR

"The flour the best cooks use"

VALLEY CITY MILLING COMPANY

Portland — Grand Rapids — Kalamazoo — Traverse City

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

FOR ANY MEAL

Few products are popular with every member of the family—are actually consumed three times each day. Heinz Tomato Juice comes under this exceptional listing. It is sure of a hearty welcome at breakfast, again appears at luncheon, and is an appetizing start for the evening meal.

Suggest Heinz Tomato Juice as a marvelous thirst quencher on hot days. Display it prominently so your customers will order it for summer meals. Your Heinz salesman will gladly provide suitable display material.

H. J. HEINZ COMPANY

Pittsburgh, U.S.A.

Others of the 57

Heinz Soups
Heinz Tomato Ketchup
Heinz Chili Sauce
Heinz Oven-Baked Beans

Visit the Heinz Exhibit in the Agricultural Building at the Century of Progress—in Chicago

Ever eat a tomato right off the vine?—that's

HEINZ TOMATO JUICE

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.

Sales Help Data Should Be Packed With Merchandise

Finger-pointing has always been a favorite sport in the field of hardware distribution. The retailer blames the manufacturer and some of the manufacturers blame the retailer, forming a complete circle of "buck passing."

The writer has no desire to finger-point in this article, but only points out a condition which exists, and which is within the power of the manufacturer as an individual, to correct, as regards his product. I can best illustrate the idea by relating an actual incident that happened at the Furniture Mart during the January show. I visited the display of a manufacturer of occasional tables. In a general discussion of the trade situation, this manufacturer complained that his line was not receiving proper representation on retail floors. I asked him to take one of his tables and point out to me its selling points. At random he picked up one table out of the display and went over it with me. When he had finished, we found that there were nine points about the table which the retail salesman should know in order to properly sell it to a customer and properly justify in the customer's opinion the price that would have to be asked for it. Strange as it may seem, seven of these points were points of concealed value, which the retail salesman would ordinarily not recognize. I asked the manufacturer what attempt he made to inform the retail salesman about his merchandise. He named the following things:

"We advertise nationally; we furnish distributors with photos and literature; we also get out booklets and catalogs on our line; our goods are sold to the trade by experienced men who know the line."

The point I want to make is that this furniture manufacturer is doing the same things that many hardware manufacturers are doing. He overlooks in his selling program one very important point and that is, that in the chain of distribution, the thread of information may be broken, perhaps at the buyer's desk in the wholesale house, perhaps by the wholesaler's salesman, or perhaps by the proprietor of the retail store. In a busy world, it would be quite remarkable if the necessary information were passed on to the retail clerk. Even though we grant that the manufacturer's booklet or catalog reaches the retail store, it would be rather a coincidence if the retail clerk could put his hand on a booklet at the time a customer happened to come in, inquiring for a table.

I asked the manufacturer if he packages with each table that he manufactures, so attached to the table that it would ordinarily stay with it, information, regarding that particular table. He said he did not. I asked him what the cost of packaging such information would run to, and he said it would

be practically nothing. In other words, he could send out with insignificant expense with each table a card attached to the table, which would give the retail salesman the necessary selling ammunition.

Upon my return home, I made it a point to go over our salesroom to see whether or not the same practice prevailed among the hardware manufacturers. From the investigation that I made, I am convinced that 90 per cent. of the articles we handle carry practically no selling information either attached to the article or in the package with it.

We have lines of stoves for sale to the hardware merchant and the stoves do not carry in the package any selling information whatsoever. The same thing is true of refrigerators and other items that run into a considerable unit value.

It appears to me that the manufacturer is missing a wonderful opportunity to have the goods that he makes properly presented to the public.

The rapid growth of the mail-order houses can be attributed in a large degree to the full information carried in the catalogs about their merchandise.

Another point I want to bring out is that it is nothing unusual in retail hardware stores to have stocks of from three to four thousand items. It takes years of training for a retail salesman to pick up much information, regarding so many different items.

If you are a manufacturer selling, say, hammers, you doubtless make a line that is of a wide price range. You, the maker, can distinguish the points of value that justify the higher price on a certain hammer, but can the retail salesman who is selling the hammer or the consumer who buys perhaps two or three hammers in a lifetime, have the same discrimination and judgment of value? If the retail salesman can't explain why the customer should buy a \$1.25 hammer instead of a 50c seller, which looks almost identically like the \$1.25 one, how can he intelligently make the sale? Do you not think that the chances are decidedly against the sale of the higher priced article?

It appears to the writer that the manufacturer who does not furnish complete selling information packaged with his merchandise, is missing, first, an opportunity to expand his business and, second, the opportunity of assisting his wholesale and retail outlets to obtain a greater volume of business.

One of the best ways for the independent retail merchant to combat chain store competition is by having a reasonable part of his sales in high grade, quality lines. The independent merchant must have the reasons for the price. A considerable portion of the buying public is always willing to pay for value and quality if the presentation of the retail clerk assures them that they are getting the worth of their money.

Ask yourself if you are doing what you can to help move the goods you make off the retail floors of the independent merchants. All selling is most easily done if the requirements of the buyer are considered. Definite selling information—written from the viewpoint of the consumer—tied in with

the merchandise, should be a big help to the independent dealer.

This idea is not a hazy, theoretical cure-all—it can be carried out.—H. H. Tucker, in Hardware Age.

Facts About Show Case Temperature

To keep meats at their best in a display case, these conditions should be maintained:

1. Low temperature to inhibit the growth of bacteria.
2. High relative humidity to minimize dehydration and discoloration.
3. Air treatment to prevent odor and taste transfer.

These conditions were determined in research conducted by the refrigeration department of the General Electric Co.

To test for the best temperature conditions, thick beef cuts were placed in constant temperatures of 55 deg. F., 42 deg. F., and 36 deg. F., respectively, and the rate of bacteria growth in each piece observed, bacteria counts being made daily. The figures demonstrated to what extent low temperatures are responsible for the inhibition of bacteria growth, which is a definite cause of spoilage. But low temperatures do not check dehydration and discoloration, which cause as much wastage as bacteria growth.

Dehydration and discoloration are caused, for the most part, by aridity, it was found.

Tests were made to determine the most practical humidities for preserving small cuts of meat. Such meat cuts were placed in temperatures of 35 deg. F. and relative humidities of 55, 65, 80, and 98 per cent.

These meats were weighed daily and it was found that at the end of three days the meats had lost weight in varying amounts. The meats kept under a 55 per cent. relative humidity condition had lost 15 per cent. in weight. Meats in the 65 per cent. relative humidity had lost 12 per cent. Meats in the 80 per cent. relative humidity had lost 3 per cent. weight, and those in the 98 per cent. relative humidity had lost no weight.

However, meats in the 98 per cent. relative humidity in three days became slimy and odoriferous, and were unsalable. The meats in the 80 per cent. relative humidity did not become slimy and retained their original color remarkably well. These tests indicated that savings to the extent of 12 per cent. could be obtained by increasing the relative humidity from 55 to 80 per cent.

It was also demonstrated that humidity was in some way responsible for odor and taste transfer among foods. Objectionable color and taste transfer will cause wastage. Meats are continually giving off gases by transpiration. Apparently some of the gases are soluble in water. Consequently, the higher the humidity the greater the number of minute moisture particles there are to absorb gases. If these moisture particles are not quickly removed from within the vicinity of food they will collect upon the adjacent foods. This transfer will give rise to food odor and taste transfer.

The experimenters decided to test the theory that to merely circulate the air more rapidly across the meats would not eliminate the transfer but that to circulate the air rapidly and remove from it the gases or contaminated moisture particles would eliminate the transfer.

At the end of three days no odor or taste transfer was noted. Apparently, air treatment solved the odor and taste transfer problem, at the same time making it possible to employ high relative humidities necessary to keep shrinkage due to dehydration at a minimum.

This solution apparently reversed an old theory which held that there was a relationship between air velocity and dehydration.

Cash Way Is Not Good For All

While some stores could change from credit to cash and be more successful than before, for others it would be folly. One who has tried it says the following points must be considered:

In switching from credit to cash, you will find that the class of trade will not be quite the same.

The average sale will be smaller if the customer carries home the goods.

Quality and service will be more or less sidetracked for price.

You will miss your telephone orders on rainy days and will have to offer special inducements to get customers.

Customers shop much more slowly in the cash and carry store.

Cash and carry business has a tendency to make the dealer run his prices down to a very low level. You must not follow a course which can only lead to bankruptcy.

Feature items that are different and non-competitive.

A person who reads much doesn't ask many fool questions.

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Nelson-Carmody Motor Freight Division
DIRECT DAILY SERVICE OVER OUR OWN LINES
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GRAND RAPIDS — CADILLAC — TRAVERSE CITY
PETOSKEY — MANISTEE — LUDINGTON

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GRAND RAPIDS, MICH.
Phone 4-5571

1152 W. Austin Ave.
CHICAGO, ILL.
Phone, Haymarket 4431

GRAND RAPIDS PAPER BOX CO.

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

DRY GOODS

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

Discuss Summer Sales Problems

Increased sales volume during the normally dull months of Summer are being obtained by a score of companies this year through increased advertising efforts and the promotion of sales contests, members of the Sales Executives Club of New York report. Taking part in a general discussion on "Sales Promotion Programs for Summer Business" at the club's weekly luncheon meeting in the Hotel Roosevelt, the members cited instances in which producers avoided a sales decline in the Summer months. Many have succeeded in increasing sales 50 to 100 per cent. above last year's June and July totals through timely advertising and sales contests.

Chinaware Price Rise Due

A 10 per cent. price increase, the second advance since the Summer season started, will be put into effect Aug. 1 by manufacturers of chinaware. The producers advanced quotations 10 to 20 per cent. last month because of increased production costs and contend that another rise is now necessary. Reports that another increase in quotations will be made by the trade around Oct. 1 were in circulation yesterday but could not be confirmed. At the present time little purchasing is being done by retailers. The majority of buyers are waiting for the Fall opening of china and glassware lines at the Hotel New Yorker on Monday.

Modernistic Styles Gain in Lamps

Lamps in modernistic styles were featured by manufacturers displaying Fall merchandise at the New York Lamp Show which opened last week in the Hotel New Yorker. The modernistic types and others in which china bases, decorated in white and yellow, are shown prove the outstanding style trends of the exhibition. More than 250 buyers attended the showing. Price ranges show little change from the previous season, but the quality of merchandise in the lower-price brackets is inferior to that available at similar levels last Spring. Producers quote firm prices only on goods to be shipped before the end of August. All other purchases are subject to price advances.

Shoppers Paying Cash and Carrying Packages

The consumer of merchandise to-day is in many instances getting along without the free services formerly considered essential in buying from stores.

Curtailment of free services, the Commerce Department points out, has been most extensive in the case of department stores. Many such stores are now emphasizing a "cash and carry" policy.

Elimination of free delivery service, free alterations, exchanges or refunds later than five days from date of purchase, and charge accounts are among

the economy measures which have come into existence in many stores.

Stemware Demand Up Slightly

For the first time in three months, the demand for table glassware increased slightly in the wholesale market this week. Requests for stemware have been sent in by mail and telegraphed by a large number of stores in the New England and mid-Western States. The orders called for small quantities of medium price merchandise. Up to the present, regular stemware has been neglected due to buyers' interest in beer glasses. Manufacturers look forward to a sharp improvement in the demand for table glassware early in August when stores will start purchasing Fall stocks.

Giftwares Trade Plans for Repeal

Banking on the belief that prohibition repeal will be a reality before the end of the year, manufacturers of giftwares and novelties have prepared to add a wide range of appropriate articles to their Fall offerings. The opening of merchandise lines for the new season will be held here next month and producers are rushing work on the added items with the hope of booking orders for holiday sales. In the glassware trade, also, the results of Tuesday's elections in Alabama and Arkansas moved manufacturers to add additional lines of wine, whisky and other glasses for late Fall selling.

Basement Lines Continue Active

Orders for basement lines of merchandise continue to be placed in substantial volume in the Eastern market. Retailers are paying further advances on staple lines and already have been passing on the higher charges in increased retail prices without difficulty. The increases, in addition to raising general levels, are having the effect of eliminating the lower price lines which were featured during the Spring. With larger advances, however, to be made on merchandise in the upstairs sections of stores, the consensus was that basement trade this Fall will increase substantially.

Buyers Order Fireplace Sets

Buyers seeking fireplace sets for early Fall promotions visited the wholesale market last week to inspect advance showings of the new season's merchandise. Prices on the new goods were up 10 to 15 per cent. above those of last Fall. Further increases, producers said, will be made before the active buying season opens late next month. A few sets, made up in modern styles, were displayed by manufacturers, but goods in early American and Colonial patterns were featured. Buyers favored the period styles. Orders for goods to retail from \$12 to \$25 were placed for immediate delivery.

Pearls Favored in Novel Jewelry

Owing to the strong indicated vogue for satins and velvets this Fall, a strong trend is expected toward pearls and also metal types in costume jewelry. These items harmonize best with the fabrics mentioned. Volume business is predicted in bracelets, pins and earrings, with some gain over the Spring season looked for in necklaces. Prices for Fall on most items of novelty jew-

elry will be higher, with a marked reduction in the number of items which can be retailed below \$1. The sharp drop in the foreign exchange value of the dollar will mean a strong advance in a variety of items, it was asserted.

Shows Century of Progress Hues

A color brochure depicting the twenty-two hues appearing on the exteriors of the principal buildings of the Century of Progress Exposition at Chicago has been issued by the Textile Color Card Association. The plan of presenting the colors to American industry was devised by Margaret Hayden Rorke, managing director of the Association, who for over a year conferred with officials of the fair and obtained their authorization to portray the hues in brochure form. A color key identifies the various exposition buildings.

Fur Coat Orders Gain Sharply

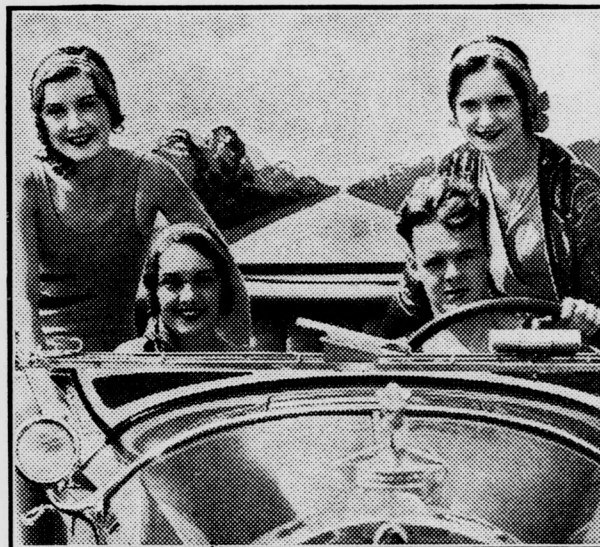
The call for fur garments is expanding steadily, with some of the leading firms showing marked increases over a

year ago in the volume of business done. Gains in June in some instances were reported as high as 250 per cent., due to the heavy volume of early buying. This month the increase has been more moderate, but orders continue substantially ahead of 1932. The gain has developed not only in dollar sales, but in units as well. The demand has covered a wide variety of peltries.

Curb Heavy Buying of Notions

Manufacturers of notions undertake to curb excessive buying on the part of retailers who are stocking up on goods for Fall in anticipation of price advances. Many producers limit the quantities sold to individual stores and in other ways seek to prevent overbuying. The trade, it is explained, is fearful that unhealthy market conditions will result early in the Fall if retailers load up with merchandise at this time. A large number of buyers are in the New York market seeking substantial quantities of all types of notion merchandise.

MICHIGAN BELL TELEPHONE CO.



TELL THEM OF MICHIGAN SUMMERS

YOUR out-of-state relatives and friends will find limitless opportunity for vacation pleasures in Michigan . . . thousands of lakes, streams and beaches, splendid highways, well developed resort centers, unexcelled scenic beauties and a water-cooled climate.

Thousands of visitors spend a great deal of money in our state each summer, creating employment for many people and adding to the prosperity of all Michigan. We can increase that business greatly if each of us will urge others to visit Michigan. We can contribute even further by spending our own vacations here.

And wherever you go, dispel worry by telephoning home and office frequently. Call friends to tell them when you will arrive. Telephone ahead for hotel reservations. Long Distance rates are low.



HOTEL DEPARTMENT

Verbeck Apparently Faring Well in Michigan Pastures

Grand Rapids, July 25—Several of my hotel friends have asked me what constitutes a "continental" breakfast which is being offered in connection with low-rate charges made and advertised by certain establishments who seem anxious to place hotel operation on the basis of boarding houses. My good friend, W. R. Duffy, manager of Hotel Pantlind, has supplied me with a definition of the term. In early days it was quite common for Eastern hotels to offer as a light breakfast "morning's morning," as it were, a table d'hôte repast consisting of the following:

One Egg	Fruit	Two Strips of Bacon
Toast	Coffee	

This, I believe, supplies the information asked for.

Although Alabama and other Southern states have recently voted for the repeal of the eighteenth amendment, which practically assures the satisfactory accomplishment of the campaign largely carried on by the hotel fraternity everywhere in the nation, it is well to understand that a lot of ancient liquor control laws laid on the shelf for the time being, will automatically return in full force, though the Volstead act proper may be considered as thrown into the discard. Repeal will leave to the individual states the question of whether or not they want liquor sold within their confines. While they are making up their minds, those which were wet would be wet, the dry states dry. Michigan is one of a very few exceptions, for at the last general election its voters, by a large majority, discarded prohibition which was voted a short time before the eighteenth amendment was adopted, and it is quite probable that other states which have voted for repeal, will fall into line just as soon as their voting machinery can be tuned up for that purpose. The Federal laws affecting liquor shipments and taxes that were in effect before prohibition would automatically come back into effect because they were never taken off the statute books, among them being the law prohibiting the shipment of liquor from wet into dry states. It may be a far cry to claim that prohibition was greatly instrumental in bringing about the present depression, but it is nevertheless true that several large municipalities have suffered to a grievous extent by the loss of revenues from saloon licenses and other forms of taxation. For instance statistics show that the city of Chicago alone lost upwards of \$70,000,000 per annum in revenues from this source, which is just about the amount she is behind in her financial embarrassment. And nobody now has the hardihood to even claim that less liquor of all kinds was consumed during the "dry" period than in the years preceding the adoption of the eighteenth amendment. It has been a weary burden, but there are still a few who are "guarding" the welfare of their brethren, unsolicited, who will continue to dream.

Hotel Gilmore, at Grand Beach, has fallen in with the idea of merchandizing in beer and is preparing a special department where the amber fluid will be vended. It will have walls constructed of field stones, set in cement, with an English beam-type ceiling, promising to be very attractive and "comforting."

"Jake" Hoffman, known to practically every Michigan hotelier as the Hotels Hoffmann and LaSalle, at South Bend, Indiana, recently suffered a relapse from a major operation at Battle Creek Sanitarium, but I am

glad to be able to announce that he is again on the road to recovery, and is enjoying a rest at his summer home at Eagle Lake, this state.

George Dauchy, late manager of the Warm Friend Tavern, Holland, is now manager of the important Italian restaurant on the Century of Progress domain at Chicago.

It is reported that considerable progress is being made looking to the reorganization of the affairs of the United Hotels Co., of which Hotel Durant, Flint, is a unit. Holders of gold notes in the organization will probably be offered 35 per cent. in cash and 65 per cent. in new notes.

The Wisconsin Hotel Association, of which H. L. Ashworth, of Milwaukee, has been business manager for several years, producing results by a system which could be adopted to advantage by other state organizations, is already backing up the rules of the National Industry Recovery Act, getting behind the Wisconsin legislature, now in session, with a program substantially the same as offered by the national organization.

Definite announcement has been made of the rehabilitation of Hotel Vincent, Benton Harbor, as well as a complete refurbishing of same, under the management of Arthur A. Frost, for several years general manager of the Morton Hotel, Grand Rapids. The Vincent was opened to the public last week and it is my purpose to make an authentic report based on personal inspection at a very early day for the benefit of Mr. Frost's friends, not only in the Michigan Hotel Association, but the commercial field as well. They all like him exceedingly well.

Myron R. Gilbert, former manager of Prince Edward Hotel, Windsor, Canada, and long affiliated with the Michigan Hotel Association as an honorary member, is now associated with the executive department of Hotel Drake, Chicago. He had a highly satisfactory record in his previous connection, and I expect to hear much of him in the future.

Ran into Herbert A. Kline here. As I suggested awhile back, he is special representative of the Book-Cadillac, enjoying the pleasurable occupation of making personal contacts with guests and prospective guests of his very popular caravansary, a position for which he is particularly well fitted. Recently he was elected vice-president of the International Hotel Greeters organization and he will also make a good accounting there. The other evening while dining with E. H. (Ted) Beecher, manager of Hotel Crathmore, I had the pleasure of an introduction to John R. Casselman, industrial secretary of the Grand Rapids Association of Commerce. It is a matter of regret on my part that I did not form this acquaintance years ago, for he is surely worth while. From what he said about my work as hotel correspondent I am encouraged to continue the service. Then here at Hotel Morton I was glad to renew acquaintance with B. W. Ladd, who used to put up with my meager offerings at Verbeck Tavern, as far back as twenty years ago. He represents the Heating Equipment Corp., of Grand Rapids, but still resides at Muskegon. He looks healthy and prosperous and certainly abounds with good nature.

In all the great state of Michigan there are just two graduates of the Fred Harvey System, who for years, and still do, conduct the feeding and hotel operation along the line of the Santa Fe railroad system as well as other prominent institutions throughout the entire Nation. I am referring personally to Henry M. Hollister, man-

ager of Hotel Bancroft, Saginaw, whom I visited last week, and Charley Renner, manager of New Hotel Whitcomb, St. Joseph, who is on my list for a similar calamity. Hotel Bancroft has been enlarged and improved wonderfully since my last visit years ago, but it has not outgrown the old-time spirit of hospitality which it has broadcasted for over half a century. Even out in Southern California, it is frequently alluded to as typical of goodness, and some of our principal cafes in Los Angeles feature frequently "Hotel Bancroft Corned-beef hash." The Bancroft is surely one institution which is quite apparently enjoying prosperity at a time when a lot of similar enterprises are "sobbing." But there is a reason for it, besides its strategic position to and from the "Playground of America" in that, in the first place, in addition to a healthy tourist and commercial patronage the people of Saginaw know a good thing when they "taste" it, and the Bancroft provides the toothsome attractions. A lot of Michigan food providers write me for menu suggestions. Dozens of times I have published the Bancroft hash formula. I "swiped" one of their daily bills of fare and here you have it:

Fifty Cent Special

Cream Mongole Soup
Fried Frog Legs, Breaded, Sauce Tartar
French Fried Potatoes
Lemon Meringue Pie
Fruit Jello with Whipped Cream
Beverages

And here is a complete luncheon for 60 cents:

Puree Mongole Consomme with Barley
Broiled Fresh Lake Trout, Lemon Butter
Shirred Eggs with Creole Sauce
Bancroft Corned Beef Hash
Short Ribs of Beef, Pan Gravy
Chicken Salad Sandwich, Sliced Pineapple
Parsley and Mashed Potatoes
Red Kidney Beans
Cabinet Pudding
Fresh Blueberry and Lemon Meringue Pie
Vanilla or Chocolate Ice Cream
Tea Biscuit

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IONIA AND

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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.

JAMES HOEKSEMA, Manager

MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms -:- 400 Baths

RATES

\$2.50 and up per day.

"A MAN IS KNOWN BY THE
COMPANY HE KEEPS"

That is why LEADERS of Business
and Society make their headquarters at the

PANTLIND HOTEL

"An entire city block of Hospitality"

GRAND RAPIDS, MICH.

Rooms \$2.25 and up.

Cafeteria -:- Sandwich Shop

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

Park Place Hotel Traverse City

Rates Reasonable—Service Superb
—Location Admirable.

GEO. ANDERSON, Mgr.
ALBERT J. ROKOS, Asst. Mgr.

New Hotel Elliott STURGIS, MICH.

50 Baths 50 Running Water
European

D. J. GEROW, Prop.

Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$2.00 and up

EDWARD R. SWETT, Mgr.

Muskegon -:- Michigan

Columbia Hotel KALAMAZOO

Good Place To Tie To

HOTEL ROWE

We have a sincere
interest in wanting to
please you.

ERNEST W. NEIR
MANAGER

The piece de resistance is their dinner at 75 cents:

Cream Mongole Soup
Chilled Tomato Juice
Swiss Steak with Noodles
Fried Deep Sea Scallops, Tartar Sauce
Broiled Veal Sweetbreads with
Bacon on Toast
Parsley and Mashed Potatoes
Buttered Lima Beans
Fresh Blueberry Pie
Black Walnut Sundae
Cherry Ice Cream

"Nate" Bicknell is the maitre and he sure "acts up" splendidly. Mr. Hollister, Bancroft's manager, a former president of the Michigan Hotel Association, still bears the brunt of the glad-handing feature, and he surely does radiate hospitality with sincerity, which I still and always did claim was the battle half fought.

Driving from Saginaw to Grand Rapids I couldn't resist the temptation of spending a few moments at the Reed Inn, Ionia, now under the management of Mrs. Geo. H. Snow. She and her late husband were faithful friends of mine, and I am happy to know she is continuing the successful career of that institution. Early next week I have promised myself a longer stay in Ionia and will have more to tell you about it.

A new tavern at Powell's hill, near Munising, will be opened to the public by Chas. Johnson. The new structure will overlook both channels of Munising and Grand Island, will be 62 x 48 and contain 20 rooms. Set back from the road 100 feet, the hotel will have concrete parking platforms on either side of the main entrance, which will be on the ground floor. There will be a large modernistic lobby, leading off from which will be corridors and several other rooms comprising rest, tap, lounges, and service compartments. The dining rooms will be on the second floor. In addition to the principal one which will be used for dances when desired, there will be two private dining rooms. At the west end of this floor will be the parlor, equipped with a commodious fire-place.

"Eddie" Moran, assistant manager of the Morton Hotel, has been honored by the president of the International Greeters with the appointment as member of the National membership committee, representing Grand Rapids Charter, No. 22, and I am tickled pink about it for many reasons. He has filled executive offices in the organization on various occasions and has done much to further the interests of that fraternity throughout Michigan. Besides he is a goldarned good fellow and everybody, including your humble servant, admires him greatly. He will make a showing worth while. I have always been strong for the Hotel Greeters, even if I have said some bitter things about labor organizations in general. The Greeters, instead of trying to "pull down," co-operate with their superiors in upbuilding and they have been a wonderful success in their particular field. One reason for their success is that they select capable assistants to carry on their work, which is evidenced in the case in point.

Philip Jordan, general manager of the Morton Hotel, bestowed upon me a distinct honor in bringing me in contact with William Harper, manager of Oakwood Manor Apartments, in this city. I like him very much and am going to tell you something more about him in an early issue. Also I ran across a California acquaintance in the person of Chas. M. Heald, former president of the Pere Marquette railroad, who spends his summer months in "check-book" farming at Bangor, this state. I am going down there to inspect his handiwork and also to renew my acquaintance with his charming wife, who helps shed radiance in his Pasadena home. Frank S. Verbeck.

THE PLOW AND THE PEN

The Trag'ic Story of David Crane

When I was a boy there were a few real pioneers still around — men who had literally and personally chopped farms out of virgin forests.

David Crane was one of these. His farm was just west of my home town — considerable distance as I thought it then and as a horse trots, but nothing at all now, no doubt, as an automobile runs.

Somehow, when any of us go back home, and after a little perspective on the rest of the United States, why, nothing is any bigger except the trees and the first element of shrinkage, as we had fixed it in our memory, is distance.

I recall David Crane from my earliest childhood; for he sold wagon wheat to my father's mill and even between crops, when he came past on his way into town, he stopped and chatted a while — he and my father were old and strong friends.

He was a big man in every physical dimension and member, width and height — you knew something was coming without looking when he walked across any ordinary joist and floor. His hands were particularly huge and rough — they sounded like the scratching of two pieces of coarse sandpaper when he rubbed them together.

There were real giants in those days — the times and conditions required them, and David Crane's power and strength had been developed by himself resisting every natural element and as a matter of his parents and grandparents before him on the rock farms of the England coast.

I remember hearing him tell of coming through to the west when a boy with his parents and a few earthly possessions in an oxcart, all in quest of good land.

Pleasant summer Sunday afternoons I used to frequently accompany my parents out to Mr. Crane's farm where he had started in a small way years ago, gradually adding acreage acquired from his neighbors and building a huge barn, putting on additions at frequent intervals. The years of their construction were shown on the roof in different colored slate.

All was well fenced and drained with the corners of the fields clean, stocked with choice breeds of farm animals until it was the show place of the county — at least in the way of real plow, scythe and pitchfork farming with bare hands.

Work, and hard work, was just as natural to David Crane as the breath of life to most of us. As I now judge him he was one of those old-time employers who regarded himself as being perfectly kind and considerate of his hired men when exacting no more of them than he was willing to do and d'd do himself — he not only directed his help, but worked right along with them as one of them; his hard taskmaster-ship was really in the tasks and examples of endurance that he himself set for them.

Well, in the fulness of David Crane's possession and years, as I now vaguely recall the details, through a bank failure in town and in which he held stock with double liability, and

the endorsement of a series of notes for a brother-in-law in connection with the same bank failure, he lost everything.

During about a year before he was dispossessed his good old wife died from the grief of it all, his boys and girls came into town to work and David himself took the job of weighmaster in my father's mill.

The practice of law may not always be the road to wealth, but in this case a lawyer finally got title to David Crane's farm — the best in the county — a lawyer who had never even sprinkled his own lawn.

After a few seasons the operation of this farm became so unprofitable that the lawyer employed David Crane to come back and manage it — as a sort of an exalted hired man.

In this state of affairs my father went more frequently Sunday afternoons to comfort his old friend on the farm that had once been his.

On the occasion of one of these visits, about the first warm day of spring, I recall standing out on a knoll with David Crane and my father. The knoll commanded a view of the whole domain.

The old man turned in all directions and looked. Tears came in his eyes and rolled down his cheeks in huge drops and in proportion to his giant frame—then somewhat shrunken from worry.

My father's name being the same as my own, the aged pioneer looked at him and said: "David, all my strength has been in my body; I never knew how to make any money or accomplish anything except by hard work. In coming on and beginning this place I felled and rolled the logs of hundreds of giant trees. In paying for and developing this land I have walked thousands of miles behind the plow, taken millions of strokes with a scythe in cutting the wheat that I sold to you long before the days of mowers. I have pitched tons of hay from the fields to the racks and from the racks to the mows all in the broiling sun.

"And to think that it can all be lost by a few scratches of a pen."

David Gibson.

The President's "New Deal" For Business

President Roosevelt intends to stop unfair competition throughout the land. He intends to curb the big monopolies. He wants the Main street business man to live and prosper and he now has the authority under the Industrial Recovery act to enforce these much needed reforms.

Every line of business must banish its unsound and unfair practices. It is hoped that this will be done voluntarily. Business men are given the opportunity to agree to codes of practices which will stop such things as commercial bribery; special discounts to favored buyers; misrepresentation; price discriminations; free goods; misbranding, false invoicing and the many trick schemes that hungry sales managers and clever advertisers have invented in their frenzy to promote business for their particular concerns.

The Government is going to see that the independent manufacturer, jobber and the small merchant are not dis-

criminated against. There must be no special favors given any concern because of its size or because of its power in the business or political world. Every line of business will be given an opportunity to draw up a code of fair practices. This will take considerable time as the big industries will have to be taken care of first. In the meantime, merchants of every class should be very careful about joining trade associations which have been under the influence of "insiders" in the past. They must look out for new organizations that may spring up over night with flattering offers. These may be organized for the purpose of making fat fees for their promoters, and such organizations may actually retard recovery.

We are on the threshold of a new era in business, whether we realize it or not. It may seem too good to be true, but Main street is again coming into its own, and "Decency in Business" will be the slogan throughout the country. Private initiative and rugged individualism, unhampered, will have an opportunity to earn their just rewards in a fair field.

Frank Stowell.

What A Young Business Man Should Know

President Roosevelt intends to stop cut throat competition.

He also intends to curb the big monopolies.

Business men, both large and small, will have to play the game fair. There will be no middle ground.

The "new deal" in business will be a boon to the young man. He won't be faced with so many hardships as his father had to overcome. Slippery salesmen and questionable business practices will be discarded. Misleading and "trick" advertising will be banished. "Decency in business" will become the slogan.

Big city newspapers want suburbanites to patronize big city merchants so that the big city merchants can pay the big city newspapers for their big advertisements.

Government by politicians means government for the politicians.

The best public utility, in the eyes of its New York stockholders, is the one that can take the most money from the most people.

John Q. Public is sovereign, but he hasn't yet learned how to wear his crown or wield his mace.

Insullism has been insulated. The "steal age" is over.

We use a piece of metal or a piece of paper called "money" when we swap part of our earnings for something we need or something we want. The real use of money is to make swapping easier.

Trade association secretaries are men who have had to spend 90 per cent. of their time trying to collect enough membership-dues to pay their own salaries.

Is it sound policy to allow a corporation to become more powerful than the public which supports it and which gave it a charter?

We all have muscles between our ears that need exercising.

Sudden death seems to have overtaken that scrip money idea.

DRUGS

Michigan Board of Pharmacy
 President—Earl Durham, Corunna.
 Vice-Pres.—M. N. Henry, Lowell.
 Other members of the Board—Norman Weess, Ewart; A. W. Murphy, Battle Creek; V. C. Piasonski, Detroit.
 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.
 Officers elected at the Jackson Convention of the M. S. P. A.
 President—Duncan Weaver, Fennville.
 First Vice-President—Paul Gibson, Ann Arbor.
 Second Vice-President—J. E. Mahar, Pontiac.
 Treasurer—Wm. H. Johnson, Kalamazoo.
 Secretary—R. A. Turrel, Crosswell.
 Executive Committee—A. A. Sprague, Ithaca; Leo J. LaGroix, Detroit; J. M. Ciechanowsky, Detroit; M. N. Henry, Lowell; Benj. Peck, Kalamazoo; J. E. Mahar, Pontiac.

Inflation and Cut Prices

What is the new deal going to mean to the average druggist? How will he be affected by inflation? Well, I can't profess to be an expert economist, but I can see where the druggist can take advantage of the new deal to slip an ace or two into his own hand, or at least fill in that belly straight he has been holding for the last three or four years.

Price consciousness is not entirely the product of the depression, although, of course, business conditions and a lack of money on the part of a large portion of the public has been responsible in part; but these uncontrollable factors were added to by the merchants themselves in their mad scramble for volume sales, and latterly for any sales at all.

Druggists are too familiar with the result of cutting one standard item after another, until a majority of the items sold in the stores are profitless, to have to be told how this happened. What they are now interested in is how to get them back. I do think it is timely, however, to call attention to the possibility that the public would not have demanded unreasonably low prices, nor even though they were possible, if they had not been called to their attention by the cut price artist in the first place. The public never expects you to sell them goods at no profit to yourself and they don't believe it when you do. How are they to know what part of the price they pay is profit and what part is cost? Only by comparison with what they get similar merchandise for elsewhere, and no matter how many "Below Cost" signs are put on the cut price articles, they do not believe it. Therefore, if they can buy an article at one place for a certain price, a higher price anywhere else means to them, an unreasonable profit.

All of which is merely to argue that the public expects you to make a profit—but not by sticking them. Now, if they are convinced that low prices do not show a profit for the merchant, they will become reconciled to paying a price that will. The question is, how to convince them.

To my mind the time is ripe, right now, for just such a program. Everything is pointing to higher prices. The newspapers are full of the necessity for them. Retail sales taxes are being added in many states, and these automatic-

ally constitute a price raise. Incidentally, the merchant who absorbs these taxes, in addition to already lowered retails, is just making it that much harder to get back on a sound basis. The public will not thank him; it will merely be one more indication that he has been overcharging them if he can afford to absorb these taxes too.

What is inflation going to mean? As I have said before I am no expert, but of one thing I am certain; it means that my dollar is going to be worth less and less and the only way I can see that it will be worth less is if I won't buy as much, because the things I buy are going to cost more. This fact has been drummed into me on every hand. I expect I am going to be forced to pay more and I am going to think that I have been kidded if I don't find prices going up. And I think that that is a fair picture of the extent to which all this talk about inflation is understood by the average person.

But, more than this, I have been led to believe that this is a desirable thing. For once in my life, I am going to think that things are getting better when I do find prices going up.

Now, could you find a better set of circumstances under which to stage a price come-back? Could there be a better tonic for a weak price backbone?

And don't think that the inveterate price cutter is going to have any bed of roses during the next few months or years. That bed is going to be full of thorns. An inflated dollar is certainly going to make him squirm.

This is a time for courage; a time to decide that it is better not to sell an article than it is to sell at a loss. More business men have gone through bankruptcy because of a large volume of loss sales than from a small volume of profitable sales. Adjust your organization to the volume of business you can get at a profit.

And this brings me to Photo Finishing and your Photo Department. You see, I am a Photo Finisher, serving some two hundred druggists in New York State and Northern Pennsylvania, so, in the twenty years I have been doing this I have come to know some of the druggists' problems as well as our own. For the past year I have been serving the Master Photo Finishers of America as a sort of liaison committee between the progressive finishers and the druggists. I have been trying to teach the druggists how to get the most from their photo departments, and this problem of price cutting is one that we have to contend with as well as you do.

I believe that the Master Photo Finishers, with the assistance of the far-seeing druggists and the manufacturers, have been instrumental in maintaining the amateur photographic business in an enviable position during these perilous times. There are a few places in the United States and Canada, of course, where cut prices have crept in, and in these places, both the finishers and the druggists are suffering from these conditions; but on the whole, this line, at least, has been kept clean—a worthwhile achievement.

To these localities, the next few months will offer an exceptional opportunity to get back on a profitable

basis. Whether the druggist knows it or not, he suffers from low prices or long discounts. Finishers cannot afford them, whether they say they can or not, because they do not permit of the progressive merchandising and advertising which go with a fair return, and these are the things that build a real sales volume in photo finishing or any other line. Practical Druggist.

Controlling Weight By Diet

Diet is the big factor in change of weight. However, nutrition specialists of the Bureau of Home Economics advise strongly against faddish diets and drastic measures, and suggest consulting a physician before taking the counsel of well-meaning friends.

Every satisfactory diet, whether for the fat or the thin person, must meet definite body needs if good nutrition and good health are to be maintained. There must be adequate protein, minerals, and vitamins, and there must be

some energy-giving foods—some sources of calories.

In a reducing diet the calories should be reduced; in a fattening diet, the calories should be increased. Even if the calories are not counted, the quantities of high-caloried or fuel foods eaten can be watched. Fats, sweets, and starches—and foods or prepared dishes containing a good deal of them—bring up the calories. This is true whether eaten with meals over the bridge table, in the confectionery shop, or while reading a book. So this dieting business is not only a matter of what, but also when and how much is eaten.

The reducing dietary for a man will furnish approximately 1,700-2,200 calories; for a woman, 1,200-1,700 calories. The fattening dietary for the man will furnish approximately 3,600-4,200 calories; for the woman, 2,500-3,500. Ordinarily a man of average size at moderate muscular work needs

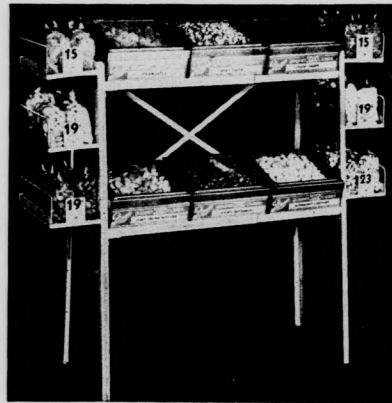
JUST WHAT YOU HAVE BEEN LOOKING FOR

PUTNAM'S
ADJUSTABLE
CANDY
DISPLAY
RACK

Strong, Light,
Attractive

Occupies only
15x34 inches of
Floor Space

Six Hinged Lid
Glass Top Metal
Display Covers
With Each
Rack



The Up-to-date
Way to Sell
Bulk Candy

20 Varieties of
Fast Selling
Items to Select
From

Average Weight
of Candies,
12 Pounds

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

Jobbers
Supplied by

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

Makers of
GOOD CANDY
for 65 years

SPRING AND SUMMER SPECIALTIES

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

Hazeltine & Perkins Drug Co.
Grand Rapids Michigan

ACID			GUM			Hemlock, Pu., lb.			1 55 @ 2 00	
Acetic, No. 8, lb.	06	@ 10	Aloes Barbadoes,			Heml'k Com., lb.	1 00 @ 1 25			
Boric, Powd., or			so called, lb.	60 @ 60	Juniper Ber., lb.	3 00 @ 3 20				
Xtal, lb.	08½ @ 20		Powd., lb.	35 @ 45	Junip'r W'd, lb.	1 50 @ 1 75				
Carbolie, Xtal, lb.	36 @ 43		Aloes, Socotrine,			Lav. Flow., lb.	3 50 @ 4 00			
Citric lb.	35 @ 45		lb.	75 @ 75	Lav. Gard., lb.	1 25 @ 1 50				
Muriatic, Com'l,			Powd., lb.	80 @ 80	Lemon, lb.	1 75 @ 2 25				
lb.	03½ @ 10		Arabic, first, lb.	40 @ 40	Mustard, true, ozs.	1 50 @ 1 50				
Nitric, lb.	09 @ 15		Arabic, sec. lb.	30 @ 30	Mustard art., ozs.	1 35 @ 35				
Oxalic, lb.	15 @ 25		Arabic, sorts, lb.	15 @ 25	Orange, Swt., lb.	3 00 @ 3 25				
Sulphuric, lb.	03½ @ 10		Arabic, Gran., lb.	35 @ 35	Origanum, art.,					
Tartaric, lb.	33 @ 45		Arabic, P'd, lb.	25 @ 35	lb.	1 00 @ 1 20				
ALCOHOL			Asafetida, lb.	47 @ 50	Pennyroyal, lb.	2 75 @ 3 20				
Denatured, No. 5			Asafetida, Po., lb.	75 @ 82	Peppermint, lb.	4 25 @ 4 80				
gal.	44 @ 55		Guaiac, lb.	70 @ 70	Rose, dr.	2 50 @ 2 50				
Grain, gal.	4 00 @ 5 00		Guaiac, powd.	75 @ 75	Rose, Geran., ozs.	50 @ 95				
Wood, gal.	50 @ 60		Kino, lb.	90 @ 90	Rosemary					
ALUM-POTASH USP			Kino, powd., lb.	1 00 @ 1 00	Flowers, lb.	1 00 @ 1 50				
Lump, lb.	05 @ 13		Myrrh, lb.	60 @ 60	Sandalwood,					
Powd. or Gra., lb.	05½ @ 13		Myrrh Pow., lb.	75 @ 75	E. I., lb.	8 00 @ 8 60				
AMMONIA			Shellac, Orange,			W. I., lb.	4 50 @ 4 75			
Concentrated, lb.	06 @ 18		lb.	15 @ 25	Sassafras,					
4-F, lb.	05½ @ 13		Ground, lb.	15 @ 25	true, lb.	1 60 @ 2 20				
3-F, lb.	05½ @ 13		Shellac, white,			Syn., lb.	85 @ 1 40			
Carbonate, lb.	20 @ 25		(bone dr'd) lb.	30 @ 45	Spearmint, lb.	2 00 @ 2 40				
Muriate, l.p., lb.	18 @ 48		Tragacanth,			Tansy, lb.	3 50 @ 4 00			
Muriate, Gra., lb.	08 @ 48		No. 1, bbls.	1 60 @ 2 00	Thyme, Red, lb.	1 50 @ 2 00				
Muriate, Po., lb.	20 @ 30		No. 2, lbs.	1 50 @ 1 75	Thyme, Whi., lb.	1 75 @ 2 40				
ARSENIC			Pow., lbs.	1 25 @ 1 50	Wintergreen					
Pound	07 @ 20		HONEY			Leaf, true, lb.	5 40 @ 6 00			
BALSAMS			Pound	25 @ 40	Birch, lb.		2 75 @ 3 20			
Copaiba, lb.	60 @ 1 40		HOPS			Syn.	75 @ 1 20			
Fir, Cana., lb.	2 00 @ 2 40		1/8 Loose, Pressed,			Wormseed, lb.	3 50 @ 4 00			
Fir, Oreg., lb.	50 @ 1 00		lb.			Wormwood, lb.	4 50 @ 5 00			
Peru, lb.	1 70 @ 2 20		HYDROGEN PEROXIDE			OILS HEAVY				
Tolu, lb.	1 50 @ 1 80		Pound, gross.			25 00 @ 27 00	Castor, gal.	1 15 @ 1 35		
BARKS			1/2 lb., gross.			15 00 @ 16 00	Coconut, lb.	22½ @ 35		
Cassia			1/4 lb., gross.			10 00 @ 10 50	Cod Liver, Nor-			
Ordinary, lb.	@ 30		INDIGO				wegian, gal.	1 00 @ 1 50		
Ordin., Po., lb.	25 @ 35		Madras, lb.			2 00 @ 2 25	Cot. Seed, gal.	85 @ 1 00		
Saigon, lb.	@ 40		INSECT POWDER				Lard, ex., gal.	1 55 @ 1 65		
Saigon, Po., lb.	50 @ 60		Pure, lb.			31 @ 41	Lard No. 1, gal.	1 25 @ 1 40		
Elm, lb.	40 @ 50		LEAD ACETATE				Linsed, raw, gal.	90 @ 1 05		
Elm, Powd., lb.	38 @ 45		Xtal, lb.			17 @ 25	Linsed, boil, gal.	93 @ 1 08		
Elm, G'd, lb.	38 @ 45		Powd. & Gran.			25 @ 35	Neatsfoot,			
Sassafras (P'd lb. 45)	@ 35		Licorice				extra, gal.	80 @ 1 00		
Soap-tree, cut, lb.	20 @ 30		Extracts, sticks,				Olive,			
Soap-tree, po., lb.	35 @ 40		per box			1 50 @ 2 00	Malaga, gal.	2 50 @ 3 00		
BERRIES			Lozenges, lb.			40 @ 50	Pure, gal.	3 00 @ 3 50		
Cubeb, lb.	@ 65		Wafers, (24s) box			@ 1 50	Sperm, gal.	1 25 @ 1 50		
Cubeb, po., lb.	@ 75		LEAVES				Tanner, gal.	75 @ 90		
Juniper, lb.	10 @ 20		Buchu, lb., short			@ 60	Tar gal.	50 @ 65		
BLUE VITRIOL			Buchu, lb., long			@ 70	Whale, gal.	@ 2 00		
Pound	06 @ 15		Buchu, P'd, lb.			@ 70	OPIUM			
BORAX			Sage, bulk, lb.			25 @ 30	Gum, ozs., \$1.40;			
P'd or Xtal, lb.	06 @ 13		Sage, loose				lb.	17 50 @ 20 00		
BRIMSTONE			Sage, pressed 1/8, lb.			@ 40	Powder, ozs., \$1.40;			
Pound	04 @ 10		Sage, ounces			@ 85	lb.	17 50 @ 20 00		
CAMPHOR			Sage, P'd & Grd.			@ 35	Gran., ozs., \$1.40;			
Pound	55 @ 75		Senna,				lb.	17 50 @ 20 00		
CANTHARIDES			Alexandria, lb.			35 @ 40	PARAFFINE			
Russian, Powd.	@ 3 50		Tinnevela, lb.			20 @ 30	Pound	06½ @ 15		
Chinese, Powd.	@ 2 00		Powd., lb.			25 @ 35	PEPPER			
CHALK			Uva Ursi, lb.			31 @ 31	Black, grd., lb.	25 @ 35		
Crayons,			Uva Ursi, P'd, lb.			45 @ 45	Red, grd., lb.	45 @ 55		
White, dozen.	@ 3 60		LIME				White, grd., lb.	40 @ 45		
Dustless, doz.	@ 6 00		Chloride, med., dz.			85 @ 85	PITCH BURGUNDY			
French Powder,			Chloride large, dz.			1 45 @ 1 45	Pound	20 @ 25		
Coml., lb.	03½ @ 10		LYCOPODIUM				PETROLATUM			
Precipitated, lb.	12 @ 15		Pound			45 @ 60	Amber, Plain, lb.	12 @ 17		
Prepared, lb.	14 @ 16		Carb., 1/8s, lb.			@ 30	Amber, Carb., lb.	14 @ 19		
White, lump, lb.	03 @ 10		Carb., 1/16s, lb.			@ 32	Cream Whi., lb.	17 @ 22		
CAPSICUM			Carb., P'wd., lb.			15 @ 25	Snow White, lb.	20 @ 25		
Pods, lb.	60 @ 70		Oxide, Hea., lb.			75 @ 75	Snow White, lb.	22 @ 27		
Powder, lb.	62 @ 75		Oxide, light, lb.			75 @ 75	PLASTER PARIS DENT'L			
CLOVES			MENTHOL				Barrels	5 @ 75		
Whole, lb.	30 @ 40		Pound			4 67 @ 5 20	Less, lb.	63½ @ 08		
Powdered, lb.	35 @ 45		MERCURY				POTASSA			
COCAINE			Pound			1 25 @ 1 35	Caustic, st'ks, lb.	55 @ 88		
Ounce	12 68 @ 14 85		MORPHINE				Liquor, lb.	@ 40		
Xtal, lb.	03¼ @ 10		Ounces			@ 11 80	POTASSIUM			
Powdered, lb.	04 @ 15		1/8s			@ 13 96	Acetate, lb.	60 @ 56		
CREAM TARTAR			MUSTARD				Bicarbonate, lb.	30 @ 35		
Pound	22½ @ 35		Bulk, Powd.,				Bichromate, lb.	15 @ 25		
CUTTLEBONE			select, lb.			45 @ 50	Bromide, lb.	51 @ 72		
Pound	40 @ 50		No. 1, lb.			25 @ 35	Carbonate, lb.	30 @ 35		
DEXTRINE			NAPHTHALINE				Chlorate,			
Yellow Corn, lb.	06½ @ 15		Balls, lb.			07 @ 12	Xtal, lb.	17 @ 23		
White Corn, lb.	07 @ 15		Flake, lb.			07 @ 12	Powd., lb.	17 @ 23		
EXTRACT			NUTMEG				Gran., lb.	21 @ 28		
Witch Hazel, Yel-			Pound			@ 40	Iodide, lb.	3 36 @ 3 59		
low Lab., gal.	99 @ 1 82		Powdered, lb.			@ 50	Permanganate, lb.	22½ @ 25 35		
Licorice, P'd, lb.	50 @ 60		NUX VOMICA				Prussiate,			
FLOWER			Pound			@ 25	Red, lb.	50 @ 90		
Arnica, lb.	50 @ 55		OIL ESSENTIAL				Yellow, lb.	80 @ 60		
Chamonille,			Almond,				QUASSIA CHIPS			
German, lb.	35 @ 45		Bit., true, ozs.			@ 50	Pound	25 @ 30		
Roman, lb.	@ 90		Bit., art., ozs.			@ 30	Powd., lb.	35 @ 40		
Saffron			Sweet, true, lb.			1 25 @ 1 80	QUININE			
American, lb.	50 @ 55		Sw't, art., lbs.			1 00 @ 1 25	1 oz. cans, ozs.	@ 66		
Spanish, ozs.	@ 1 65		Amber, crude, lb.			1 71 @ 1 40	SAL			
FORMALDEHYDE, BULK			Amber, rect., lb.			1 30 @ 1 60	Epsom, lb.	03¼ @ 10		
Pound	09 @ 20		Anise, lb.			1 00 @ 1 60	Glaubers,			
FULLER'S EARTH			Bay, lb.			4 00 @ 4 25	Lump, lb.	03 @ 10		
Powder, lb.	05 @ 10		Bergamot, lb.			3 00 @ 3 60	Gran., lb.	03½ @ 10		
GELATIN			Cajeput, lb.			1 50 @ 2 00	Nitre,			
Pound	55 @ 65		Caraway S'd, lb.			2 80 @ 3 40	Xtal or Powd.,	10 @ 16		
GLUE			Cassia, USP, lb.			2 10 @ 2 60	Gran., lb.	09 @ 16		
Brok., Bro., lb.	20 @ 30		Cedar Leaf, lb.			1 50 @ 2 00	Rochelle, lb.	17 @ 30		
Gr'd, Dark, lb.	16 @ 22		Cedar Leaf,				Soda, lb.	02½ @ 08		
Whi. Flake, lb.	27½ @ 35		Cedar Leaf,				SODA			
White G'd, lb.	25 @ 35		Coml., lb.			1 00 @ 1 25	Ash	03 @ 10		
White AXH light,			Citronella, lb.			1 05 @ 1 40	Bicarbonate, lb.	03½ @ 10		
lb.	@ 40		Cloves, lb.			1 75 @ 2 25	Caustic, Co'l, lb.	08 @ 15		
Ribbon	42½ @ 50		Croton, lbs.			4 00 @ 4 60	Hyposulphite, lb.	05 @ 10		
GLYCERINE			Cubeb, lb.			4 25 @ 4 80	Phosphate, lb.	23 @ 28		
Pound	14½ @ 35		Erigeron, lb.			2 70 @ 3 35	Sulphite,			
			Eucalytus, lb.			95 @ 1 60	Xtal, lb.	07 @ 12		
			Fennel			2 00 @ 2 60	Dry, Powd., lb.	12½ @ 20		
							Silicate, Sol., gal.	40 @ 50		
							TURPENTINE			
							Gallons	63 @ 70		

GROCERY PRICE CURRENT

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

ADVANCED

Salted Peanuts
Pork & Beans
Evaporated Apricots
Prunes
Pearl Barley
H. P. Beans

DECLINED

AMMONIA

Parsons, 32 oz. 3 35
Parsons, 10 oz. 2 70
Parsons, 6 oz. 1 80
Little Bo Peep, med. 1 35
Little Bo Peep, lge. 2 25
Quaker, 32 oz. 2 10

APPLE BUTTER

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

BAKING POWDERS

Royal, 2 oz., doz. 93
Royal, 4 oz., doz. 1 80
Royal, 6 oz., doz. 2 20
Royal, 12 oz., doz. 4 37
Royal, 2 1/2 lbs., doz. 13 75
Royal, 5 lbs., doz. 24 50



BREAKFAST FOODS

Kellogg's Brands
Corn Flakes, No. 136 2 50
Corn Flakes, No. 124 2 50
Pep, No. 224 2 15
Pep, No. 250 1 05
Krumbles, No. 412 1 40
Bran Flakes, No. 624 1 90
Bran Flakes, No. 650 85
Rice Krispies, 6 oz. 2 25
All Bran, 10 oz. 2 70
All Bran, 16 oz. 2 25
All Bran, 3 1/2 oz. 1 10
Kaffe Hag, 6 1-lb. cans 2 57
Whole Wheat Fla., 24s 1 85
Whole Wheat Bis., 24s 2 30

Post Brands

Grapenut Flakes, 24s. 2 00
Grape-Nuts, 24s. 3 95
Grape-Nuts, 50s. 1 45
Instant Postum, No. 8 5 40
Instant Postum, No. 10 4 50
Postum Cereal, No. 0 2 25
Post Toasties, 36s. 2 50
Post Toasties, 24s. 2 50
Post Bran, PBF 24 2 95
Post Bran, PBF 36 2 95
Sanka 6-1 lb. 2 57

Amsterdam Brands

Gold Bond Par., No. 5 1/2 7 50
Prize, Parlor, No. 6 8 00
White Swan Par., No. 6 8 50

BROOMS

Quaker, 5 sewed 6 25
Warehouse 6 25
Rose 2 75
Winner, 5 sewed 4 50
Whisk, No. 3 2 25

BRUSHES

Scrub
Solid Back, 8 in. 1 50
Solid Back, 1 in. 1 75
Pointed Ends 1 25
Stove
Shaker 1 80
No. 50 2 00
Peerless 2 60
Shoe
No. 4-0 2 25
No. 2-0 3 00

BLEACHER CLEANSER

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

BLUING

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

BEANS and PEAS

100 lb. bag
Dry Lima Beans, 100 lb. 7 50
White H'd P. Beans 4 35
Split Peas, Yell., 60 lb. 3 95
Split Peas, Gr'n., 60 lb. 5 00
Scotch Peas, 100 lb. 7 50

BURNERS

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

BOTTLE CAPS

Dbl. Lacquer, 1 gross pkg., per gross 15 No. 10

Pears

Pride of Mich., No. 2 1/2 2 25
Black Raspberries
No. 2 2 60
Pride of Mich., No. 2 1 60
Red Raspberries
No. 2 2 25
No. 1 1 25
Marcellus, No. 2 1 70
Strawberries
No. 2 3 00
8 oz. 1 20
Marcellus, No. 2 1 45

CANNED FISH

Clam Ch'der, 10 1/2 oz. 1 35
Clam Chowder, No. 2 2 75
Clams, Steamed, No. 1 2 75
Clams, Mined, No. 1 2 40
Pinnam Haddie, 10 oz. 2 50
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 2 75
Fish Flakes, small 1 35
Cod Fish Cake, 10 oz. 1 55
Cove Oysters, 5 oz. 1 35
Lobster, No. 14, Star 2 00
Shrimp, 1, wet 1 45
Sard's, 1/4 Oil, Kless 3 35
Sardines, 1/4 Oil, Kless 3 35
Salmon, Red Alaska 2 10
Salmon, Med. Alaska 1 70
Salmon, Pink, Alaska 1 45
Sardines, Im. 1/4, ea. 6 at 11
Sardines, Cal. 97 1/2
Tuna, 1/2 Van Camps, doz. 1 75
Tuna, 1/4s, Van Camps, doz. 1 35
Tuna, 1s, Van Camps, doz. 3 60
Tuna, 1/2s, Chicken Sea, doz. 1 85

CANNED MEAT

Bacon, med., Beechnut 1 71
Bacon, lge., Beechnut 2 43
Beef, lge., Beechnut 3 51
Beef, med., Beechnut 2 07
Beef, No. 1, Corned 1 95
Beef, No. 1, Roast 1 95
Beef, 2 1/2 oz., Qua., sli. 1 35
Beef, 4 oz. Qua., sli. 2 25
Beefsteak & Onions, s. 2 70
Chili Con Car., 1s. 1 05
Deviled Ham, 1/4s 1 15
Deviled Ham, 1/2s 2 85
Potted Beef, 4 oz. 1 10
Potted Meat, 1/4 Libby 45
Potted Meat, 1/2 Libby 75
Potted Meat, 1/2 Qua. 55
Potted Ham, Gen. 1/4 1 45
Vienna Saus., No. 1/2 1 00
Vienna Sausage, Qua. 80
Veal Loaf, medium 2 25

Baked Beans

Campbells 48s. 2 35

CANNED VEGETABLES

Hart Brand

Asparagus
Natural, No. 2 3 00
Tips & Cuts, No. 2 2 25
Tips & Cuts, 8 oz. 1 35
Baked Beans
1 lb. Sacc, 36s, cs. 1 70
No. 2 1/2 Size, doz. 1 00
No. 10 Sauce 3 90
Lima Beans
Little Quaker, No. 10 8 25
Baby, No. 2 1 60
Pride of Mich., No. 2 1 35
Marcellus, No. 10 6 50

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

String Beans
Little Quaker, No. 2 2 00
Choice, Whole, No. 2 1 50
Cut, No. 10 7 25
Cut, No. 2 1 35
Pride of Michigan 1 15
Marcellus Cut, No. 10 5 50

Wax Beans
Choice, Whole, No. 2 1 50
Cut, No. 10 7 25
Cut, No. 2 1 35
Pride of Mich., No. 2 1 15
Marcellus Cut, No. 10 4 75

Beets
Extra Small, No. 2 2 00
Fancy Small, No. 2 1 75
Pride of Mich., No. 2 1 35
Hart Cut, No. 10 3 90
Hart Cut, No. 2 85
Marcel. Whole, No. 2 1 35
Hart Diced, No. 2 90

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

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

Peas
Little Dot, No. 2 2 00
Sifted E. June, No. 10 9 50
Sifted E. June, No. 2 1 75
Marcel., Sw. W. No. 2 1 45
Marcel., E. June, No. 2 1 35
Marcel., E. Ju., No. 10 7 50

Pumpkin
No. 10 4 75
No. 2 1 30

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

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

Squash
Boston, No. 3 1 35

Succotash
Golden Bantam, No. 2 1 75
Hart, No. 2 1 55
Pride of Michigan 1 15

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

Tomato Juice
Hart, No. 10 4 75

CATSUP

Sniders, 8 oz. 95
Sniders, 14 oz. 1 55
Sniders, 8 oz. Doz. 95
Sniders, 14 oz. Doz. 1 55
Quaker, 8 oz. Doz. 91
Quaker, 14 oz. Doz. 1 2
Rubv. 14 oz. Doz. 95

CHILI SAUCE

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

OYSTER COCKTAIL
Sniders, 11 oz. 2 00

CHEESE

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

CHEWING GUM

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

CHOCOLATE

Baker, Prem., 6 lb. 1/2 2 50
Baker, Pre., 6 lb. 3 oz. 2 42

CLOTHES LINE

Riverside, 50 ft. 1 80
Cupples Cord 2 10

COFFEE ROASTED

Lee & Cady

1 lb. Package
Arrow Brand 23
Boston Breakfast 23
Breakfast Cup 21
Competition 15 1/2
J. V. 19
Majestic 29
Morton House 31
Nedrow 26
Quaker, in Cartons 21
Competition 15 1/2

McLaughlin's Kept-Fresh

Coffee Extracts
M. Y., per 100 12
Frank's 50 pkcs. 4 25
Hummel's 50, 1 lb. 10 1/2

CREAM OF TARTAR
4 1/2 lb. boxes 4

CONDENSED MILK
Eagle, 2 oz., per case 4 60

EVAPORATED MILK

Quaker, Tall, 10 1/2 oz. 2 85
Quaker, Baby, 4 doz. 1 43
Quaker, Gallon, 1/2 dz. 2 85
Carnation, Tall, 4 doz. 2 95
Carnation, Baby, 4 doz. 1 48
Oatman's D'dee, Tall 2 95
Oatman's D'dee, Baby 1 48
Pet, Tall 2 95
Pet, Baby, 4 dozen 1 48
Borden's, Tall, 4 doz. 2 95
Borden's Baby, 4 doz. 1 48

OIGARS

Hemt. Channions 38 50
Webster Cadillac 75 00
Webster Golden Wed. 75 00
Websterettes 38 50
Cincos 38 50
Garcia Grand Babies 38 50
Bradstreets 38 50
La Palena Senators 75 00
Odins 38 50
R G Dun Boquet 75 00
Perfect Garcia Subl. 95 00
Budwiser 19 50
Tango Pantellas 13 00
Hampton Arms Jun'r 37 50
Trojan 35 00
Rancho Corono 35 06
Kenway 20 06

CONFECTIONERY

Stick Candy Pails
Pure Sugar Sticks-600c 3 90
Big Stick, 28 lb. case 16
Horehound Stick, 120s 75
Mixed Candy
Kindergarten 14
Leader 09 1/2
French Creams 11 1/2
Paris Creams 12
Jupiter 09
Fancy Mixture 14
Fancy Chocolate 5 lb. boxes
Bittersweets, Ass'd 1 25
Nibble Sticks 1 35
Chocolate Nut Rolls 1 50
Lady Vernon 1 15
Golden Klondikes 1 05

Gum Drops Cases
Jelly Strings 14
Tip Top Jellies 09 1/2
Orange Slices 09 1/2

Lozenges Pails
A. A. Pep. Lozenges 13
A. A. Pink Lozenges 13
A. A. Choc. Lozenges 13
Motto Hearts 14
Malted Milk Lozenges 19

Hard Goods Pails
Lemon Drops 12
O. F. Horehound drops 12
Anise Squares 13
Peanut Squares 13

Cough Drops Bxs.
Smith Bros. 1 45
Luden's 1 45
Vick's, 40/10c 2 40

Specialties
Italian Bon Bons 16
Banquet Cream Mints 17
Handy Packages, 12-10c 80

COUPON BOOKS
50 Economic grade 2 50
100 Economic grade 4 50
500 Economic grade 20 00
1000 Economic grade 37 50
Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge

CREAM OF TARTAR
4 1/2 lb. boxes 4

DRIED FRUITS

Apples
N. Y. Fcy., 50 lb. box 13
N. Y. Fcy., 14 oz. pkg. 16

Apricots
Evaporated, Choice 14 1/2
Evaporated, Ex. Choice 16 1/2
Ex. Fancy Moorpack

Citron
10 lb. box 24

Currants
Packages, 11 oz. ----- 11½

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

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

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

Raisins
Seeded, bulk ----- 6½
Thompson's S'dless blk. 6½
Quaker s'dless blk. 7
15 oz. -----
Quaker Seeded, 15 oz. ----- 7

California Prunes
90@100, 25 lb. boxes...@
80@90, 25 lb. boxes...@
70@80, 25 lb. boxes...@07½
60@70, 25 lb. boxes...@08
50@60, 25 lb. boxes...@08½
40@50, 25 lb. boxes...@09
30@40, 25 lb. boxes...@10
20@30, 25 lb. boxes...@12
18@24, 25 lb. boxes...@14½

Hominy
Pearl, 100 lb. sacks -- 3 50

Bulk Goods
Elb. Macaroni, 20 lb. bx. 1 05
Egg Noodle, 10 lbs. -- 12

Pearl Barley
0000 ----- 7 00
Barley Grits ----- 5 00
Chester ----- 4 50

Sage
East India ----- 10

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

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

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

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

GELATINE
Jell-o, 3 doz. ----- 2 50
Minute, 3 doz. ----- 4 05
Plymouth, White ----- 1 55
Jelsert, 3 doz. ----- 1 40

JELLY AND PRESERVES
Pure, 30 lb. pails ----- 2 60
Imitation, 30 lb. pails 1 60
Pure, 6 oz. Asst., doz. 90
Pure Pres., 16 oz., dz 1 40

JELLY GLASSES
½ Pint Tall, per doz. 38

Margarine

Wilson & Co.'s Brands
Oleo
Nut ----- 09
Special Roll ----- 11

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

Safety Matches
Red Top, 5 gross case 5 25
Signal Light, 5 gro. cs 5 00

MUELLER'S PRODUCTS
Macaroni, 9 oz. ----- 2 10
Spaghetti, 9 oz. ----- 2 10
Elbow Macaroni, 9 oz. 2 10
Egg Noodles, 6 oz. ----- 2 10
Egg Vermicelli, 6 oz. 2 10
Egg Alphabets, 6 oz. 2 10
Cooked Spaghetti, 24c, 17 oz. ----- 2 20

NUTS—Whole
Almonds, Peerless ----- 15½
Brazil, large ----- 12½
Fancy Mixed ----- 11½
Filberts, Naples ----- 13
Peanuts, Vir. Roasted 6½
Peanuts, Jumbo ----- 7½c
Pecans, 3, star ----- 25
Pecans, Jumbo ----- 40
Pecans, Mammoth ----- 50
Walnuts, Cal. ----- 13@21
Hickory ----- 07

Salted Peanuts
Fancy, No. 1 ----- 09
12—1 lb. Cellophane case 1 30

Shelled
Almonds ----- 39
Peanuts, Spanish ----- 5½
125 lb. bags -----
Filberts ----- 32
Pecans Salted ----- 45
Walnut California ----- 45

MINCE MEAT
None Such, 4 doz. ----- 6 20
Quaker, 3 doz. case ----- 2 65
Yo Ho, Kegs, wet, lb. 16½

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

PARIS GREEN
½ s ----- 34
1s ----- 32
2s and 5s ----- 30

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

Sweet Small
5 Gallon, 500 ----- 7 25
Banner, 6 oz., doz. ----- 90
Banner, quarts, doz. 2 10
Paw Paw, quarts, doz. 2 80

Dill Pickles
Gal., 40 to Tin, doz. ----- 8 15
32 oz. Glass Thrown -- 1 45

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

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

PLAYING CARDS
Battle Axe, per doz. 2 65
Bicycle, per doz. ----- 4 70
Torpedo, per doz. ----- 2 50

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

FRESH MEATS

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

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

Lamb
Spring Lamb ----- 18
Good ----- 16
Medium ----- 12
Poor ----- 05

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

Pork
Loin, med. ----- 08
Butts ----- 08
Shoulders ----- 06½
Spareribs ----- 05
Neck bones ----- 03
Trimnings ----- 05

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

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

Lard
Pure in tierces ----- 8½
60 lb. tubs ----- advance ¾
50 lb. tubs ----- advance ¾
20 lb. pails ----- advance ¾
10 lb. pails ----- advance ¾
5 lb. pails ----- advance 1
3 lb. pails ----- advance 1
Compound tierces ----- 8¾
Compound, tubs ----- 09

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

Smoked Meats
Hams, Cer. 14-16 lb. ----- 15
Hams, Cert. Skinned ----- 16-18 lb. @15
Ham, dried beef
Knuckles ----- @24
California Hams ----- @09
Picnic Boiled Hams ----- @16
Boiled Hams ----- @18
Minced Hams ----- @12
Bacon 4/6 Cert. ----- @14

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

Liver
Beef ----- 12
Calf ----- 35
Pork ----- 05

RICE
Fancy Blue Rose ----- 4 05
Fancy Head ----- 5 30

RUSKS
Postma Biscuit Co.
18 rolls, per case ----- 2 10
12 rolls, per case ----- 1 39
18 cartons, per case ----- 2 35
12 cartons, per case ----- 1 57

SALERATUS
Arm and Hammer 24s 1 50

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

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

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

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

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

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

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

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



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

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

WASHING POWDERS
Bon Ami Pd., 18s, box 1 90
Bon Ami Cake, 18s. ----- 1 65
Brillo ----- 85
Chipsa, large ----- 3 85
Climaxine, 4 doz. ----- 3 60
Grandma, 100, 5c ----- 3 50
Grandma, 24 Large ----- 3 50
Snowboy, 12 Large ----- 1 80
Gold Dust, 12 Large ----- 1 80
Golden Rod, 24 ----- 4 25
La France Laun., 4 dz. 3 65
Old Dutch Clean., 4 dz. 3 40
Octagon, 96s ----- 3 90
Rinso, 24s ----- 4 80
Rinso, 40s ----- 2 95
Spotless Cleanser, 48, 20 oz. ----- 3 85
Sani Flush, 1 doz. ----- 2 25
Sapolio, 3 doz. ----- 3 15
Speedee, 3 doz. ----- 7 20
Sunbrite, 50s ----- 2 10
Wyandot, Cleaner, 24s 1 85

SOAP
Am. Family, 100 box 5 60
Crystal White, 100 ----- 3 50
F.B., 60s ----- 2 20
Fels Naptha, 100 box 5 00
Flake White, 10 box 2 85
Jap Rose, 100 box ----- 7 40
Fairy, 100 box ----- 3 00
Palm Olive, 144 box ----- 8 00
Lava, 50 box ----- 2 25
Pummo, 100 box ----- 4 85
Sweetheart, 100 box ----- 5 70
Grandpa Tar, 50 sm. ----- 2 10
Grandpa Tar, 50 lge. ----- 3 50
Trilby Soap, 50, 10c ----- 3 15
Williams Barber Bar, 9s ----- 50
Williams Mug, per doz. ----- 48
Lux Toilet, 50 ----- 3 15

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

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

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

STARCH
Corn
Kingsford, 24 lbs. ----- 2 30
Powd., bags, per 100 ----- 2 65
Argo, 24, 1 lb. pkgs. ----- 1 52
Cream, 24-1 ----- 2 20

Gloss
Argo, 24, 1 lb. pkgs. 1 52
Argo, 12, 3 lb. pkgs. 2 17
Argo, 8, 5 lb. pkgs. ----- 2 46
Silver Gloss, 48, 1s ----- 11½
Elastic, 32 pkgs. ----- 2 55
Tiger, 48-1 -----
Tiger, 50 lbs. ----- 2 75

SYRUP
Corn
Blue Karo, No. 1½ ----- 2 42
Blue Karo, No. 5, 1 dz. 3 24
Blue Karo, No. 10 ----- 3 67
Red Karo, No. 1½ ----- 2 62
Red Karo, No. 5, 1 dz. 3 52
Red Karo, No. 10 ----- 3 37

Imit. Maple Flavor
Orange, No. 1½, 2 dz. ----- 2 98
Orange, No. 3, 20 cans 4 39

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

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

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

TABLE SAUCES
Lee & Perrin, large ----- 5 75
Lee & Perrin, small ----- 3 35
Pepper ----- 1 60
Royal Mint ----- 2 40
Tobasco, small ----- 3 75
Sho Yu, 9 oz., doz. ----- 2 00
A-1, large ----- 4 75
A-1 small ----- 2 85
Caper, 2 oz. ----- 3 30

TEA

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

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

Ceylon
Pekoe, medium ----- 41
Mich i barrie ----- 32

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

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

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

VINEGAR
F. O. B. Grand Rapids
Cider, 40 grain ----- 15
White Wine, 40 grain ----- 20
White Wine, 80 Grain ----- 25

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

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

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

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

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

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

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

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

WRAPPING PAPER
Fibre, Manila, white ----- 05
No. 1 Fibre ----- 06½
Butchers D F ----- 05¼
Kraft ----- 04
Kraft Stripe ----- 09½

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

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

SHOE MARKET

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

Are Retailers Ready for a Shorter Day?

Shorter hours are compulsory in manufacturing, otherwise the President will withhold approval of industrial codes. The code nearest acceptance is by the Cotton Textile Industry. It recommends: "On and after the effective date, employers in the cotton textile industry shall not operate on a schedule of hours of labor for their employees—except repair shop crews, engineers, electricians, firemen, office and supervisory staff, shipping, watching and outside crews and cleaners—in excess of forty hours per week."

This is indeed a radical reduction in an industry in which thousands of workers spend much of their time in simply waiting for something to happen with the spinning spindles. Work may begin with the starting of machinery but there is a long pause before the operator is called into physical and mental action, for if everything goes right and there are no breaks in the thread, the labor is just monotonous waiting until the spools are run out.

The National Retail Dry Goods Association says: "The maximum number of working hours in retail dry goods, department stores, mail order and specialty shop establishments, except for a period of two weeks before Christmas and two days a year for inventory, shall not exceed forty-eight hours a week."

By these two examples we see that shorter hours play a positive part in the NIRA (National Industrial Recovery Act). Whether they come all at once as part of a national program for economic recovery or more gradually and at retail, more people must work fewer hours to make more purchasing power. Up to this point, no code has been approved by the President; but pressure will be brought to bear in July to establish a charted course for at least a few industries to lead the way.

Someone called Washington's attention to the fact that retailing represented the largest industry in America. When \$45,000,000,000 worth of goods is sold in stores, the size of that industry is sufficient to justify the possibility of a code. Remember, the government is first interested in employment; second in wage scales. If several million people are in business at retail, it means a code on maximum hours and minimum wages to absorb perhaps a million more.

The Administration Board in Washington is not unaware of the fact that long hours at retail prevail the country over. Independent stores and chain stores are equally responsible for the long work day.

Certainly clerks will become restless, who are now working fifty-four to seventy-two hours a week, when they see neighbors and friends in factory employment working a mere forty hours. But that restlessness is not sufficient to bestir the clerks as a whole

to ask for a shorter week. They believe it is part of the penalty that goes with the white-collared job to put in a long work week because it has always been done that way.

Claim may be made that the public is responsible for these long hours. It will buy when it pleases.

Some customers will come in in the early morning and others in the late evening and where there are customers, there will be stores waiting to serve. But if the government makes compulsory a shorter week, the merchant faces two situations as they apply to clerical labor. He must shorten the entire store's time to forty-eight hours or stagger the work of the individual, thereby permitting the store to remain open the same number of hours or more than are now operative.

It is true that clerks are not unionized and perhaps never will be. Each clerk considers himself potentially a manager and owner of business and most of them are restless to try the adventure of retailing for themselves. But those who actually become proprietors and owners are few in number in comparison to the host of fitting-stool workers who remain always good clerks and good salesmen in service to the public. More power to them, for they truly serve who are in proxy the true person of the merchant.

The government has not forgotten the individual and the independent in the labor provisions of the NIRA. The interests of employees will be protected by the labor representation in the Industrial Recovery Administration, whether labor in that industry is organized or not. Employees may appear and be heard at all hearings on industrial codes with which they are concerned. Not that there is any conflict at present, at retail, between shoe employer and shoe employee on the subject of maximum hours. But already Washington has addressed sharp rebuke against organizations operating at retail with one shift averaging sixty to seventy-two hours a week.

If the purpose of Government is to reduce the unemployment roster of nearly fifteen million persons, then this clause cannot easily be ignored. It is true that department store interests are in the direction of limiting all hours to their operating schedule. It is also true that in many stores clerical waiting time is the major portion of the work week; but it is likewise true that many shoe stores are prolonging work hours far beyond the normal time that anyone in this enlightened age should be called upon to work. In many cases exploitation in number of hours is of decided competitive advantage.

Would that we had the counsel of that great schoolmaster of shoe retailing, the late A. C. McGowin, who was one of the first in this country to recommend stagger hours and he made it work to the profit of his business and the loyalty of his workers.

Retailing is surely faced with the necessity of looking the problem of hours straight in the face and if it means an added cost for retailing service, to transmit that on to the public. If there is to be a separate code for shoe retailing, this subject alone is going to need real economic statesmanship. It is not so easy to arbitrarily

say forty-eight hours, when a little one or two man's store is fighting for every sale. But the call from Washington is for more employment and retailing is going to be asked to absorb millions now idle and perhaps in want—and shorter hours is one path to recovery.

With the signing by President Roosevelt of the cotton textile code, and the assurance that it would go into effect July 17, word came from Gen. Hugh S. Johnson that other industries are being requested to take like action immediately. Hours in the cotton mills are to be reduced over 25 per cent. Just how the retailing of shoes will regulate the hour question, nationally, is something which is causing grave concern to all affected.—Boot and Shoe Recorder.

June Shoe Output Makes Record

Shoe production for June was the highest ever recorded for that month, according to trade estimates which place the output at close to 34,000,000 pairs, a gain of about a million pairs over the previous month. Including this estimate, production for the first half of the year would approximate 171,995,000 pairs, an increase of nearly 15 per cent. over the corresponding period of last year. Manufacturers continue to turn out goods at a terrific pace and the trade is beginning to fear that stocks are accumulating too rapidly.

The sooner we come to understand that things can be done without our assistance, the sooner we reach our philosophy of life.

Sooner or Later They Will Rob You

It is our humble opinion that the A. & P. stores did not leave town because business conditions generally were bad. They did not leave because there is an organization of business men fighting them. They left because the rank and file of consumers became educated, mostly through the Independent, on the general question of chain stores and the damage they do to a town.

We believe that more of the chain stores will pull out of Wichita soon. We have very positive information that the largest grocery chain operating here has suffered tremendous losses in sales during the past six months. These losses have come because the people of Wichita have learned that it is more than likely that they will be cheated if they trade with this outfit. They have learned that business of this city is controlled by independent, home-owned stores.

To you who have not yet been convinced that the chains are a menace and that they are crooked in their dealings, we have only this to say: Weigh, check and count everything you buy from chain stores. Sooner or later they will rob you.—Wichita Independent.

Many people know through bitter experience how easy it is to get into debt and how difficult it is to get out of it again. Pay as you go is a good habit to get into; that is, if you can.

The tactful Mexican artist who painted Lenin on the Rockefeller building would probably paint Luther on the walls of the Vatican.

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

OUT AROUND

(Continued from page 9)

bers of the legislature in passing the chain store tax bill over the governor's veto, which will more closely equalize the tax burden. Third, the promise of President Roosevelt, in his recent proclamation, to enforce the anti-trust laws against monopoly.

Forty years ago our statesmen saw the evil of monopoly, and passed the Sherman Act, in 1890. They predicted the distress, that would follow if greedy wealth was permitted to go on its way unrestricted. Their prophecy has been fulfilled in this depression, which was caused by the concentration of wealth in control of a few, which threw the business of the nation out of economic balance and landed us in the ditch. We have had no famine or pestilence. Our troubles are man-made. Why let these few hog it all? Without doubt, this is the thought the president had in mind when he said the anti-trust law must be enforced against monopoly. If this law had been enforced years ago, there would be no chain stores blighting the business life of cities and country towns.

We can sum up nearly all of human troubles in the one word, greed. It has always been the curse of humanity since men began to trade and barter. During the past fifty years it has used all the mechanism of education and science, which has multiplied its hoard of wealth many thousand times. It cares not for human welfare and happiness. It has covered the Nation with a vast system of canals through which flows the wealth to the great financial centers, from every city, town and hamlet. It reaches out into every factory and to every farm, beating down the price of food and manufactured products, as well as labor. It boasts of being a benefactor to mankind through its vast buying power and tricky price methods. It employs magicians to fool the simple minded, with its selling prices, light weights and inferior quality. Such are the methods of greedy monopoly, until it tramples the independent business man under foot and secures complete control, then it raises its prices to the consumers and pays the producer just enough to keep him alive. This is briefly the program of greedy monopoly, and if American business men have got the right kind of blood in their veins, they will arise and support the president in his battle against them. Every business man should write him a letter commending him for his efforts to save the Nation.

Kaleva, July 20 — We have received an application blank for state license as a wholesale produce dealer. This blank was sent to us by the Department of Agriculture. We do not understand if we should get this license or not for our business. We handle in season potatoes on commission for a man in Traverse City. We run a general store, so we sell a few bushels of potatoes, etc., from our store to hotels and restaurants in our town. We are herewith enclosing a summary of this license law which we received from Lansing. We are asking you to kindly give us your opinion by return mail.

Co-Operative Mercantile & Produce Co., Inc.

On receipt of above I wrote Mr. Metzger as follows:

Grand Rapids, July 21—I hope you are not responsible for Public Act. No. 168, 1933.

It is about the most unfair, unjust and inequitable law the Legislature ever passed—in keeping with the 3c tax law, which will relegate to obscurity every man who had anything to do with creating such a measure.

Under the requirements of this infamous law a little grocer who sells a peck of potatoes to a woman who keeps a boarder must pay \$50 per year.

Will you kindly inform me who sponsored this law in the Legislature?

I do not see how a hard headed businessman like yourself ever permitted the governor to sign such an iniquitous law.

E. A. Stowe.

To this letter I received the following reply:

Lansing, July 24—Mr. Metzger has referred your letter of July 21, which has reference to Public Act 168, of the session of 1933, to my department for reply, due to the fact that it comes within my division for enforcement.

It is unfortunate that the misapprehension got out with reference to the application of this law to retail establishments who make sales to hotels, restaurants, boarding houses, etc. which would bring them within the meaning of the act, for such is not the case.

As a matter of fact, any hotel keeper, restaurant or boarding house operator have a perfect right to buy their supplies at retail if they so desire.

The interpretation put on this law wherein this thought might have developed probably came from the statement from this office that no trucker, contract handler or other person operating in farm produce with no regular established retail business could claim exemption from the law by reason of the fact that he sold only to hotels, restaurants and boarding houses, for under such a setup he would not be operating a retail establishment.

As we view Act 168, it is designed to protect the wholesale jobbers in the normal conduct of their business, to protect the established and legitimate trucker in his operations and especially protect the small growers and market gardeners, tributary to our consuming centers, against the invasion of out of state grown merchandise being trucked in and sold in competition with our own industries by parties who pay no taxes within the state of Michigan or have no interest in our state affairs.

It does not in any way contemplate handicapping our retail establishments in their normal course of business, nor does it in any way prevent the actual growers from marketing their own produce in any manner they see fit.

G. E. Prater,
Director Bureau of Foods and Standards.

Corporations Wound Up

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

Standart Brothers Hardware Corp., Detroit.

Rex Research, Inc., Detroit.

Hope Engineering Co., Ludington.

Jewell Furniture Corp., Detroit.

Victoria Copper Mining Co., Hancock.

Home Copper Mining Co., Hany.

Home Finance Co., Muskegon.

Trinidad Bean and Elevator Co., Detroit.

International Heater Co., Detroit.

Uller Rosedale Co., Detroit.

Fox Land Co., Detroit.

Morass Road Land Co., Detroit.

Tate Manufacturing Co., Flint.
Grand Rapids Commercial Furniture Co., Grand Rapids.

Lappin Realty Co., Detroit.

Willowmere Corporation, Saginaw.

Johnston Paint and Varnish Co., Detroit.

N. Michelson Lumber Co., Detroit.

Clark Boiler and Tank Co., Kalamazoo.

Dry Ice Corporation of America, Lansing.

White Pigeon Furniture Co., White Pigeon.

Stoepel Co., Detroit.

F. L. Bromley Properties, Inc., Detroit.

Calhoun Plumbing & Heating Co., Battle Creek.

Goodrich Jackson Co., Saginaw.

Turbines, Inc., Detroit.

Cranbrook Holding Co., Detroit.

Home Drug Co., Grand Rapids.

Brand, Dresser & Co., Detroit.

May Screw Products Co., Detroit.

Lillian, Inc., Detroit.

The Cushman Co., Detroit.

Lincoln Investment Co., Inlay City.

Agricultural Bond and Credit Corp., Detroit.

South Shore Land Co., Ltd., Marquette.

Banner Products Co., Detroit.

Economy Furniture Co., Port Huron.

The Rakeoff Gets It All

The other day I observed a group of well-appearing young men around a machine for dealing cards in an "Amusement Parlor" off a hotel lobby—feeding nickels into it and making bets on the high card.

I "clocked" the play the short time I stood there and estimated that this machine was taking in at the rate of \$6 per hour.

They were trying to get something for nothing from each other, without work or effort, and were perfectly oblivious to the fact that if they stayed with that game long enough, the slot or rakeoff would absorb all their stakes.

I have been told by old game keepers that if four men sit down to a game of draw poker, each with \$25 original stakes, five cents ante, 25 cents limit, every fifth hand a jackpot and 10 per cent. of each jackpot going into the "kitty" or slot in the middle of the table as a rakeoff or for the privilege of play, in about seven hours the total stakes of the four players, \$100, will be in the "kitty."

I have looked over or read the reviews of the many books now being offered by good publishing houses on "the way out" of this business depression.

All are well written and contain many interesting facts and figures. The remedies proposed include regulating prices, profits, wages, hours of work, currency systems and basis of money or standards of value and various changes in our political system.

All are superficial in their reasoning, nothing fundamental—still out in the leaves, twigs and branches of the problem—proposals for circumventing the natural law of supply and demand.

None of these writers have gone to the roots, trunk or soil of the economic tree.

None have as yet considered the slot, the ante, the "kitty" or rakeoff in the way of the all-absorbing underfoot or overhead charges upon life and doing business.

David Gibson.

IN THE REALM OF RASCALITY

(Continued from page 7)

dent of the so-called National Business Men's Protective Council, another short lived anti-bureau project seeking to raise money to fight the Bureaus. McCann is a broker in New York who is reported to have been twice convicted of larceny. In December 1930, he was charged by the Attorney General with fraudulent practices in connection with the sale of securities in New York. The following month, Supreme Court Justice Faber of Brooklyn granted a motion of the Attorney General for a temporary injunction, restraining McCann from circulating false statements and rumors regarding securities. McCann has also been known as Stewart Brooks and John Clark and was active in the promotion of a fixed investment trust called the Foremost Industries Trustees Shares. Among Riegel's attacks on public officials was one on the head of the Bureau of Securities of the New York Attorney General's Office, when he (Riegel) tried to aid Gene McCann who was before that officer for a hearing on his alleged fraudulent practices in connection with securities selling.

In the recent Congressional Record attack on Better Business Bureaus, which comprises the "Brief and argument by Clark G. Hardeman," references are made to E. C. Riegel. Friends of the Better Business Bureau need no longer wonder whether Riegel's place in the nation-wide conspiracy to destroy all Better Business Bureaus is to be taken seriously.

Toledo Better Business Bureau.

New twists to "ensemble selling"; a New York department store offers "wall paper and hanging for any room up to 12 by 15 feet" at a single price, giving customers their choice of papers. A Washington store similarly offers to "paint the average size room (up to 120 square feet) complete" at a single price.

Phone 89574
John L. Lynch Sales Co.
SPECIAL SALE EXPERTS
Expert Advertising
Expert Merchandising
209-210-211 Murray Bldg.
Grand Rapids, Michigan

Business Wants Department

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

For Sale—A fully equipped meat market, doing good business, in good manufacturing town. Address No. 581, c/o Michigan Tradesman. 581

FOR SALE—We have a 1030 Burroughs calculator, nine-bank machine, like new. Only used a short time. Price of machine, \$35 cash. Moeller Bros., Tawas City, Mich. 584

For Sale — ROAD HOUSE — HIGH CLASS. Between Lansing and Battle Creek. Harry Robinson, Tee-Off Inn, Charlotte, Mich. 585

How Monopoly Can Be Successfully Circumvented

I am much impressed by the plight in which I find local business men and women in the towns and cities I have surveyed in this state. I am quite sure I will find the same conditions elsewhere about the state, which is, no doubt, the same in other states, where the big chain store monopolies have located. Local business men and women seem to be helpless to prevent this rape of a fundamental American principle, which is embodied in our national anti-trust laws. We are fortunate in having a president who sees this growing evil and has declared that the anti-trust laws shall prevail against monopoly. This should give every business man and woman a new hope for justice and fairplay. For the past thirty or more years the anti-trust laws were practically suspended and monopoly grew by leaps and bounds. It has invaded every city and town wherein the people were happy and prosperous. It came, not to build up, but to destroy. To deceive the people by cunning methods and deceptions. Its slogan, "why pay more?", deceived the people who came to buy. They did not know they were helping to drain the community of the money it needs, as it leaves for the big financial centers. They did not know they were helping to cut the price of farm products and labor.

It is plain to see that patrons of chain stores have the power to drive them out, by withdrawing their patronage. I feel confident this can be done by laying before the people the facts that blight their community. If local merchants undertake to do this, the people will not respond. It must be presented through another source. Local newspapers usually remain neutral. They hope the chains will give them some advertising, so will not fight them. The big city dailies are more or less under the influence of big business. It is stated on good authority that large financial interests own or control leading daily papers. Naturally, this influence extends downward to the smaller newspapers. It is like the big banks dominating the smaller ones. I believe it possible to organize all local business into one body. Local newspapers should be included, when possible. Local business should get behind their newspapers by offering the publishers an increase of advertising to offset any given them by chain stores, providing they will refuse chain advertising. It also should be agreed that the editorial policy of the paper shall be against the big chains. The editor should be assisted, if necessary, by being supplied with propaganda depicting the evils of monopoly. How it drives down the price of farm products and labor, then raises its prices when it secures control. To show how the concentration of wealth impoverishes the many and how it closes the doors of opportunity to American youths desiring to enter into business life. Show them that human happiness should come first and that men and women of small capital should have an opportunity in manufacturing and commercial life, instead of a few

giant factories providing their necessities. Show how the limitation of wealth will provide more employment, so that every man and woman can have a job and be independent of charity organizations. Show how business can be humanized and made the means of plenty for all, instead of being made the grinding master of the American people. I have talked with a number of good business men, outlining this plan to them, and they have responded with interest. I feel that I would like to try my hand at this kind of organization work. It should be carried on quietly and kept out of the newspapers. I would canvass the business men and women and give them a brief outline of the plan. If a large majority of them favored it, I would then consult with the publishers. I do not look for much opposition from them, if they are assured good advertising patronage from local business. I feel that editors are in sympathy with local business men and that they see the blight of chains upon their community. I believe they are in the same position as local business men who do not see any way out of the present situation. I feel all that is needed is leadership to put this plan over. Inside of a year I believe the educational influence of the local press will cause many to desert the chain stores, as a matter of principal and the loss that comes to them indirectly. This can be done with no public mention of a local organization. The newspaper would say nothing about refusing to accept chain store advertising, but through its editorials show up the evils of monopoly.

If there is a local Chamber of Commerce or other organization of business men and women, it should be cleared of chain store members. It should be the judge of its own membership. I find in some cities, chain managers are quite prominent in these organizations. Personally, these managers are all right, but the business they represent is an enemy to local interests and should be excluded. As long as the chains get into bed with the local business men, they can hope in vain for relief. They cannot fight the chains with their managers members of their local organization.

I am not outlining my views on this subject for publication. Just wanted to get your slant on the idea. I have talked with a host of business men, many of them students of economics. I find them anxious for some practical plan to save their business and home interests. Never was there such an opportunity to use human appeal. I believe a practical organizer could go from one community to another and organize its business interests; that he could act as counsel in helping them to keep alive an active interest; that he could harmonize local interests and get them working together.

If such a plan had merit it would spread to other localities and states and help in national reform. It could work with the president in bringing about the enforcement of the anti-trust laws or through its organization it could prosecute monopolies direct. I feel here is a broad field that can be cultivated profitably. Such a move-

ment should have an official organ, such as the Tradesman. I believe it is in a better position to serve the business interests of this state than any other publication. It has always fought monopoly, shams and greed. It now has the confidence of Michigan business men. It should be read by many more thousands of home merchants. If such an organization as here outlined were to be formed in every city and town, I believe it would result in a vast increase in its circulation and that this might be brought about with a minimum of effort.

I entered the store of C. A. Gardner, a prominent grocer of Traverse City. He is an officer in the Chamber of Commerce. In introducing myself, he wanted to know if I was the Stebbins who wrote in the Tradesman. Said he like the articles and had called them to the attention of several others. His clerks came to greet me and also expressed appreciation. Others have also expressed approval. I mention this only to show that business men are interested in more than profits in cash. I believe the humane appeal carries more weight with oppressed business men and women than dollar gains, which the humane appeal will eventually bring. If you did not see the cartoon in the Grand Rapids Herald of July 16, take a look at it. I wrote the editor my commendation for publishing same. It strongly depicts the monster greed.

E. B. Stebbins.

Loans to Retailers an Immediate Help

Credit is as important to business as blood is to the mortal and unless and until the present frozen retail credit is thawed out, the business chaos which has prevailed over a period of four years must continue. If the Government were to advance to those retail dealers of the Nation who require it a fraction of the money advanced by the Reconstruction Finance Corporation to large industrials, railroads, banks, insurance companies, etc., in the last two years, the benefits to business would be felt at once. Unless the retailer makes a profit and is able to stay in business, business cannot improve.

The large percentage of retailers who have been forced to do their buying on a cash basis is almost unbelievable and it does not take an astute Philadelphia lawyer to prove that business carried on on a cash basis is business reduced to a minimum. Comparatively small sums advanced to a large number of retailers would enable them to wipe out their debts and re-establish their lines of credit with their wholesalers and manufacturers. Once again the retailer would be able to stock the merchandise his customers want; he could rehire or put his clerks back on full time. Wholesalers and manufacturers, in turn, would employ more people in their plants, in their offices and on the road and more promptly meet their obligations to their raw materials processors, so that the effect of the movement would be quickly felt by the entire business cycle. I firmly believe that this plan, put into force immediately, would restore to employment this fall not one

million men hoped for as a result of the National Industry Recovery act, but fully five times that number.

More people must be put to work and wages must be increased if we are to look for an improvement in business conditions in the immediate future. But this cannot be achieved without releasing credit to the retail dealer, based, of course, on the character of the individual merchant. Many retailers now find themselves in a financial state bordering on insolvency and it is the duty of the Government, as well as manufacturers and wholesalers to co-operate with a view of maintaining them in business and not adding to the large number of unemployed. The Government is in a tactical position to set the wheels of prosperity moving again by giving consideration to the needs of the retailer, who, after all is said, is the keystone of our entire business structure.

Samuel L. Antonow,
Pres., American Druggist Syndicate.

China Lamp Call Featured Show

A switch in popular demand from pottery to china-base lamps is hailed by manufacturers as the outstanding feature of the annual Fall lamp show, which closed last Saturday night at the Hotel New Yorker. The change was regarded as a significant indication that consumers are ready to purchase better price merchandise. The closing day of the week's exhibit was marked by a rush on the part of retailers to place confirmations on orders given earlier in the week. Indications that the lamp industry's code will force a price advance of 10 to 15 per cent, prompted buyers to confirm their orders.

Stores Selling Fall Dresses

Initial offerings of Fall merchandise met with good response in local stores during the past week, executives report. Interest centered on satin dresses and many of these garments were sold, particularly in black and the popular eel gray shade. Good results with clearances of shoes, seasonal sports wear and vacation merchandise were also reported. Semi-annual sales of home furnishings evoked good consumer buying. The stores here are rapidly completing plans for August coat, furniture and fur sales, which will be launched by the week of July 31.

Glass Trade Outlook Improves

Improvement in the outlook for production of flat glass and wage increases for many workers in the flat glass manufacturing industry are important developments of the week. The demand for flat glass continues steady, with no evidence of the usual Summer lull. Producers report many small orders. There has been a lull in the call for table glassware and pressed and blown specialties, but indications point to a marked increase in production within the coming month. While there has been a slowing up of the urgent call for beer bottles, other containers are active.

Willie was out of school for a couple of days. When he came back, he carried a note that is a shining example of wasting no words. It read, "Please excuse Willie for missing school. He caught a skunk."

He Knew What He Was Worth

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

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

BE SENSIBLE BROTHER AND GET BUSY

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

Grand Rapids Safe Co.

Grand Rapids, Michigan

Quaker Spices



Absolutely Pure

Beautiful Attractive
Packages

Full Two Ounce Weight

Quality Recognized by
Consumers

Sold by Independent Dealers Only.

LEE & CADY

FLEISCHMANN'S YEAST . . . *will help YOU!*

Eat three cakes of Fleischmann's Yeast every day yourself and see how it tones up your whole system, peps you up and increases your appetite.

It is now doing the same for your customers. Remind them of it. You'll enjoy steady sales of this popular product and get extra chances to sell other products as well. More sales mean bigger profits!



**FLEISCHMANN'S
YEAST** *A product of*
STANDARD BRANDS INCORPORATED

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

SERVICE
Correct Insurance Coverage
Engineering Advise

SAVINGS
12½% To 40%
According To Classification of
Property

THE MILL MUTUALS AGENCY
LANSING, MICHIGAN

Mutual Building

Phone 20741

DETROIT OFFICE
Transportation Bldg.
Phone
Randolph 0729

GRAND RAPIDS OFFICE
Grand Rapids Trust Bldg.
Phone
95923