

When I Am Dead

When I am dead, forget me, dear,
For I shall never know,
Though o'er my cold and lifeless hands
Your burning tears should flow;
I'll cancel with my living voice
The debt you'll owe the dead—
Give me the love you'd show me then,
But give it now instead.

And bring no wreaths to deck my grave,
For I shall never care,
Though all the flowers I loved the most
Should glow and wither there.
I'll sell my chance of all the flowers
You'll lavish when I'm dead
For one small bunch of violets now—
Give that to me instead.

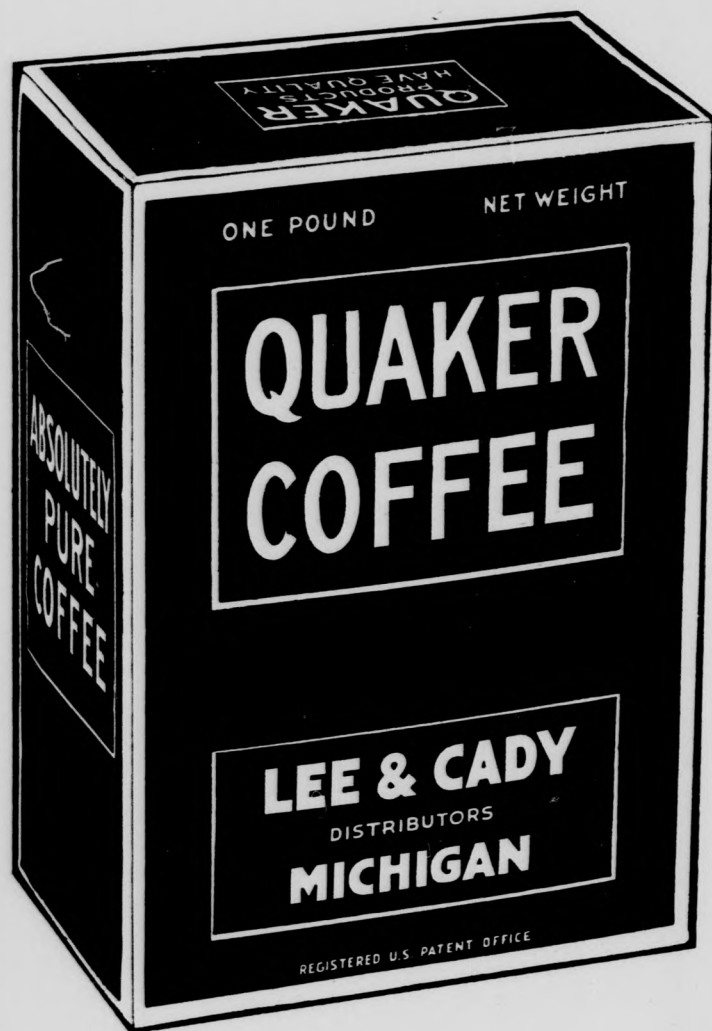
What saints we are when we are gone!
But what's the use to me
Of praises written on my tomb
For other eyes to see?
One little simple word of praise
By lips we worship said,
Is worth a hundred epitaphs—
Dear — say it now instead.

And faults that now are hard to bear
Oblivion then shall win;
Our sins are soon forgiven us
When we no more can sin.
But any bitter thought of me—
Keep it for when I'm dead—
I shall not know, I shall not care,
Forgive me now instead.

LADY CELIA CONGREVE.

Lady Congreve was the daughter of the late Captain C. B. La Touche and the wife of General Sir Walter Congreve, who died about 1927. He was Commander-in-Chief of the British Expeditionary Forces for four years in Cairo. After the war he was made Governor of the Island of Malta. ¶ Lady Congreve was an active social worker in Cairo and took a particular interest in the care of the Russians who came to Egypt after the war. She has written many short stories and a number of poems. She is living in England.

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GRAND RAPIDS

MICHIGAN TRADESMAN

Fifty-first Year

GRAND RAPIDS, WEDNESDAY, SEPTEMBER 13, 1933

Number 2608

MICHIGAN TRADESMAN E. A. Stowe, Editor

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DEVOTED TO the best interests of business men.

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

Printed by the Tradesman Company, Under
NRA Conditions

WANTS ONLY TWO MILLION

Russell Boyle Sues Five Men For That Amount

Shelby B. Schurtz, attorney for Russell Boyle, filed a declaration in the Kent Circuit Court, Monday, giving reasons why his client should be recompensed to the amount of \$2,000,000 for the wreckage of his client's brokerage business and the cancellation of his engagement as manager of the Grand Rapids Herald at \$25,000 per year. The defendants are Joseph Brewer, Gilbert L. Daane, Albert L. Miller, Lewis A. Weil and Arthur H. Vandenberg.

The declaration starts in by detailing the purchase of three daily newspapers in as many cities—the Grand Rapids Herald, the Battle Creek Enquirer-News and the Lansing State Journal, Mr. Boyle acting as promoter of the undertaking. The three publications were taken over on a basis of \$4,400,000, of which \$1,400,000 went to the owners of the Herald, the late Wm. Alden Smith and Arthur H. Vandenberg. Mr. Smith had 2313 shares in the Herald Publishing Co. and 166% shares in the Newspaper Engraving Co., for which he was paid \$841,703. Mr. Vandenberg had 411 shares in the Herald Publishing Co. and 83% shares in the Newspaper Engraving Co., for which he was paid \$549,563. Of this sum \$247,040 was turned over to the Grand Rapids Trust Co. as trustee, under a trust created by Vandenberg to avoid having this money pass through the bank; \$319,133 was paid to Vandenberg direct and \$13,380 was paid to Mrs. Vandenberg. Mr. Vandenberg was paid \$400,000 in excess of his pro-rata share of the stock holdings—based on the sum paid Mr. Smith—which \$400,000 was paid to him in consideration of his making two specific agreements as follows:

1. That he would consent to be and remain a voting trustee of the Federated Publications, Inc., until Dec. 1, 1938.

2. That he would give the Federated Publications, Inc., his continued influence, knowledge and support, until Dec. 1, 1938.

Mr. Vandenberg received \$50 per week from Dec. 1, 1928, to May 1, 1931.

Mr. Boyle was made publisher of the Herald and President of the corporation at a salary of \$25,000 per year April 1, 1931. He continued in that capacity until June 1, 1932, when he was fired by Vandenberg and Miller, who were the other voting members. Mr. Boyle alleges his discharge was due to a conspiracy to inflict malicious injury on him.

According to the declaration, the controversy over the location of the civic auditorium brought Joseph Brewer into the picture. Plaintiff paid Carroll F. Sweet \$2,000 per month for nine months to create interest in the auditorium project. The controversy over the possible location became so acute that Mr. Boyle asserted that Mr. Brewer was a "double dealer." Mr. Brewer is alleged to have asserted that he "would break the plaintiff for that," meaning that he would utterly ruin plaintiff in all his business undertakings. In pursuance of this threat he is alleged to have called a \$139,000 loan Fenton, Davis & Boyle had at the Grand Rapids National Bank. Mr. Boyle paid the loan within ten days, but wrecked his brokerage business by so doing.

In December, 1931, when it was evident that the Home State Bank was about to fail, the real problem in connection with the banking situation was to save the Grand Rapids Savings Bank. That made it necessary for the Grand Rapids Savings Bank to borrow \$2,000,000, and Gilbert L. Daane, President of the Grand Rapids Savings Bank, negotiated a loan through the defendant Joseph H. Brewer, with the Guardian Detroit Union Group for the aforesaid sum, upon the distinct understanding that Gilbert L. Daane would obtain the resignation of Arthur H. Vandenberg from the voting trust of Federated Publications, Inc., whereupon defendant Arthur H. Vandenberg resigned and defendant Louis C. Weil was substituted in the place of said defendant Vandenberg. As one of the three trustees of Federated Publications, Inc., whereupon defendant Louis C. Weil and defendant Albert L. Miller, trustees of the Federated Publications, Inc., immediately set about carrying out the scheme of the said defendant, Joseph H. Brewer, and through the defendant, Albert L. Miller, discharged the plaintiff as publisher of the Herald and General Man-

ager of the Federated Publications, Inc., to become effective June 1, 1932, and later reduced the board of directors of the Federated Publications, Inc., from seven to five, and dropped plaintiff off as a director, although they could not remove plaintiff as one of the three trustees.

That the said defendant Joseph H. Brewer obtained the resignation of Arthur H. Vandenberg as one of the three trustees of the Federated Publications, Inc., by holding the club over his head of refusing to have the Guardian Detroit Union Group make a \$2,000,000 loan to save the Grand Rapids Savings Bank, and this club was very effective, for the reason that said defendant, Arthur H. Vandenberg, when he became United States Senator, instead of resigning as a director of the Grand Rapids Savings Bank, still retained his directorship in the Grand Rapids Savings Bank, and also his substantial stock holdings, and also because his very close friend, William Alden Smith, also a former United States Senator, was a director and chairman of the board of the Grand Rapids Savings Bank, and a very large stockholder in the Grand Rapids Savings Bank, and later said defendant, Arthur H. Vandenberg, as a United States Senator, had a great deal to do with the formation of the Reconstruction Finance Corporation, along with the aforesaid William Alden Smith, who was made a Michigan director of the Reconstruction Finance Corporation through the efforts of said Arthur H. Vandenberg, and that said Vandenberg, after the formation of the Reconstruction Finance Corporation, had a great deal to do, if not an overpowering influence, with the loaning of approximately \$2,000,000 to the Grand Rapids Savings Bank by the Reconstruction Finance Corporation, to bail it out of its difficulties, so as to pay back to the defendant, Joseph H. Brewer, the Guardian Detroit Union Group loan.

Plaintiff alleges that the Guardian Detroit Union Group obtained possession and control of approximately 59,000 voting trust certificates of the Federated Publications, Inc., by various means, such as the consolidation of Keane, Higbee & Co. with the Union Trust Company and the selling out of collateral on various loans in the various institutions of the group, thus giving the Guardian Detroit Union Group numerical control over the Federated Publications, Inc., and the said defendant, Joseph H. Brewer, was thus put in a position to control, practically, the policies of these three newspapers, and particularly the Grand Rapids Herald, which policy he relentlessly pursued to attack and ruin plaintiff.

Plaintiff further alleges that by reason of the fraudulent and unlawful conduct of the said defendants, he was deprived of large gains, profits and salaries as president and publisher of the Grand Rapids Herald and general manager of Federated Publications, Inc., and in his business as an investment banker in the state of Michigan and other states of the Union, and was removed as a director of Federated Publications, Inc., fired as publisher of the Grand Rapids Herald and general manager of the Federated Publications, Inc. and was further reduced from a net worth and value in excess of \$2,000,000 to a net worth present value of \$100,000 less than zero; and further that plaintiff was forced out of the investment banking business by the unlawful conduct of these defendants so unlawfully conspiring together, and was publicly injured in his name and reputation and caused great public humiliation, discredit and damage.

A Business Man's Philosophy

One secret of success is steadiness. To succeed one must do the same type of high-grade work day in and day out. A worthy goal is not won by working intensely for one week and then easing off.

An employer once observed that a good boss will pay slight attention to a new employe until he has been on the job a month or two. By that time the real character of the new man will begin to manifest itself.

Denny Shute was victorious in the British open because he accomplished the miraculous feat of scoring four straight seventy-threes to reach the finals, and won the play-off with a 74 and 75. Meanwhile, other contestants were ranging between 68 and 78.

The record of any all-American football player will reveal that, besides performing some unusual feat in almost every game, he played a steady game every minute he was on the field. The successful athlete is a master of every department of the game in which he excels. Shute is equally skillful in putting, driving and the use of his irons. He plays every shot as though the match depended on its success.

Steadiness requires courage and perseverance, qualities that, in some part, are denied to no one. If you cultivate these qualities you can enjoy some measure of success, whatever your job may be.

William Feather.

Don't be fooled by the calendar. There are only as many days in the years as you make use of. One man gets only a week's value out of a year while another man gets a full year's value out of a week.—Exchange.

"Success is ninety per cent perspiration and ten per cent inspiration."—Thomas Alva Edison.

PLAYING THE NEW GAME

How Grand Rapids Bankers Are Acting These Days*

In presenting a brief analysis of banking and business conditions in Grand Rapids at this time, may I ask your indulgence if I recall some of the events that have occurred in the last two or three years.

The depression began in 1929. On June 30, 1930, ten banks and trust companies in Grand Rapids had a capital stock and surplus of \$13,240,000 and deposits of \$85,259,444. On June 30, 1931 deposits were \$81,500,000, on June 30, 1932 deposits were \$62,860,000, on Dec. 31, 1932 deposits were \$60,802,000.

In September of 1931 the American National Bank, Home State Bank and Security National Bank had been merged into the American Home Security Bank. This merger was brought about after each of these banks as well as the other banks in the city had witnessed a substantial withdrawal of deposits brought about by individual need and also by suspicion and fear of depositors of banks in general.

This condition was not local by any means, but was widespread throughout the nation. The merger of the three banks at that time was considered to be a healthful step to protect all of their depositors. It would keep unblemished the fact that there never had been a State or National Bank failure in Grand Rapids. Nevertheless it involved liberal concessions upon the part of various individuals in the different banks, and their self-sacrifice for what was considered the public good is a tribute to their character and citizenship.

To make the merger possible and to put the new bank in a strong cash position, a group of public spirited citizens, headed by John W. Blodgett, bought outright from the three banks about \$1,000,000 of mortgages. The Clearing House banks also took over \$831,000 of collateral loans from the three banks and contributed \$140,000 toward the estimated loss upon such loans.

This shows that the Clearing House banks were doing their utmost to protect the depositors in Grand Rapids as a whole. The Grand Rapids National bore about 30 per cent., the Grand Rapids Savings about twenty-five per cent., and the Old Kent about forty-five per cent. of the burdens outlined above. These facts should be kept in mind when there might be a tendency to criticize banks which were not able to open promptly after the holiday. Such banks had done their very best to protect the entire banking situation at no count of the cost to themselves.

In spite of all of the efforts made in 1931, deposits continued to shrink until they were down to \$60,800,00 on Jan. 1, 1933. Twenty-five million dollars had been paid out to depositors since June 30, 1930. The National Credit Association formed in October, 1931, furnished a means of assisting banks to

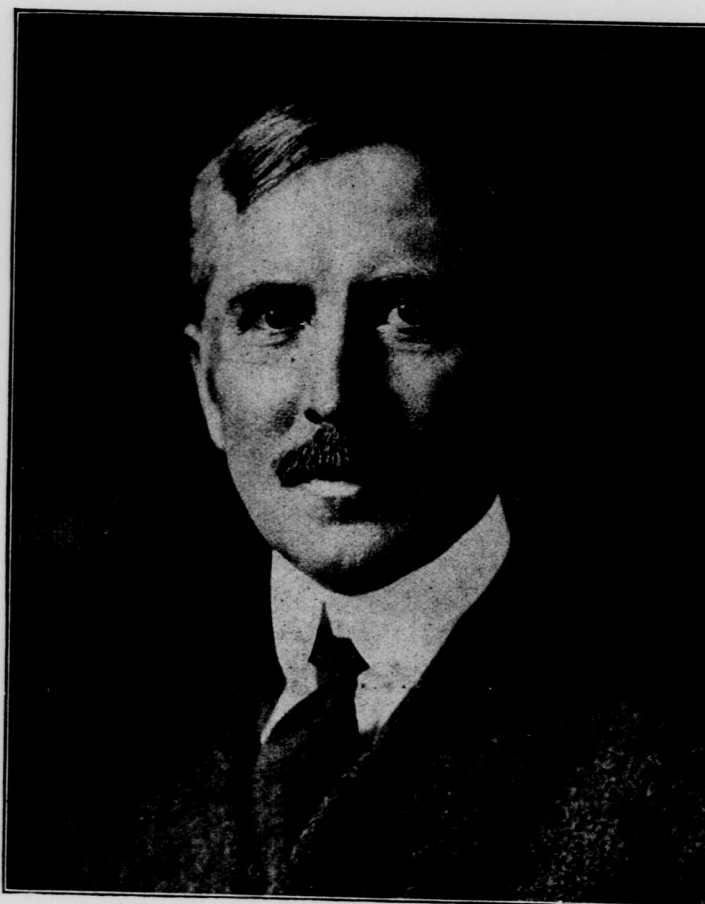
borrow money on various assets and this temporary organization functioned until the Reconstruction Finance Corporation came into existence in June, 1932.

The terms and conditions required for loans from either one of these companies were technical and burdensome, and practically required banks to put up a large margin of their best assets against loans at 5 per cent., which money could then be paid out to depositors who had been getting three per cent. A bank was losing money on every dollar borrowed from the R.F.C. Then, too, the public did not like to see R.F.C. loans, no matter how legitimately made, appearing in the bank statements.

Then came the bank holiday in February, 1933. That period found the

burden of making such fresh commercial loans as were made upon the two banks which were open. Those banks, while having that responsibility, were also cautioned to keep liquid, to reduce loans. It was necessary that they avoid borrowing at the R.F.C. for reasons already given. In other words, they were told: "Be a good fellow and help industry with loans but keep yourself liquid so as to pay off any depositors who want their money. Make self liquidating loans, but don't make any mortgage loans. There are too many of these already."

I have made these comments because occasionally there is a feeling on the part of a borrower that the banks do not properly consider his need to help him with further loans for constructive purposes.



Clay H. Hollister

local banks reduced in assets not only by reason of loans collected and heretofore paid out to depositors, but with values of the remaining assets much shrunk as in every line of business. Then too, a bank's best asset is its credit, so that when a bank closes its doors for any reason, its credit shrinks.

So much for a brief sketch and to show that Grand Rapids banks have tried to do their best for their depositors. At the close of the banking holiday three banks did not open promptly. Two banks did. The banks that opened had deposits of about \$25,913,000. Those remaining closed had deposits of about \$29,000,000.

The closed banks could continue to take trust deposits but could not loan these funds out except to the United States Government. This threw the

I believe that Grand Rapids banks have given careful attention to every request, have made many loans for constructive purposes and some at considerable risk and have not turned down any loans where the conditions surrounding them satisfied the necessary requirements of the banks. Banks prosper only as the community prospers—what is good for one is good for another. It is fair, therefore, to assume as great eagerness on the part of banks to help industry as is possible, never forgetting however, that they are loaning other people's money.

The fully opened banks in Grand Rapids now have deposits of around \$31,764,000 and shortly there will be freed an additional \$5,000,000 when the Peoples National Bank resumes.

Now to refer briefly to conditions in manufacturing and trade as available from some local sources. I have taken the liberty of writing a large group of industrialists and have made a short resume of the reports that have come back to me. I am very grateful to those who have so freely cooperated. These are not exhaustive in any sense and do not pretend to analyze the business of the community, but they are reflections of what is in the mind of these various concerns to whom I chanced to write. For the most part, they have been very willing to give out information. On the other hand, I feel the necessity of using great discretion in reporting about business in any one particular concern.

One concern engaged in manufacturing building hardware reports that its output is double that of 1932 and equal to that of 1930.

Another concern in special hardware shows a payroll increase of 200 per cent since December, selling mostly to the automobile trade. This concern reports that low priced and high priced cars are selling the best.

Another concern serving the automobile industry shows an increase in employees from 112 to 206 in three months. The average pay is now \$15.52 as against \$11.89. The business in sight appears favorable.

Still another concern serving the automobile industry reports twice as many employees as in 1932, May, June and July showing an output in excess of that of 1929.

An automobile dealer budgeted his sales for the year and has already exceeded his quota in the number of new car sales by ten per cent. and has already sold ninety-two per cent. of the used cars that he had budgeted for the entire year. He expects a profit this year as against a loss in 1932.

Food

A manufacturer reports a good three months business as against a very unsatisfactory earlier business. The processing tax on wheat created a speculative market for a time, but it is the opinion that this process tax will soon be quietly absorbed and a regular movement of goods will be resumed while the better income to employees will enable them to buy better food stuffs.

A food jobber reports sales the last three months in excess of a year ago and as carrying larger inventories.

A creamery company advises increased production, enlargement of plant for making different types of milk products and an improvement in sales of butter, mayonnaise and cheese.

Machinery

One concern reports a good June, poor July and a better August. They construct standard machines which are the last to be in demand.

Another concern reports good orders for May and June and less for July and August.

Another concern reports early shipments in the year much less than a year ago, but they have been partially overcome by the later volume. The total for the year will not come up to 1932 although the trend is encouraging.

*Paper read before Advertising Club of Grand Rapids Sept. 8 by Clay H. Hollister.

Another company reports May, June and July sales seventy-one per cent. over 1932 and seventy-nine per cent. over the first four months of 1933 and the increase as continuing.

An automatic pump manufacturer expects total sales for the year to equal 1932.

A tanner reports sales for the last three months to be double those of the first four months and they now have more orders than can be conveniently filled, these representing an increased profit. Increased sales were caused by a demand for cowhide of which parties held a large stock.

A printer reports thirty-two per cent. less volume than in 1932, but a 4.2 per cent profit on the sales even at that, and expects a light business in the fall.

Another printer reports March and April as being lower in volume than for twenty-five years and about twenty per cent. of the 1929 volume. July came up to forty-eight per cent. of 1929. In 1929 it required a monthly volume of \$10,000 to cover all expenses. It is now estimated that \$6,000 will do it for this concern.

Another concern shows a profits for the year to August 1st owing to the pick-up since March.

Still another concern reports twenty-seven per cent. more volume in the last three months as against the previous three months.

Containers

One manufacturer reports his business has been increasing steadily for three and a half months running at full capacity to turn out goods on order. Sixty days' orders on hand are unfilled.

Another concern is running night and day and has sixty days orders unfilled. This, at a period of the year when business is ordinarily quiet. Full wages are being paid under the Code.

A carpet sweeper manufacturer reports a large improvement in the past three months, new employees being added. A new design of sweeper is giving a fine account of itself.

Another concern making cuttings for containers, has increased its cut each month. May being 115 per cent of May, 1932. June 147 per cent of June, 1932 and July 245 per cent. of July, 1932.

Textile Manufacturers

One concern had been running its knitting machines full time up to June 1st seven days a week. The Code cut the running time to 80 hours a week thus diverting the volume elsewhere. Sewing machines are now running 40 hours a week. Operatives have been increased 200 in number. Wages which were \$10.80 a week will now be \$14.00. The payroll under the Code will be increased from 50 to 75 per cent. This raises the query in the mind of the manufacturer as to whether the consumer will willingly take care of this extra burden.

A rubber tire concern reports seven months sales as being 50 per cent. more units and 34 per cent. more dollar volume over 1932. This is as against a reported loss in the industry as a whole of 25 per cent. in dollar volume.

In the lumber business one concern

reports that in the past three months they have shown a 23 per cent. increase over 1932.

Another lumberman advises that prices may have advanced too rapidly.

Another lumberman reports that his business for the past three months has been about 50 per cent. of a normal business based on yearly averages. It was three times the previous four months trade.

An electrotype concern reports a 30 per cent. increase over the preceding six months.

One merchant reports spring business behind that of last year and August 20 per cent ahead of last year which was probably prompted by threats of higher prices which have already advanced from 20 per cent. to 60 per cent.

Furniture

A furniture manufacturer reports net sales up to May 1st as 61 per cent less than 1932, but up to August 1st this has been reduced to 29 per cent less than 1932 volume, some of the difference being represented by a new line of product. Hundred ten workers have been added and wages have been increased.

Another concern reports average furniture sales in Grand Rapids since May 1st were 252 per cent. of those of 1932 and average sales since the market 100 per cent. over 1932, and reports that the Furniture Code should help Grand Rapids furniture concerns.

Another concern reports that each month, June, July and August has shown a decided improvement over previous months with perhaps some speculative buying. This concern questions whether the minimum wage allowed workers is going to permit the buying of furniture and some other things he was accustomed to buy a few years ago.

Another furniture concern reports that it is busy but is not confident about the future, believing there are too many uncertainties to make the future very clear at present.

Another concern reports July shipments as twice those of June and August shipments twice those of July. These were for sold orders, the opinion being that buying will come from those who have money but have postponed buying.

One statement was that the concern would feel more confident of the outcome if the stimulation of the furniture sales had come without artificial aid, but does feel that conditions look very much better.

Another concern by adopting a down-town show room and new line brought new business. Each month but one has shown increased orders.

One concern reports furniture stocks in the country as being deplorably low. Naturally, this has produced some speculative buying. Business in August up to the 22nd was double that of August in 1932.

A furniture accessory concern reports a large increase of orders in June, July and August, a 70 per cent. greater volume than the first quarter. The dollar sales were 100 per cent. over 1932 and 4 per cent. less than in 1928, and 18 per cent. less than in 1929.

A mirror plate concern reports a good upturn in business from May 15th

until August 5th when it quieted down. This company operated stronger than for any time in three years.

A veneer concern reports sales in June, July and August as 150 per cent. over those for March, April and May.

Another concern, dealing in furniture accessories, reports business is four times as great as in February, March and April, two and one-half times more than a year ago, employing one third more people, practically all on a 40 hour schedule.

Metal Workers

One concern reports that it has been able to run every day during the depression owing to having a line of goods that were widely distributed. This concern has noted a very phenomenal increase in business during the past three months, but is inclined to be very conservative as to the continuance of any such rate of volume.

In addition to the specific data I have given, I have received very interesting side lights about Grand Rapids and its relation to the depression and to its need of taking a more positive stand for better business. For instance, travelers out of here report that other towns do not seem to be in the dumps as much as we are. They feel there seems to be greater buoyancy and a greater desire to co-operate in the new plan and that Grand Rapids might profitably take to itself a more enthusiastic attitude in dealing with its problems.

I quote from a letter which says:

"While the rest of the country have their heads up and have been going bravely forward, all you hear in Grand Rapids when you get back here is depression and gloom, until I have come to believe that probably the worst plague spot in the country now is Grand Rapids, though just why this should be I don't know. Other towns have had their bank holidays and depressions, but we here somehow civilly seem to have lost our grip."

Another party commenting on the general local situation, reports this:

"My feeling, very frankly and candidly expressed, is that this city is in a very bad way and perhaps in a precarious position. We have many plants completely shut down, with no organization back of them planning to open them up. A new view has come to people so that there is a general understanding that it is payrolls that make an industrial city, and, unfortunately, the foundations upon which to build have crumbled and are disappearing. As to many of the properties, taxes in enormous amounts have piled up rendering it difficult to undertake rehabilitation. And this matter should be given serious consideration. It is the old story of paying for a dead horse. We need competitive banking facilities and an expansion of credit, and the creation of confidence in such facilities so that it may be understood that there is no value to the community in the much talked of 100 per cent liquid-

ity. It takes a spirit of hopefulness and enthusiasm to meet the future, and if such forces do not assert themselves in this community, its immediate future will be only what its strategic and geographic position gives to it."

Another industrialist speaking of general conditions, expects that when car loadings which are now about 640,000 weekly, shall increase to 750,000, railroad buying will commence on a large scale and this will have a tremendous effect in lifting the most depressed industries out of their idleness.

Naturally, I have been much gratified with the general tenor of these reports which undoubtedly reflect the situation generally in Grand Rapids. They show that we are playing the new game to the best of our ability, that we do not yet see far into the future, but are courageously on our way, that we need constructive thought and leadership to stimulate industrial activity and employment.

If these are facts I am sure that the fertile brains of the members of the Advertising Club of Grand Rapids can help to place them before our citizens in such varied ways as to enlist their courageous support to any policies which may be adopted for improving our industrial position.

The bankers of the city, as they always have before, stand ready to back up sound enterprise.

Local Electrical Appliance Survey Used Effectively

A local survey of the household appliances in use by individual consumers, and the age and condition of the appliances owned, is reported to have been effective for an Eastern hardware dealer in promoting the sale of electric appliances. The merchant has women canvassers make the survey in selected sections of the city. The women tell the housewives the name of the store they are making the survey for, and obtain answers to the various questions listed on a small filing card. The information called for includes the names of both the husband and wife, the address, length of residence at that address, general condition of the home, the electric appliance items owned, the condition of each of these items, and the appliances in which the customer is at present interested.

The canvassers attempt no selling and are reported to have, in most cases, found the housewives willing to give the information.

The chief value of the information, in addition to the occasional direct lead for a sale, is reported to lie in the fact that it is possible for the salesman to know just what appliance to push when he calls on each housewife.

Save by spending now.



M. E. Davenport
President.

BUSINESS EDUCATION

At the DAVENPORT-McLACHLAN INSTITUTE is of higher grade because this school is Chartered by the State as a Class A College with power to grant degrees.

College training for business is just as important as for any other profession. It is always a pleasure to give information regarding our courses.

Fall terms start September 5 and October 1.

DAVENPORT-McLACHLAN INSTITUTE
215 Sheldon Avenue, Grand Rapids, Michigan

MOVEMENTS OF MERCHANTS

Fife Lake—Leonard G. Fettig succeeds G. D. Aldredge in the grocery business.

Jackson—The Acme Coal Co., 1408 Francis street, has changed its name to the Brewer Coal Co.

Kreetan, Drummond Island—The Kreetan Co., has decreased its capital stock from \$260,000 to \$25,000.

Royal Oak—The Frank A. Wilkinson Drug Co., has decreased its capital stock from \$10,000 to \$5,000.

Jackson—The Jackson City Bank & Trust Co., has decreased its capital stock from \$300,000 to \$100,000.

Port Huron—The Radio Supply Co., 334 Huron avenue, has decreased its capital stock from \$25,000 to \$5,000.

Greenville—The Consolidated Equipment Corporation has decreased its capital stock from \$150,000 to \$75,000.

Saginaw—The W. J. Davis Music House, 317 Court street, has decreased its capital stock from \$60,000 to \$10,000.

Detroit—The Sable Furniture Co., 322 West Lafayette Blvd., has decreased its capital stock from \$100,000 to \$10,000.

Wheeler—The Farmers & Merchants State Bank of Wheeler, has increased its capital stock from \$20,000 to \$25,000.

Detroit—The Blue Eagle Coal Co., 2161 Fenkell avenue, has been organized with a capital stock of \$2,000, \$1,000 being subscribed and paid in.

Detroit—The Lasky Furniture Co., 13300 Jos. Campau avenue, has changed its capital stock from \$125,000 to \$5,000 and 12,000 shares no par value.

Detroit—The Universal Accordion Manufacturing Co., 2210 Woodward avenue, has been incorporated with a capital stock of \$1,000, all subscribed and paid in.

Detroit—The Kemp-Campion Creamery, Inc., 11616 Cloverdale avenue, has been organized with a capital stock of \$1,400, all subscribed and \$1,000 paid in.

Detroit—New Center Tailors, Inc., 6424 Woodward avenue, has been organized with a capital stock of 1,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Greenville—The R. J. Tower Iron Works has merged its business into a stock company under the same style with a capital stock of \$50,000 all subscribed and paid in.

Manistique—The Northwoods Manufacturing Co. is now working under the handle makers' NRA code, and has added ten men to its force. Payrolls have been increased.

Detroit—General Stock Buyers Inc., 727 Gratiot avenue, has been organized to deal in general merchandise with a capital stock of \$3,000, all subscribed and paid in.

Detroit—Godwin's, Inc., 38 Gratiot avenue, has been organized to deal in general merchandise at retail with a capital stock of \$100,000, \$1,000 being subscribed and paid in.

Homer—Harry Weiss has purchased the confectionery, tobacco, beverages, etc., stock of the late William E.

Reichow and will continue the business at the same location.

Detroit—The Cleveland Printing Products Corporation, Transportation Bldg., has been organized with a capital stock of 25,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Kalamazoo—The Buyers & Sellers Broadcasting Corporation, 225 Dewing Bldg., has been organized with a capital stock of 5,000 shares at \$5 a share, \$10,750 being subscribed and paid in.

Flint—Michigan Cigarette Service Co., Inc., 741 East Sixth street, has been organized for the wholesale distribution of cigarettes, with a capital stock of \$2,000, all subscribed and paid in.

Detroit—The Van Arman Cereal Co. has been organized and incorporated here with a capital of \$200,000, to establish and operate a plant for the manufacture and distribution of packaged cereal products.

Detroit—The Old Mountain Spring Distillery, Inc., with business offices at 717 Penobscot Bldg., has been incorporated with a capital stock of 1,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Detroit—The Specialty Curtain Co., 2448 Clairmount avenue, has been organized to deal in curtains, draperies and dry goods, with a capital stock of 45 shares at \$100 a share, \$4,500 being subscribed and \$3,000 paid in.

Iron Mountain—John Elmer has opened a store at 1235 Carpenter avenue and is now ready to supply the buying needs of the public with hardware, feed, school supplies, notions, farm implements and farm supplies.

Flint—The Ideal Fuel Co., 712 West Kearsley street, has merged its business into a stock company under the style of the Ideal Supply & Fuel Co., with a capital stock of \$10,000, \$3,000 of which has been subscribed and paid in.

Detroit—The Pick Importing Co., 1417 First National Bank Bldg., has been organized for wholesale and retail dealings in alcoholic and non-alcoholic beverages with a capital stock of 3,000 shares at \$1 a share, \$1,500 being subscribed and paid in.

Detroit—Huffer Fisheries, Inc., 1351 Adelaide street, has merged its business into a stock company under the style of the Huffer Fish Co., conducting a wholesale and retail business, with a capital stock of \$1,000, all subscribed and paid in.

Detroit—John H. Perkowski, dealer in furniture and household goods at 4739 Chene street, has merged the business into a stock company under the style of the Perkowski Furniture Co., with a capital stock of \$5,000, all subscribed and paid in.

Ypsilanti—The Rochester Cut Rate Store, Inc., 100 East Michigan avenue, dealer in dry goods, furnishings and wearing apparel for women, has been incorporated with a capital stock of \$1,500, \$1,300 of which has been subscribed and paid in.

Flint—The Seitner Department Store, 538 South Saginaw street, has merged its business into a stock company under the style of Seitner's Apparel Shop, Inc., with a capital stock

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

Greenville—Thieves entered the clothing store of Ray Cowin and carried away clothing, hats and luggage to the approximate value of \$2,000. The same night an unsuccessful attempt was made to jimmy the lock of the J. H. Ritzema clothing store.

Monroe—George J. Schrauder, 65 years old, who was connected with the Schrauder Meat Co., died recently in Mercy hospital, following an operation for appendicitis. He was a member of the Knights of Columbus, the Knights of St. John and trustee of St. Michael's Church.

Manistee—The Meadows & Fleming Co., 300 West Adams street, Chicago, manufacturer of work shirts, has leased the former plant of the Goshen Shirt Co., for the production of shirts for Carson, Pirie, Scott & Co., also of Chicago. Operations will start Oct. 1 with 200 employees.

Muskegon—Joseph N. McLachlan, formerly of Detroit and Grand Rapids, has been named manager of the Piper Ice Cream Co., local subsidiary of the Arctic Dairy Products Co., a division of the National Dairy Products Co. Mr. McLachlan succeeds Hilton A. Piper, who is now managing an ice cream company in Birmingham, Alabama.

Atwood—Few country stores carry the stock of general merchandise kept by Klooster & Co. here. John Bos and wife are the sole owners, both being active, energetic young people. Their stock includes groceries, dry goods, hardware, feeds, cement, etc. They also handle cream, part going to a co-operative creamery and part shipped out. All through the depression their business has held up well. They are careful readers of the Tradesman each week and say it is a most profitable investment to them.

Manufacturing Matters

Coldwater—The Coldwater Auto Parts Co. has been organized to manufacture and sell auto parts with a capital stock of 1,000 shares at \$6.38 a share, \$6,380.63 being subscribed and paid in.

Detroit—The Advance Manufacturing, Inc., 2700 Franklin street, has been organized to manufacture toys, tools and dies, with a capital stock of \$5,000, \$4,500 of which has been subscribed and paid in.

Detroit—The Kem-Rite laboratories, Inc., 3777 Bellvue avenue, has been organized to manufacture and deal in alkalies and chemicals of all kinds, with a capital stock of \$2,000, all subscribed and paid in.

Roscommon—The Northern Wood Products Co., has been organized to manufacture and deal in lumber and wood products with a capital stock of 500 shares at \$10 a share, \$1,500 being subscribed and paid in.

Detroit—The Universal Brass Products Co., 13440 Klinger avenue, has been organized to manufacture and deal in brass products, with a capital stock of \$40,000, \$20,000 of which has been subscribed and \$8,154 paid in.

Detroit—Lomasney & Doods, Inc., 1204 Washington Blvd., has been organized to manufacture and deal in wearing apparel for men, women and children with a capital stock of \$25,000, \$6,000 of which has been subscribed and paid in.

Detroit—The Interstate Service & Supply Co., 335 Curtis Bldg., has been organized to manufacture and deal in beverage containers, machinery and equipment, with a capital stock of 5,000 shares at \$10 a share, \$1,000 being subscribed and paid in.

Detroit—Templeton's, Inc., 2203 David Stott Bldg., manufacturer of patent medicines and dealer in patented articles, has merged the business into a stock company under the style of A. C. Templeton, Inc., with a capital stock of \$1,000, all subscribed and paid in.

Investors Withholding Additional New Commitments

Past week reports on business were not as encouraging as previous weeks outside of retail sales. Steel operations were around 42 per cent of capacity although this was somewhat higher over the same period of 1932. Electric power production registered a decline, as compared with recent weeks. Bank debits and automobile production gave further evidence of the recession, which began in August.

There is some question as to whether or not the increase in purchasing power can carry the additional costs incident to the N. R. A. There is the problem of financing those concerns needing financial assistance through the period between which higher labor costs must be assumed and the periods of increased sales, should they develop. Accordingly, the credit problem is being given a lot of thought by the Administration. Also, the problem of stimulating sales is now receiving their attention.

There were considerable discussions during the last week on the problem of credit expansion and financing. During the past few months financing on a large scale has practically been stopped due, undoubtedly, to some extent to the new Securities Act. These factors undoubtedly accounted for the Administration's policy on the bank guaranty plan in opposition to the American Bankers Association to hold back for the time being.

There is no definite way to tell, at the present time, whether the let-down, which started to occur, has resulted simply from rapid expansion or represents difference of cost in price relationships. Many writers believe that the Government will continue with its program and new attempts will be made on a different line of attack, if satisfactory results are not obtained from the N. R. A.; in other words some form of inflation.

For the investors it seems at the present time that it is a period of holding their investments and withholding additional new commitments until the situation has been more clearly defined.

J. H. Petter.

A small electrical dryer for quickly drying handkerchiefs, gloves, and other articles is now available.

Essential Features of the Grocery Staples

The Master Code.—Another week has gone by without the President having approved the master code up to this writing—Wednesday noon.

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

Canned Fruits—From California comes word of the first threat to suspend a license issued under the peach code and allotment plan. Secretary of Agriculture Wallace has moved against the Callistan Packers, Inc., of Modesto, Calif., who are charged with canning peaches in excess of their allotment. The packers are given until Sept. 21 to show cause why their license should not be suspended or revoked. New formal opening prices on canned fruits are being named. Some variations in prices are noted, and large packers are sold up on many items.

Canned Vegetables—With packers facing widespread deterioration of their crops, all possible haste is used to get the tomatoes in cans before they go bad. Packing operations are now said to be close to finished. The fruit has been very poor in many sections. Lack of foliage on the vines caused premature ripening and in such sections tomatoes were too small for use. Other parts have been favored to a greater extent. Tomatoes in the higher regions have developed well.

Canned Fish—Fancy salmon is reported as moving well under established labels, but there have been some sales of Quinalts and Bluebacks described as old pack goods at considerably below the prices. Off-grade fancy salmon also has sold at low prices, depending on quality. Imitations of some pretty low prices on fancy sockeye salmon have drifted through the trade. Pink salmon has held fairly well.

Dried Fruits—The dried fruit market is unchanged this week. Advices from California are that a present little activity is going on. The price structure on the coast is being well maintained on the whole, but domestic distributing centers are marking time until some of the uncertainties of the times are cleared up. Announcement of a new plan looking to the control of the new raisin crop and orderly marketing in the coming year. This action should have a strengthening influence on the fruit market, and inspire confidence in the future of this item. Jobbers here continue to report a good replacement demand for fruits. Prunes, raisins, apricots and other items are in fair demand, and increased business is looked for now that the fall season is here.

Nuts—The market is dull from the standpoint of trading this week. The domestic walnut code, embracing California and the northwest, has submitted its code to the A. A. A., which foreshadows higher prices and better returns to producers. Domestic almond prices are likely to be announced next week. Shelled nuts show no particular change here and demand for them is routine in character.

Olive Oil—The market was again somewhat lower in the closing days of

last week. Declines were reported in both Spain and Italy, but the losses were more than balanced by the dollar exchange. There was not much new buying for shipment it was said. Stocks here continue in light supply and sales are fair. Prices are being well maintained.

Pickles—There are no changes in pickle prices this week. There is little demand at present levels, as buyers apparently think that prices are too high. Processors look for a short supply of new dills.

Rice—The market is stepping along well, with more trade interest being shown in new crop rice. The delay over signing of the code, which resulted from increased demand by growers, has foreshadowed probable higher prices, and many distributors have been anticipating a little ahead to beat the market. Spot rice is moving well. Prices showing more strength all the time.

Sauerkraut—The trade is covering requirements very closely at present levels, but the coming of the fall season should see a better consuming demand. Sellers are not pressing the market, as their stocks are light.

Spices—The entire spice market continues to proceed along quiet lines, both from the angle of demand from the consuming trade, also from the point of offerings from abroad. Even foreign exchange this week was calm, with no fluctuations of importance up or down. Furthermore, we are having a most even market on a great many spice items. By this we mean prices in all positions, spot, afloat, or for shipment from origin are all about on the same level or very close to it. This to a certain degree limits buying or looking ahead for future requirements.

Vinegar—Sellers take on a more hopeful attitude this week. They have seen little improvement in spot demand, but are more hopeful about the nearby outlook as regards new crop. Better prices are expected and more stable conditions.

Review of the Produce Market

Apples—Wolf River, \$1 @ \$1.25 per bu.; Wealthy and Duchess, 75c @ \$1 per bu.; Strawberry and Shiwasse, \$1.25 per bu.

Bananas—6½ @ 7c per lb.

Beets—35c per dozen bunches or 75c per bu.

Butter—Jobbers hold plain wrapped prints at 22½c and tub butter at 21½c. That the Government has been indirectly responsible for a good part of the open market buying of late in that the large co-operative association absorbing the butter is reported to have received further loans to promote their program, the news received to-day contains the fact that a corporation is being formed for the purpose of stabilizing the creamery industry. All this naturally forces dealers to accept the much talked about Government support as fact and operate accordingly. Ordinarily the day on which the monthly cold storage report figures are released witnesses a general move to reflect the report, at least in some measure. The figures released disclosed one of the most serious supply condi-

tions in the history of the trade. But surplus stocks, indifferent business and continued free production seem not to disturb the move for higher figures fostered in the main by Government policies for sustained values. Then, too, dealers are also inclined to follow anything which might be construed as favorable, especially a firmer trend in stock and grain markets.

Cabbage—\$1.25 per bushel.

Cantaloupes—Home grown, 75c @ \$1 per bu.

Carrots—35c per doz. bunches.

Cauliflower—\$1 per crate.

Celery—Home grown, 25@35c per dozen bunches.

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

Cucumbers—No. 1, 90c per bu.

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

C. H. Pea from farmer.....\$2.65
Light Red Kidney from farmer.. 4.25
Dark Red Kidney from farmer.. 4.00

Grapes—Wordens and Niagaras, \$1.75 per dozen for 7 lb. baskets; 75c for ½ bu.

Eggs—Jobbers pay 9c per lb. for mixed eggs and 10c per lb. for heavy white eggs. They hold candled hen's eggs at 16c per dozen, pullets at 14c and X seconds at 14c. The monthly Government cold storage report showing the holdings of butter and eggs in the United States on Sept. 1, released late yesterday, was again bearish. Liberal stocks were noted with a record breaking excess in butter compared with last year. Holdings follow:

	1933	1932
Butter, lbs.....	175,187,000	107,259,000
Eggs, cases ---	5,941,000	5,960,000
Grape Fruit—California, \$3.50 for 64s and 80s.		

Green Beans—\$1 per bu for home grown.

Green Corn—15c per doz. for Yellow Bantam or Evergreen.

Green Peas—\$1 per bu. for home grown.

Green Onions—Home grown, 25c per dozen.

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

Lettuce—In good demand on the following basis:

Imperial Valley, 6s, per crate....\$5.00
Imperial Valley, 4s and 5s, crate.. 5.75
Leaf, per bushel..... 75

Lemons—The price is as follows:

360 Sunkist.....	\$6.50
300 Sunkist.....	6.50
360 Red Ball.....	5.50
300 Red Ball.....	5.50

Mushrooms—28c per one lb. carton.
Onions—California, white, \$2 per 50 lb. bag; yellow ditto, \$1.25; home grown, \$1.25 per bushel.

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

126	\$4.50
176	4.50
200	4.25
216	4.25
252	4.00
288	4.00
324	4.00

Red Ball, 50c per box less.

Parsley—40c per dozen.

Pears—\$1.50 per bu. for Bartletts.

Peaches—Elbertas \$2.50 @ \$2.75;

Hale's Early, \$3 @ \$3.25; Prolifics and Ingals, \$2 @ \$2.25.

Pickling Stock—Small cukes, 20c per 100 or \$2 per bu.; little white onions, 90c per 20 lb. box.

Plums—\$1 per bu. for Bradshaws; 75c for Lombards.

Potatoes—Home grown, \$1.25 per bu. White Cobblers from the Carolinas and Oklahoma, \$3.50 per 100 lb. sack or \$6 per bbl.

Poultry—Wilson & Company pay as follows:

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

Quinces—\$2.50 per bu.

Radishes—12c per doz. bunches.

Spinach—75c per bushel for home grown.

Sweet Potatoes—Virginia, \$1.25 per bu. or \$3.75 per bbl.

Tomatoes—40c per ½ bu. for No. 1, and 30c for No. 2.

Veal Calves—Wilson & Company pay as follows:

Fancy	8@10c
Good	5@ 7c

Water Melons—10 @ 15c for home grown.

Wax Bean—\$1 per bu. for home grown.

Merchants Use "Busy Dollar" Contest

The value of trading at home was graphically illustrated to the buying public of Nampa, Idaho, through a "Busy Dollar" contest recently sponsored in that city by merchants and a daily newspaper.

Cellophane envelopes containing dollar bills and a card for recording the transactions in which the bills participated were placed in circulation by 26 local stores. In addition to the name of the firm from which the bill began its pilgrimage, the card contained the following instructions: "Busy Dollar" is never too busy to work for you. Keep it going! Sign your name on the back and put this bill back into circulation." Space was provided for the name of the store from which each purchase was made and the amount of the purchase.

The contest consisted of prizes offered to the persons which the records showed to have spent the most money in the two days of the contest, and individual prizes in each store to the person making the largest purchase using the bill which was marked with that particular store's name.

Though the test was limited to only 26 of these "Busy Dollars," the records on the backs are reported to have indicated that the dollars would attain a circulation value of more than \$1,000 each if allowed to remain indefinitely in that city of about 10,000 population. Each bill averaged about \$7.00 in value in the two days, ranging from an accumulated value of 16.88 for one bill down to \$1 for another, the former being used by 30 different persons. Twenty of the bills for which records were obtained were handled by 164 individuals.

The newspaper used the contest to illustrate to the local consumers the importance to a community of trading with local merchants.

MUTUAL FIRE INSURANCE

Company With Background of Fifty-two Years

Lansing, Sept. 6—I wish to advise you that the writer personally and other members of this organization have enjoyed very much the half page advertisement regarding the "cause," which has been read by all of us with a great deal of pleasure and profit. I wish to express to you the appreciation not only of myself, but of the Messrs. Baker for your efforts in behalf of mutual insurance.

I am enclosing a new statement of the Michigan Millers, showing the results of the efforts of the company for the last fifty-two years. I do not know if you have ever seen one of these, but I would like to call your attention to the dividends which have been paid by the Michigan Millers in the last ten years particularly. I believe that this will be of interest to you, and will also confirm your judgment as to our company.

George A. Miniskey,
Ass't Sec'y Mich. Millers Mutual Insurance Co.

The above organization is certainly one of the marvels of the age. Started in 1881—two years before the Tradesman made its first bow to the business public—its career has been marked by success every year for fifty-two consecutive years. Under the heading of "Fifty-two Years of Progress," President Baker says:

Realized results are the best proof of strength and financial soundness.

Starting at zero in 1881 we have averaged a surplus increase in round numbers each year of \$30,000 and at the same time paid back to our policyholders a dividend (or savings) of not less than twenty-five per cent, or average each year of more than \$280,000. Last year's savings were \$674,000.

Never in our fifty-two years of operation have we collected an assessment under the contingent liability clause in our policy. This contingency is still as remote as ever. Our surplus is now at the highest point in our history.

The true strength of any insurance company is measured by its ratio of assets to liabilities. This test shows that our company ranks among the leading fire insurance companies in America.

The fifty-second annual statement is as follows:

Assets	
Bonds, U.S., municipal and other	\$998,313.26
Stocks	179,520.63
Cash in banks	306,197.48
First mortgage loans	1,646,101.01
Collateral loans	3,000.00
Home office building	454,254.75
Other real estate	124,152.88
Interest due and accrued	56,923.42
Premiums due, not over 90 days old	171,977.07
Total Assets	\$3,940,440.50
Liabilities	
Reserve for unearned premiums	\$1,634,647.32
Reserve for losses in process of adjustment	265,731.92
Reserve for taxes and other claims	47,805.46
Reserve for fluctuation of security values	146,455.77
Reserve for contingencies	300,000.00
Total reserves	\$2,394,640.47
Permanent fund	200,000.00
Net cash surplus	1,345,800.03
Surplus to policyholders	1,545,800.03
Total	\$3,940,440.50

The losses paid since organization have been \$21,399,032.55.

The dividends or savings to policyholders since organization have been \$14,961,182.61. During the past ten

years they have been \$8,059,901.47.

The officers are as follows:
President—A. D. Baker.
Vice-President—Frank T. King.
Secretary-Treasurer—L. H. Baker.
Assistant Secretary—H. E. Wilson.
Assistant Secretary—L. B. Tobey.
Assistant Secretary—G. A. Minskey.
Assistant Treasurer—C. E. McAlvay.

The directors are as follows:
C. J. De Roo, Peninsular Milling Co., Flint.

A. D. Baker, Lansing.
Frank T. King, King Milling Co., Lowell.

C. B. Jenkins, Noblesville Milling Co., Noblesville, Ind.

J. P. Thoman, Thoman Milling Co., Lansing.

L. H. Baker, Lansing.
Robert Ryon, Ryon Grain Co., Lansing.

F. Y. Henkel, Commercial Milling Co., Detroit.

Geo. J. Jenks, Huron Milling Co., Harbor Beach.

The reason for the record made by the Michigan Mutual is not difficult to locate. It is due largely to the high character of the men who have guided the organization from the beginning and the feeling of loyalty which this steadfast policy has built up and maintained among the policy holders.

No company of which I have any knowledge has a greater asset in this respect than the Millers Mutual, whose record is universally conceded to be in advance of that of any other company—mutual or stock—in this country.

E. A. Stowe.

Items From The Cloverland of Michigan

Sault Ste. Marie, Sept. 11—The CaChoo Club are surely making a hit here and we would not be surprised to see them form a colony here as a regular annual summer home. Last week they entertained the citizens at the high school by putting on a musical treat when one of their members, the well-known violinist, Mischa Mischa-koff, entertained one of the largest audiences of music lovers with one of his best recitals, which was a real treat. The CaChoo Club are all live wires and have some entertainment arranged each day if they are not the guests of our movie houses. They have some nice trips to the falls or picnics, which are being arranged by some of our citizens. They also delight in entertaining themselves. It is a pleasure to hear of the nice things they say about the Sault and the hospitality shown them, which is also appreciated.

Robert W. Dugan has purchased the restaurant on East Portage avenue from Lester Wunro and will continue the business along the same lines as it has been operating. The location, directly opposite the locks, is one of the best in the city and should enjoy a good patronage.

The Sault Gas Co. filed with the city commission last week a proposal to reduce its residence space heating rate 20 per cent. As the reduction affects only about eight residents who use the gas for heating we have nothing particular to feel elated over this generous reduction.

The missing James Gordon Bennett race balloon, Goodyear IX, piloted by Ward T. Van Orman, passed over a farm near Pickford Sunday. Russell Cottle, a farmer, conversed with the occupants, when it passed over his farm. They asked for the name of the nearest town. They said that they would try to land there, but no report of their landing has been received.

We hope the NRA army wins every objective, even if there will some day be a dispute over who won the war of recovery.

The national recognition that Superintendent of Schools, George G. Mal-

com has won from the Education Association gives another opportunity for favorable Sault publicity. Mr. Malcom's appointment is on a committee for interesting the schools to the public which will report next February at Cleveland. The schools at Sault Ste. Marie are outstanding in their progressive management, which is flexible enough to make necessary adjustments on a general policy of carrying on desirable features of education without altogether stopping their functioning. During these times we must curtail, but the so-called frills occupy an important place in modern education and most of them will be restored when better times return. The problem of presenting the school to the public, so that all interested people in a community will know what is going on in education and so will know the reasons why so much money is asked for the necessary task of educating our young people, is highly important. The work of this committee will bring out interesting features which ought to be valuable to school systems all over the nation.

President Wilson did his best to keep us out of war and now President Roosevelt is doing his best to keep us out of the poorhouse.

C. O. Brown, the well-known South Side grocer, has been seriously sick for the past two weeks at the hospital. He is reported some better to-day and chances are favorable for his being out again during the next week.

William G. Tapert.

White Collar Jobs Lag

The demand for white collar employes has improved but little as yet, although a sharp pick-up may be expected within thirty to sixty days as code preparations and adjustments are completed, according to an executive of a leading employment agency here.

Calls for trade association personnel have increased, however, he said yesterday.

"Thus far, the benefits of NRA activities appear to be missing as far as white collar jobs are concerned," this executive declared. "This is particularly the case with higher price executive talent, although minor employes in the lower salary brackets are being hired to some extent. While the demand we noted in August was the greatest in fourteen months, the comparison suffers from the extremely poor call for employes during the previous period."

Glass Demand Continues Firm

The demand for glass and glass products holds a firm tone in the consuming market. Production did not change materially in the week. In table glassware, the return of a demand for a better grade of glass and the flurry of preparations for last-quarter business give unmistakable signs of a healthy season ahead. Most varieties of flat glass continue in good call. The market for beer bottles has declined rather heavily from the boom period of May and production is getting on a more nearly normal basis.

Novel uses for solid carbon dioxide: Freezing quicksand encountered in excavating; fighting underground electrical conduit fires; fitting machine parts (cores are cooled with it, then inserted in their housing); freezing golf-ball cores before wrapping; drying ether and other solvents by freezing out water.

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.

For Quality, for Variety for Freshness for Proven Profits

Rely on HEKMAN Cookies and Crackers

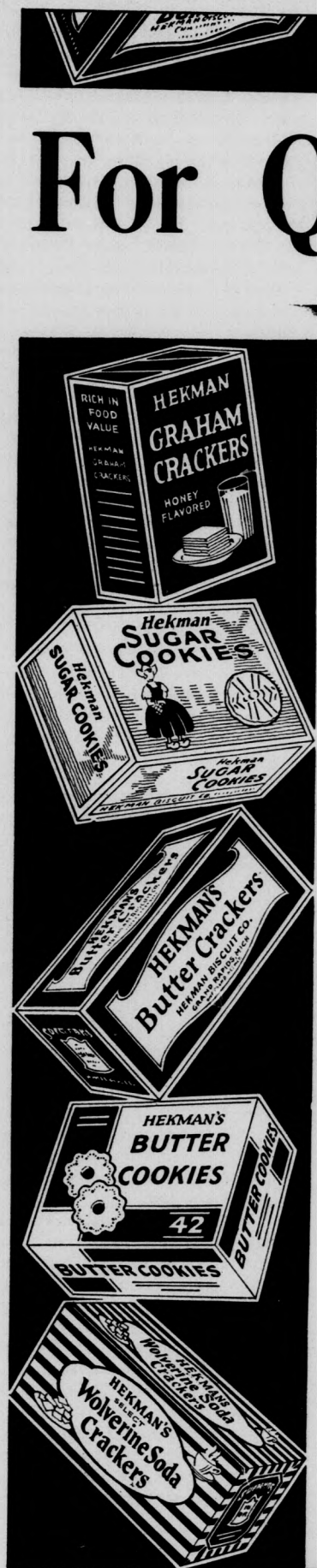
HEKMAN Cookies and Crackers are so popular today because they are ahead in every essential of quality. They have a sustained reputation for supreme goodness. They've always been baked right here at home by home folks in the spotless, modern HEKMAN plant — the only bakery of its kind, in fact, in all Western Michigan. They're delivered direct to you — almost hot from the ovens. They're backed by a consistent, constructive advertising and merchandising program. The line is complete. And the profit margin is generous.

HEKMAN Cookies and Crackers are preferred by thousands of Western Michigan families. It will pay you to rely on the HEKMAN line.



HEKMAN BISCUIT CO.

GRAND RAPIDS, MICHIGAN



LIQUOR TAXES

There is some doubt, apparently, of the right of the Government, under existing law, to exact a tax of \$6.40 per gallon from whisky and other spirituous liquors after repeal. The question has arisen whether this war-time enactment will not be held null and the tax accordingly reduced to a pre-war basis of \$1.10 a gallon.

This is viewed at Washington as setting up a serious revenue problem that may have to be met by new legislation, as all the computations of Federal officials of large revenue from "hard liquor" are based on the tax of \$6.40.

It should be viewed in another light also. A tax on liquor is much more than a revenue question. There is a great deal of virtue in the idea that exorbitant liquor taxes demanded by the Federal and state governments will operate to keep bootleggers going. A traffic in illicit, untaxed whisky can obviously be conducted with profit in competition with Government-taxed liquor.

United States officials may point to the heavily taxed legal beer which, in fifteen weeks, has produced more than \$54,000,000 in Federal revenue, or nearly half of what was anticipated in fifty-two weeks. But the two things are not similar. Beer requires a more elaborate and open process of manufacture and distribution. The high revenue from it is good news for the taxpayers, and no one would urge an unnecessarily low tax on liquors. What is to be avoided is a tax so high that it will operate to defeat one of the primary purposes of repeal—elimination of the sale of illicit beverages by organized thugs.

"OPEN" VS. "CLOSED" SHOP

While General Johnson has repeatedly disavowed any intention of taking sides in the controversy between industry and organized labor over the collective-bargaining provision of the National Recovery act, his reversal of his ruling on the automobile code distinctly favors the contention of the union leaders. It will be said, not without truth, that in permitting insertion in that code of a stipulation that employers may "select, retain or advance employees on the basis of merit, without regard to their membership or non-membership in any organization," he gave official countenance to the "open shop" and to that extent supported the contention of the employers.

Now General Johnson announces that he will stick hereafter to "the middle of the road" and prohibit the writing of any further interpretations or stipulations into the remaining codes. At the same time he insists that the reservation in the automobile code is innocuous and cannot possibly affect the guarantees to labor, but has been "a source of great confusion."

It is to be feared that the last of this distributing issue has not been heard, notwithstanding the Recovery Administration's latest decision. The conflict between those who advocate the infamous "closed shop" and those who stand for the "open shop," between those who would extend outside union influence over certain industries and the employers who desire to deal only

with organizations composed of their own employees, may have to be decided by the courts.

THE MAIN QUESTION

In the business world as in the country at large, the first question and the one which far outshadows any other is "Will it work?" The reference obviously is to the NRA. The opinion is almost unanimous that the plan is basically sound, but all sorts of fears and anxieties are expressed over its enforcement.

That these fears are based upon current conditions and not upon contingencies is all too apparent. Case after case is cited where the plan is being given lip service but no support whatsoever; where, in fact, the provisions of the act are being twisted to cut down payrolls through the discharge of employees over the minimum wage and their replacement by others at the minimum rate. In other instances hour schedules are being rearranged in a way to meet the requirements of the act, but at serious discomfort and even hardship to the workers.

After passing through the experience and wreckage caused by the hoarding scare, one might think that all citizens had learned the lesson that the individual cannot hope to gain at the expense of all others. Had the debacle gone much further there would have been ruin and revolution.

Similarly, in the present circumstances, the failure of the recovery plan may lead to the most serious consequences which will be no respecter of dividends, earnings or persons. If this is the threat which those who violate either the letter or spirit of the recovery program are prepared to challenge then they can scarcely be complimented upon their cleverness of intelligence.

DRY GOODS CONDITIONS

Ending of the holiday season brought the customary upturn in retail trade activity during the past week, with the added encouragement that volume ran about 10 per cent. above the figures of a year ago in the local area. Results in other parts of the country were reported as equally or even more favorable. The business done centered on school wear and supplies and home furnishings.

For the month of August a compilation of chain store sales, with one mail order company included, indicated a gain of almost 11 per cent. for eighteen companies over the same month last year. Local stores were estimated to have run some 8 or 9 per cent. ahead of a year ago. For both the chains and the department stores this means the best showing in three years.

Following the recovery parade scheduled for Sept. 19, the national "Buy Now" advertising drive will get under way a week later, although the promotion experts seem to prefer another title for the campaign. Retail sales increases, which have accompanied the great improvement in public confidence, make it plain, however, that greatly enlarged advertising programs will be the rule.

In the wholesale markets the delivery problem now has precedence. Earlier delays and labor stoppages here

and there have caused merchandise shortages of one kind or another. If retail promotion steps up sales considerably the situation might easily become serious.

SEEKING PRICE CONTROL

After the labor provisions of the act, those who are attempting to forecast its results are concerned next with the matter of prices. This comes within the province of the Consumers Advisory Board, which is moving to reach its objective in keeping prices in line with the wage movement. The board is already on record as against "price fixing" except in certain natural resource industries which have apparently made good their long-repeated argument that they are entitled to special consideration.

This group has also made it clear that it will not object to a clause in codes prohibiting the sale of goods below cost. The retail proposal to make the price the minimum cost plus 10 per cent. does not find favor.

Possibly the board may have more luck with this selling below cost rule than others who have tackled the same question. As far as distributors are concerned, first costs may be determined from invoices and only operating costs will have to be determined. With manufacturers this question is so involved that no one yet has found the correct answer. One producer's costs are not another's, and averages cannot govern. Costs for a small order cannot be accepted as costs for a large order.

It is unlikely that the questions raised by this issue will get very far toward solution within the short period in which the Recovery Act has to prove either its success or failure.

IMPORTS PROVIDE CHECK

Appointment of a high-tariff advocate to the Recovery Administration in a move said to be preparatory toward lifting rates to offset higher domestic costs was not unexpected, but signifies that an opportunity to hold domestic prices within reasonable limits may be thrown away. Consumer watchfulness through committees in the various centers can probably accomplish a great deal toward tripping up profiteers, but a much more effective check upon unreasonable price advances is provided by imports.

Depreciation of the dollar temporarily has removed this check, since it costs the importer about 34 per cent. more to buy his wares abroad. Once this differential is overcome by the advance in domestic prices, however, manufacturers here may expect to see greater competition from foreign goods.

The margin provided by the lower dollar is certainly no small one and few domestic interests should be able to justify price increases of that amount, although not a few have exceeded it by sizable figures.

It would, therefore, appear the better course to let imports put their check upon prices and not to start raising rates until it is definitely proved that the domestic price is justified and that important quantities of foreign goods have been able to jump the tariff barrier.

AWAITING TRADE RESULTS

Trade results during the remainder of the month will probably be watched more closely than developments in the industrial field for the reason that consumer buying is viewed as holding the key to progress under the recovery program. So far these results are fairly satisfactory. Merchandise volume, automobile sales and the home equipment business are sending favorable reports.

The industrial surge forward has been temporarily checked, waiting upon the outcome of distribution. It was not to be expected that the second quarter gains could be continued almost through the ordinary dull Summer period without pushing up stocks in all but the style lines to liberal quantities. Many producers were merely "beating the codes to the gun" and making beforehand what it would cost them more to make later.

Registering the setback, which it is hoped will only prove temporary, the business index has receded for the seventh consecutive week. The car loadings series gained, however, which is an encouraging reflection of the distribution movement.

Another favorable development has been the rise in building construction. Contract awards on a daily average basis last month increased 19 per cent. over the July figures, although they ran a little more than that amount under the figures for August, 1932.

FACING A TEST

The next few weeks are likely to be important ones in the history of farm relief. About 30,000 Federal representatives have started a campaign to obtain contracts pledging farmers to reduce wheat production. Efforts to bring about the formation of county control organizations are still being made. The Federal representatives face no easy task. In general, the farmers are reported as being skeptical about the new plan. Many of them frankly admit that they do not understand it. They know that the weather as well as acreage will be important in determining whether there is a surplus or shortage of wheat next year. They know that these Federal representatives must be paid. They know that money must be obtained to compensate wheat growers for restricted production. The cost of the agricultural adjustment act will be enormous, but the farmers' losses from low prices have been enormous too. Perhaps the farmers' hopes exceed their expectations. At any rate, their reactions will be interesting, particularly since acceptance of the relief plan is not compulsory. The farm-relief project is facing a severe test. From now on it will represent a condition and not a theory.

Latest application of elastic yarn: women's gloves; women's hats which fit any head; riding breeches; inserts in women's pumps, said to eliminate cutting and pinching across the foot; inserts in leather windbreakers to allow free arm action; men's suits.

A new tray improves curb service of refreshments. It fits inside the car door, allows windows to be closed when in place.

OUT AROUND

Things Seen and Heard on a Week End Trip

The decision of Judge Verdier of the Kent Circuit Court awarding the Silver Foam Brewing Co. exclusive use of the Silver Foam brand is in accord with fair play and ensures the immediate creation of a brewery which will be in keeping with the best traditions of the manufacture and sale of beer, without the concomitant brewery owned saloons which disgraced the record of the defunct Grand Rapids Brewing Co. during the closing years of its career.

One of the first things the Legislature should do, in my opinion, is to enact a stringent law at the 1934 session prohibiting the ownership of saloons by brewers. In some cases breweries are being revamped by their former owners. Some men are committed to the idea and practice of the brewery owned saloon and should be restrained from their resuming this wretched method of dispensing that product by the strong arm of the law.

Why? Because the revival of the brewery owned saloon means the resumption of the former practice of too many brewers in associating prostitution with the sale of beer.

The word of the old-time brewer could not always be depended on. When a campaign for local option was being discussed in Kent county, about twenty-five years ago, I was President of the Grand Rapids Board of Trade, now known as the Association of Commerce. I appointed a committee with the late Dr. Wishart as chairman, to investigate the sale of liquor by women who were conducting rooming houses for immoral purposes. The investigation disclosed the fact that these women were advised by the officers of the Grand Rapids Brewing Co. to secure Government licenses for the sale of hard liquor, but to refrain from obtaining beer licenses so long as they purchased their beer from the Brewing Co. In other words, the Brewing Co. "owned" the county officers or at least had a "pull" which enabled it to monopolize the sale of beer in this community. The publication of this report over the signature of Dr. Wishart created so much adverse feeling against the beer monopoly that the officers of the Brewing Co. came before the Board of Trade and solemnly promised to do away with corrupting county officers entrusted with the enforcement of the liquor laws, abandon their brewery owned saloons and secure legislation again the maintenance of brewery owned saloons at the next session of the Legislature if we would turn in and assist them to defeat local option, which was never more than a half way method of handling the sale of liquor. We took them at their word and assisted them to defeat local option at the polls. Did they keep faith with us? Not in a single instance. They defaulted on every promise they made us, plainly showing that they were not to be trusted. Now that the manufacture and sale of beer has been legalized, the business has a right to exist under proper restrictions, but I think we

should protect ourselves by appropriate legislation against the abuses and evils which the last generation of brewers insisted on maintaining when they held the whip hand. Unless we do this the bad men in the industry will bring it into disrepute which will soon find expression in an agitation for prohibition which will culminate in putting the industry out of business, the same as we did in 1919.

I was pleased to note the Detroit Historical Society planned a novel and appropriate recognition of the 120th anniversary of Oliver Hazard Perry's victory on Lake Erie, Sept. 10, 1813. Aboard the U.S.S. Dubuque a party of members and friends of the Society set sail for Put-In-Bay Island Sunday morning. En route there were animated and didactic discussions of historic points along the way, and on the island there were appropriate services at the magnificent Perry monument. Of course one of the prime movers in this celebration was Geo. B. Catlin, who has been the librarian and historian of the Detroit News for over forty years. Prior to that time he was employed on various Grand Rapids newspapers. He still retains his early love for the city of his youth and comes back every fall to attend the annual reunion of the organization which masquerades under the fantastic name of the Old Timers. Mr. Catlin has rendered the people of Michigan a great service by writing a short history of the early days of the state which is authentic to the nth degree and should be in every home and every school room from the eighth grade up in Michigan. The history was published by the Detroit News. I think the retail price is \$2.

Speaking of Commodore Perry and his remarkable naval achievement at Put-In-Bay island, I think if I resided in Spring Lake I would undertake to inspire the young men of that beautiful town to raise the remains of the Porcupine, which was one of the eleven ships Perry constructed at Erie from forest timbers in preparation for his battle with the British a few months later and place it on exhibition as a precious relic of the last war we had with England—probably the last one we will ever have.

Within three hours and fifteen minutes of stubborn fighting, four of the English ships were obliged to surrender and two others, attempting escape, were captured. By chance Commodore Barclay had for his flagship a man-of-war named the Detroit. It was after the battle that Perry sent to Gen. Harrison the terse dispatch, "We have met the enemy, and they are ours." Forthwith Gen. Harrison was enabled to advance the American army to recapture Detroit and culminate his share of military operations in the Battle of the Thames, in Ontario. Had the Battle of Lake Erie ended differently, the fortunes of Detroit and the Great Lakes region might have been materially changed.

I have never had any patience with the controversy between Commodore Perry and Captain Jacobs over the fail-

ure of the latter to get his ship into the engagement sooner. After a rigid investigation by a congressional committee, Congress voted the thanks of that body to both and also voted swords of equal value to both. I never thought Theodore Roosevelt was quite fair in his fierce condemnation of Captain Jacobs in his *Winning of the West*. I hold the same opinion in the controversy between Rear Admiral Sampson and Commodore Schley over who was entitled to the credit for the smashing of the Spanish fleet at Santiago de Cuba on July 3, 1898. Rear Admiral Sampson magnanimously stated "there is glory enough for both," but Schley insisted that he was entitled to all the credit and applied to the Secretary of the Navy for a court of enquiry. The request was granted. The trial lasted a month and resulted in a disagreement—two members found Schley guilty of vacillation, lack of enterprise and disobedience and strongly criticised his conduct both before and during the battle. The report was approved by the Secretary of the Navy and the President of the United States. The controversy was characterized by great bitterness and nastiness on the part of Schley and great moderation and toleration on the part of Sampson, who was Schley's superior officer. Sampson planned the battle, although he was 100 miles away while it was fought and was certainly entitled to equal credit for the outcome of the engagement, which practically closed the Spanish-American war.

No one ever gets anywhere in this world by being small and nasty and undertaking to undermine his competitor, associate or superior officer. There are probably more exhibitions of this spirit in the navy than any other branch of the public service.

Grand Rapids, Sept. 11—Your story in last week's Tradesman about the lady who slept all night in a berth on the old Menominee at the Grand Haven dock and who got up and approached Captain Rossman on the supposition that the ship was lying at her dock in Chicago reminds me of a somewhat similar experience which happened to George Williams, the last block manufacturer at Manton, forty or fifty years ago. Mr. Williams once bought a ticket and a lower berth in a Pullman and boarded the train, thinking he was headed for Chicago. He was tired and went to bed at once. It so happened that the train could not navigate the high hill just South of Manton so it backed to Manton to keep in close touch with the telegraph office. In the morning, when Mr. Williams got up, he pulled up the curtain and noted he was located just back of his own home. He said that was the first time he ever paid good money to sleep in a Pullman car, twenty or thirty feet from his own bed. Clark Lane, now on the pension list of the old G. R. & I., was station agent at Manton at the time the above incident happened and will probably recall the circumstance.

By the way, Mr. Lane is now a gentleman of leisure, having been placed on the pension role by the Pennsylvania system. He acted as station agent at Manton, Reed City and perhaps other places, rounding out his career as local freight agent at Grand Rapids for many years, where he has since

resided. Because of his affable disposition and equitable treatment of every customer, he enjoyed the friendship of every reasonable man with whom he came in contact.

Hon. Fred A. Maynard who pursued the goddess of the law for fifty years, has permanently retired from practice. He spends six months each year at his country home on Maynard Road and the remainder of the year with his sister at Bradentown, Florida. He is eighty-two years old and as sturdy in appearance as ever. But for a slight defect in eye sight he would be as good as new.

Mr. Maynard occupied many positions of trust and responsibility in his day and always acquitted himself well. He was prosecuting attorney of Kent county two terms, attorney general of Michigan four years and subsequently did effective work in apprehending rich thieves who were stealing timber from Government lands in the Northwest. No matter how large or small the work he undertook to do he did it and did it well. It is to his credit that he was able to accumulate a surplus in sufficient amount to enable him to spend his later years in comfort and independence.

I am in receipt of another letter from Hon. Chase S. Osborn, who again refers to me as "Colonel" Stowe. As I never owned a gun or possessed a sword and the genial ex-governor did not name me as a member of his military staff when he was chief executive of Michigan, I have now no right to accept such an exalted title at his hands. My first thought, when he repeated the offense, was to start suit against him for injured feelings; but when I came to consider how useful a citizen the honorable gentleman is and always has been; how many wonderful books he has written; how much valuable information he has handed out to people who would never come into possession of such knowledge but for him; of the wonderful gifts he has made to worthy people and various universities; of the inspiration his oratory has given uncounted thousands, I have concluded that any act that would tend to bring grief and sorrow to such a man would be an unpardonable crime. There is no correspondent on my somewhat voluminous list who writes me more interesting letters than genial Chase Osborn and if he will kindly refrain hereafter from kindling the spark of vanity which hovers around my anatomy, I will still retain him on the top shelf of appreciation for the beautiful letters he has written me and the many generous acts he has performed in my behalf.

Lansing, Sept. 7—Reference is made to your letter of August 25 regarding a disease on oak trees in your vicinity. There have been a number of instances where disease and insect infestation have been reported on oak trees throughout the state. If you will send us a specimen of an infested branch we will be glad to have the cause of the injury identified and advise you as to methods of control.

G. S. McIntire,
Assistant State Forester.
(Continued on page 23)

FINANCIAL

Record of Bank: Worst in Our Economic System

Instructions of President Roosevelt to the Reconstruction Finance Corporation to make provisions for lending to NRA members should be sufficient, finally, to arouse some opposition from American bankers. If our bankers have any desire to keep their organizations in as private institutions they cannot afford to have this order put into execution. It is a challenge to the economic justification of their existence.

Obviously this is strong language. It must be recognized, however, that if the United States Government itself goes into the banking business and starts making loans on the basis of willingness of firms to cooperate with the governmental program there will be no place for privately owned banking organizations. In these circumstances the making of loans would become a euphonious term for the granting of subsidies. This is not a practice in which ordinary banking institutions can afford to indulge.

It may be granted that no part of the American economic organization has failed so dismally as the banking system. Its record, not only for the past four years, but for the past decade, has been a disgrace to the intelligence of the leadership of America. There is nothing comparable to it in modern financial history. This is not an adequate basis, however, for viewing the banking system as incapable of operation.

Our banking system still has a very definite position in our economic organization and a responsibility that can be fulfilled only with the most careful management. In a broad sense this responsibility relates to the welfare of the general public. More directly, however, it is concerned with the protection of the deposits which clients of a bank leave with it. Any banker who knowingly follows policies which endanger the safety of his deposits is guilty of a breach of trust and unworthy of public respect.

In the past ten years, unfortunately, there have been thousands of examples where the safety of deposits was endangered. In practically all cases unquestionably this was merely the result of bad judgment. The consequence, nevertheless, has been to lessen the prestige of American bankers to the point where they seem afraid to defend themselves. This is understandable but inexcusable. The record should serve as an incentive to carry on a campaign to restore the confidence of the public in the integrity and ability of the banking profession.

They should be further encouraged to do this because we have in the United States bankers who are second to none in the world. If they will exert their leadership they can develop a banking system that will meet the needs of commerce and industry and have a safety beyond question. They never will have an opportunity to attain this ideal under private ownership, however, unless they rise up and fight the step by step encroachment upon

their functions by the United States Government—Ralph West Robey.
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Gold Increasing in Value Rapidly

To an unjustifiable extent the American public still thinks of the depreciation of its currency in terms of British pounds. When sterling is going up in price they see it as an indication that the dollar is slipping farther and farther from par. So long as pounds remain relatively constant, however, the general feeling appears to be that the dollar is remaining steady and that there is, say, nothing to be discounted in the way of higher prices.

Most of the time since the United States suspended gold this attitude has been fairly accurate. The reason for this has been that sterling was held relatively stable in terms of gold. In consequence, any variation in the value of the dollar was reflected about as completely in the quotations of sterling as in the price of gold in the London market. During the last two weeks, however, the situation has been materially changed.

In this period there has been an increase in the price of gold of about 6 per cent. The depreciation of dollars in terms of sterling, however, has been less than 2 per cent. Obviously this has not been a phenomenal spread in any sense, but, even so a decline in the value of the American currency of approximately 6 per cent. in terms of gold in a matter of two weeks is a noteworthy development.

What has happened is that both dollars and sterling have declined in their gold value. England, instead of maintaining the relative stability of her currency in gold, has been letting the pound slip. As this has taken place dollars also have continued their downward movement, but at a little more rapid rate, the difference in the velocity of decline being the 2 per cent. differential mentioned above.

It still is too early to appraise the significance of this new departure of the pound sterling from the relative stability at which it was maintained for so long. Reports are to the effect that the increase in the price of gold in the London market has been primarily because of European purchases. These purchases at least in large part have been for hoarding purposes as a result of fear of a general gold standard collapse on the Continent. It also is probable that another factor entering into the rise in the price of gold has been the decision by the British Government to let its currency depreciate somewhat farther.

From the point of view of the United States the change means that a new standard has to be used for measuring the depreciation of the dollar. So long as France remains on the gold standard a cross-rate calculation (.0392 divided by the current franc quotation in dollars) will give a reasonably accurate indication of the extent of the depreciation of the dollar. Sterling, however, must be discarded as a guidepost. It no longer serves as an accurate indicator of the gradual deterioration of the dollar from its position when President Roosevelt took office.

Ralph West Robey.

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Renewed Sense of Responsibility Among Bankers

Bankers assembled at their annual convention in Chicago this week must have been shocked at the messages of the President and Jesse H. Jones. This is true in spite of the fact that there is no part of the American business and financial system which, during the past six months, has not felt the effects of Washington paternalism. Never has the spirit of gambling on the future as a characteristic of the present Administration been more evident than in these messages.

It is doubtful if the Administration will be able to sell this idea to the bankers. Within the past ten years they have seen one-third of our banks wiped out because their managers exercised bad credit judgment. The loss from this to the American public has amounted to billions of dollars. Those who have managed to go through this period, too, know without exception that it has been a bitter fight. Thousands of them have had the experience of seeing depositors suddenly turn on an institution in which there had been complete confidence for generations.

Those bankers who have survived this experience are not all experts by any means. Nevertheless, they unquestionably have a far deeper sense of responsibility for protecting the funds of their depositors than was generally characteristic of the banking fraternity before 1929. This feeling is one of the primary reasons for confidence in our banking system. It is something which the public as a whole should consider as a favorable development.

Neither the President nor Mr. Jones, head of the Reconstruction Finance Corporation, however, appears to take this view. On the contrary, they urge in the most extraordinary language that the banks forget conservatism and start making loans in order to help the Government in its recovery program. The President said: "Loans can and will be made. I want you to know we rely on your organization for its co-operation in furthering the free flow of credit."

Mr. Jones went even further. He said that if banks do not provide credit "the Government will have to do so." Further, that because of deposit insurance there is no "occasion for such extreme liquidity."

The bankers, of course, have it within their power to follow this advice. To the extent of financing the legitimate short-term credit demands of business they should do so. If they start using depositors' money, however, for betting on the flight of the Blue Eagle they should bear in mind that another banking crisis almost certainly will result in Government ownership of the banking system.

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Proceedings of the Grand Rapids Bankruptcy Court

In the matter of Borgman Stores, Inc., Bankrupt No. 5404. The first meeting of creditors has been called for September 21, 1933, at 10 A. M.

In the matter of D. Stern, Bankrupt No. 5360. The first meeting of creditors has been called for September 21, 1933, at 2 P. M.

In the matter of Louis Sernick, Bankrupt No. 5396. The first meeting of creditors has been called for September 22, 1933, at 11 A. M.

In the matter of Abraham Miller, Bankrupt No. 5397. The first meeting of cred-

itors has been called for September 22, 1933, at 11 A. M.

In the matter of Robert Gardineer, Bankrupt No. 5400. The first meeting of creditors has been called for September 22, 1933, at 2 P. M.

In the matter of Harold J. Redaway, Bankrupt No. 5412. The first meeting of creditors has been called for September 22, 1933, at 2 P. M.

In the matter of Bruce G. Kitchen, Bankrupt No. 5410. The first meeting of creditors has been called for September 22, 1933, at 2 P. M.

In the matter of Emil J. Haas, Bankrupt No. 5403. The first meeting of creditors has been called for September 25, 1933, at 10 A. M.

In the matter of Harry W. Young, Bankrupt No. 5394. The first meeting of creditors has been called for September 25, 1933, at 11 A. M.

In the matter of John B. Ryan, Bankrupt No. 5388. The first meeting of creditors has been called for September 25, 1933, at 11 A. M.

September 5, 1933. On this day the schedules, references and adjudication in the matter of Clifford Kahllo, bankrupt No. 5417, were received. The bankrupt is a farmer of Orangeville township, Michigan. The schedules show total assets of \$255.00 (of which all are claimed exempt), and total liabilities of \$1,924.15, listing the following creditors:

Grace Downing, Vermontville.....	\$ 144.00
Doster Lumber Co., Doster.....	236.00
Ethel Patten.....	50.00
Knowlton Lumber Co., G. R.....	27.00
Mr. Van Valkenberg, Kalamazoo.....	30.40
Lloyd Towns & Wife, Woodland.....	4.00
Sally Towns, Woodland.....	8.00
Arthur Valentine, Woodland.....	3.00
Sheldon McArthur & Son, Woodland.....	5.00
Mrs. France and Children, Woodland.....	40.00
Mr. Lynn, Woodland.....	18.00
Frank Neithamer, Woodland.....	190.00
Shorno Grocery Store, Woodland.....	76.00
Leon Leonard Grocery Co., Delton.....	50.00
Doster Hardware Store, Delton.....	15.00
Bill Smith Garage, Delton.....	69.00

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**2 Downtown Offices
12 Community Offices**

Delton Lumber & Coal Co., Delton	49.00
George Neithamer, Woodland	40.00
Thomas Olshewsky, Shelbyville	50.00
Jasper Jordan, Woodland	25.00
Martin Meat Market, Martin	10.00
Dorr Kahler, Woodland	4.00
E. H. Joy, Lansing	50.00
Ross Pierce, Cloverdale	20.00
Florence Parrott, Woodland	50.00
Mr. Chase, Allegan	4.75
Spiegel, May, Stern & Co., Chicago	23.00
Household Finance Corporation, Kalamazoo	125.00
Fidelity Loan Corp., Ionia	28.00
Dr. Finnie, Woodland	3.00
Lillian Kahlo, Detroit	350.00
Brown Seed Store, G. R.	50.00
Carnes Artificial Limb Co., Kansas City, Mo.	40.00

September 2, 1933. On this day the schedules, reference and adjudication in the matter of Edward Gyde Burleson, bankrupt No. 5414 were received. The bankrupt is an attorney of Grand Rapids, Michigan. The schedules show total assets of \$3,320.00 (of which \$320.00 are claimed exempt), and total liabilities of \$4,357.87, listing the following creditors: G. R. Savings Bank, G. R. \$1,425.55; G. R. National Bank, G. R. 750.00; Citizens Industrial Bank, G. R. 500.00; J. C. Herkner Jewelry Co., G. R. 170.00; G. R. Directory Co., G. R. 12.00; George A. Anderson, G. R. 70.00; Standard Bulletin, G. R. 8.00; Dr. Grant T. Oen, G. R. 40.00; Dr. Isadora Powers, G. R. 40.00; Pope & Heyboer, G. R. 60.00; Dr. B. H. Masselink, G. R. 32.00; Blodgett Packing & Storage Co., G. R. 30.00; Alfred M. Baloyan & Co., G. R. 42.00; Phillips Tailor Shop, G. R. 20.00; Petersen's Pharmacy, G. R. 14.00; Litwin Tire Company, G. R. 16.87; Quality Lumber & Fuel Co., G. R. 18.50; A. J. Shellman & Son, G. R. 22.00; Verhoeks Printing Co., G. R. 7.50; Burton Heights Record, G. R. 10.00; G. R. Labor News, G. R. 10.00; Grandville Star, Grandville, unknown; Union Bank of Michigan, G. R. 150.00; Citizens Industrial Bank, G. R. 500.00; American Home Security Bank, G. R. 500.00.

September 5, 1933. On this day the schedules, reference and adjudication in the matter of James B. Friar, Jr., bankrupt No. 5418, were received. He is a resident of Grand Rapids, Michigan. The schedules show total assets of \$3,633.55 and total liabilities of \$8,491.62, listing the following creditors: David L. Howell, G. R. \$3,633.55; Browning Hotel, G. R. 82.76; Basch Jewelry Co., G. R. 64.75; Bixby Office Supply, G. R. 38.66; Bell Telephone Co., G. R. 30.00; Dr. A. C. Butterfield, G. R. 35.00; Birney's, G. R. 10.00; Walter Blickley, G. R. 5.00; Dr. Milner, G. R. 3.00; Mrs. Frank Connor, G. R. 6.00; Dr. John R. Corewell, G. R. 82.95; City Coal & Coke Co., G. R. 11.00; The Camera Shop, G. R. 25.00; Jacob Ely & Sons, G. R. 97.58; Florsheim Shoe Co., G. R. 12.00; Fochmans Dept. Store, Petoskey 30.00; Homer Freeland, G. R. 52.55; G. & G. Electric Co., G. R. 150.00; G. R. Blue Print Co., G. R. 3.45; G. R. Herald, G. R. 250.00; Booth Pkg. Co., G. R. 33.27; G. R. Warehouse Furn. Co., G. R. 6.00; Grombacker & Major, G. R. 39.69; Wm. Guidotte, G. R. 10.00; G. R. National Bank, G. R. 498.32; G. R. Savings Bank, G. R. 158.24; Dr. Newell Holcomb, G. R. 5.00; Harry's Taxi, G. R. 125.00; Houseman & Jones Clothing Co., G. R. 55.00; Hatch's Inc., West Palm Beach, Fla. 20.00; Dr. Wm. Hyland, G. R. 47.00; Dr. John Waalen, G. R. 57.00; Hong Ying Lo, G. R. 22.35; Henry J. Heystek, G. R. 14.00; Kotunnis, John J., G. R. 75.00; Bertsch Market, G. R. 10.00; Neil Kunst Connor Foundry Co., G. R. 5.00; Dr. Ransom W. Luce, G. R. 10.00; Lyon Dry Goods Co., Toledo, O. 25.00; James J. McAllister, G. R. 25.00; Miron Hotel Co., G. R. 15.00; Leo J. Miller, New York City 62.55; Menold Drug Co., G. R. 4.50; J. C. Mohrhardt, G. R. 6.50; P. D. Mohrhardt, G. R. 1.56; John McKenna, G. R. 35.00; Oakwood Livery Co., G. R. 23.00; Old National Bank, G. R. 305.80; Pruesser Jewelry Co., G. R. 153.74; Pantlind Luggage Shop, G. R. 10.00; G. R. Priest, G. R. 75.00; Pope & Heyboer, G. R. 17.75; M. F. Powers, G. R. 11.00; Ryskamp Bros., G. R. 7.00; Riverside Lumber Co., G. R. 15.00; Henry Riechel Drug Co., G. R. 40.00; Jos Rempis, G. R. 49.00; Frank Renville, G. R. 5.00; Henry Smith Floral Co., G. R. 17.30; Dr. Earle Smith, G. R. 20.00; Dell Saunders, G. R. 60.00; Smedley Lindsey & Shivel, G. R. 50.00; Rudy Schmidt, G. R. .98.

Robert Smith, G. R.	5.00
E. J. Schneider, G. R.	5.00
Tiebout's Meat Market, G. R.	14.00
Tatum Book Binding Co., G. R.	19.00
Tea Garden Cafe, G. R.	15.00
U. Drive Driveless Ford Co., G. R.	27.05
J. Van Zoeren, Rockford	6.00
Western Union Tel. Co., G. R.	4.17
Wolverine Hotel, Detroit	27.00
Ward Schoops Ptg. Co., G. R.	5.00
Zinser Fred. G. R.	13.00
David L. Howell Bolhuis Lumber Co., G. R.	25.00
David A. Wolf, G. R.	500.00

September 5, 1933. On this day the schedules, reference and adjudication in the matter of Leo Betke, Bankrupt No. 5415, were received. The bankrupt is a meat carver of Kalamazoo, Michigan. The schedules show total liabilities of \$2,798.00 and no assets, listing the following creditors: Desenberg Clothing Co., Kalamazoo \$15.00; Hanselman Building, Kalamazoo 40.00; Star Paper Co., Kalamazoo 110.00; Beechnut Packing Co., Detroit 30.00; Johnson Paper Co., Kalamazoo 75.00; Wagner Bros. Sausage Co., G. R. 350.00; Olson & Eban Jewelers, Chicago 50.00; Style Shop, Kalamazoo 20.00; Marinus Bestervelt, Kalamazoo 375.00; Dr. Ertell, Kalamazoo 6.00; Liberal Clothing Co., New York City 55.00; Community Loan Co., Kalamazoo 275.00; Clyde Walker, Kalamazoo 25.00; Bestervelt's Market, Kalamazoo 30.00; Seft & Co., Chicago 419.00; Wilson & Co., Chicago 170.00; Herrud & Co., G. R. 150.00; Willard Dester, Kalamazoo 25.00; Arthur Myie, Kalamazoo 100.00; Herbert Betkel, Kalamazoo 160.00; John Iverson, Plainwell 100.00; Kay Clothing Co., Jackson 35.00; National Clothing Co., Battle Creek 38.00; Moskin's Clothing Co., Kalamazoo 45.00; Julius Goldman Co., Kalamazoo 100.00.

September 7, 1933. On this day the schedules, reference and adjudication in the matter of Hart B. Smith, bankrupt No. 5419, were received. The bankrupt is located at Grand Rapids, Michigan. The schedules show total assets of \$1,145.60 (all of which are claimed exempt), and total liabilities of \$3,351.85, listing the following creditors: City Treasurer, G. R. \$601.85; Ravenswood Development Co., G. R. 2,750.00.

In the matter of John H. Varenhorst, Bankrupt No. 5418. The final meeting of creditors has been called for September 26, 1933, at 2 P. M. The trustee's final report will be approved at such meeting. There probably will be a small dividend for creditors.

In the matter of William Tryon, Bankrupt No. 4964, final meeting of creditors was held under date of August 21, 1933. Trustee was present in person. Bankrupt present by Horace T. Barnaby, attorney, and in person. One creditor present. Trustee's final report and account was approved and allowed. Certain attorney's bills were approved and allowed. Certain parcels of real estate sold. Two parcels of real estate abandoned as worthless and burdensome to this estate, no bid having been received. Order was made for the payment of expenses of administration and a first and final dividend of 6.7%. No objection to discharge. Files will be returned to U. S. District Court.

In the matter of Tandler Co., Inc., a corporation, bankrupt No. 5039, final meeting of creditors was held August 15, 1933. Trustee was present in person; the bankrupt was represented by Cleland & Snyder, Attys. Petitioning creditors and certain other creditors were represented by F. Roland Allaben, Atty. Trustee's final report and account approved and allowed. Bills of attorneys for petitioning creditors, for bankrupt, for trustee and for State Court Receiver were approved and allowed. Bill of Walter L. Viergever, State Court Receiver, approved and allowed. Made order for payment of expenses of administration, preerred claims and a first and final dividend to general creditors of 7.2%. No objection to bankrupt's discharge. Meeting adjourned without date and files will be returned to District Court.

In the matter of Esther M. Gentz, Bankrupt No. 5341, first meeting of creditors was held September 8, 1933. Bankrupt present and represented by C. Sophus Johnson, Attorney. Certain creditors present in person. Bankrupt sworn and examined without reporter. Claims were proved and allowed. Fred G. Timmer, Grand Rapids, Michigan, appointed trustee with bond of \$100. Meeting then adjourned without date.

In the matter of Young-Johnson Furniture Co., a corporation, alleged bankrupt No. 5353, first meeting of creditors in composition proceedings was held September 7, 1933. Alleged bankrupt present by Orison Young, its President, and represented by Roger Wykes, Attorney. C. F. E. Luce, Receiver, present in person. Certain creditors present in person and represented by Cleland & Snyder, Travis, Merrick, Johnson & McCobb and Gerald T. McShane, Attorneys, and Lyon Furniture Mercantile Agency. Orison Young was sworn and examined before

a reporter. The hearing then adjourned to September 11, 1933 at 10:00 A. M., for further examination and consideration of the composition offer.

August 30, 1933. On this day the Order of reference, and adjudication in the matter of Onokama Farm Bureau, Inc., bankrupt No. 5383, were received. The bankrupt is located at Onokama, Michigan. This is an involuntary case, and the schedules have been ordered filed. Upon receipt of same, the assets and liabilities will be made known.

September 8, 1933. On this day the schedules, reference, and adjudication in the matter of Hilaire A. Vallee, bankrupt No. 5426, were received. The bankrupt is a laborer of North Muskegon, Michigan. The schedules show total assets of \$1,094.20, (of which \$200.00 are claimed exempt), and total liabilities of \$2,214.87, listing the following creditors:

Guy E. Benham, Muskegon	\$ 160.00
Ada E. Hoyte, G. R.	500.00
Muskegon Loan Co., Muskegon	121.00
Pine St. Furniture Co., Muskegon	252.12
Andrew Schapka, Muskegon Hts.	27.91
Dr. R. J. Douglas, Muskegon Hts.	44.00
Dr. H. B. Loughery, Muskegon	37.00
Dr. F. N. Morford, Muskegon	9.00
Division St. Greenhouse, Muskegon	2.00
Natl. Lumberman's Bank, Muskegon	58.62
Hilt's, Inc., Muskegon	1.68
Muskegon Gas Co., Muskegon	4.90
Father Poulin, Muskegon	28.00
Mercy Hospital, Muskegon	20.02
Richard Storage Corp., Muskegon	5.25
Peoples State Bank, Muskegon	4.50
Leo Langlois, Muskegon Hts.	3.00
Reliable Clothing Co., Muskegon	19.20
P. Dobberstein, Muskegon	72.15
Consumers Tire Store, Muskegon	19.63
Chester Dewesse, Muskegon Hts.	6.17
Toggerly, Muskegon	2.25
Cross, Foote & Sessions, Attys., Muskegon	10.00
Sam Wierenga, Muskegon	4.60
Schulitema Elec. Co., Muskegon	2.15
Andrew Linland, Muskegon Hts.	19.00
V. Nordstrom, Muskegon Hts.	8.00
Miesters Feed Store, Muskegon Hts.	2.10
Clyde Hendrick, Muskegon	100.00
Friend The Taylor, Muskegon	11.00
Dr. George DeFeve, Muskegon	9.00
City of Muskegon Heights, Muskegon Hts.	34.51
Sanitary Dairy, Muskegon	3.57
Fredericks Lumber Co., Muskegon	34.56
K. Kmieck, Muskegon	14.68
Bruinsma Bros., Muskegon Heights	49.50
Mrs. Caroline Miller, Muskegon Heights	350.60
Railwaymen's Relief Ass'n, Muskegon	unknown
Muskegon Citizens Loan, Muskegon	145.00

September 8, 1933. On this day the schedules, reference, and adjudication in the matter of Walter Mellor, bankrupt No. 5423, were received. The bankrupt is a factory worker of Wyoming Park, Michigan. The schedules show total assets of \$370.00 (of which \$175.00 are claimed exempt), and total liabilities of \$1,975.50, listing the following creditors: Guilford H. Goff, Battle Creek \$47.50; W. S. Hannah & Sons, G. R. 275.00; Dr. Greene, Dowagiac 15.00; Henckley & Garrett, Dowagiac 15.00; Mrs. M. E. Bechman, Niles 560.00; Everett Emmons, Dowagiac 170.00; A. E. Smith, Berrien Springs 220.00; Dowagiac-Farmers Coop. Ass'n. 175.00; Zeel Jarvis, Dowagiac 130.00; Will R. Mellor, Lincoln, Neb. 300.00; Heyman Furn. Co., G. R. 68.00.

Impetus to Co-operation Given by Recovery Act

Co-operation locally among retail merchants in communities throughout the country has increased considerably during the last three months, apparently as an outgrowth of the discussion of industry codes under the National Industrial Recovery act, it is indicated in trade reports received by the Department of Commerce. Such co-operation, which is entirely separate from the quite generally adopted blanket codes providing only for hours of labor and wages, has taken many forms and the local groups have adopted "codes" for the mutual agreement on trade practices in the community in a wide variety of fields.

In addition to agreement among the "pine board" or cut-rate drug stores and other pharmacists in St. Louis not to advertise articles below an agreed level, and agreements between Atlanta chain grocery stores and independent stores not to sell staple items at drastically low prices without advising the grocers' association in advance of the

prices to be charged, other recent instances of co-operation of this sort reported include a utility-dealer merchandising agreement in the Rocky Mountain states, a compact among Fort Scott, Kansas, grocers that they will forfeit a cash bond if goods are sold at less than 10 per cent. above cost, agreed schedules of charges for alterations and other merchandising matters among St. Cloud, Minnesota, ready-to-wear merchants, and various local "recovery associations" formed in the anticipation of operation in the future in line with official codes to be adopted by the industries as a whole.

An outcome of dealer effort beginning many months ago, the utilities of Colorado, Wyoming, and New Mexico, through their associations, recently made important concessions to gas and electrical dealers, according to Plumbing and Heating (July), embodied in a plan recently announced. The utilities agreed upon definite policies and practices with regard to the principal grievances of retailers. There is no machinery in existence to compel either utilities or retailers to adhere to the "code," and it is definitely stated that it does not prevent either of them in any community from deviating from it in order to meet competition.

In Fort Scott, Kansas, 30 retail grocers, early this month adopted a local agreement which prohibits selling any merchandise, except perishables in danger of spoiling, at less than cost plus 10 per cent., which fixes store hours, and provides for forfeitures of a cash bond for violators of the "code."

The stores deposited drafts with the Chamber of Commerce in the amount of \$25, \$15, or \$5, depending upon the size of the store, and agreed that these drafts shall be forfeited and used for relieving the unemployed when the rules have been violated. Such a violation is to be determined upon investigation by a committee of grocers and meat dealers.

Other local agreements reported are generally for the establishment of rules of merchandising practice which have long been considered needed but on which local co-operation could not be obtained. They are directed at obtaining a uniform local policy and closing stores, charges for alterations and eliminating exaggerated advertising claims. These "codes" are not the formal and official codes such as those being approved by the President but reports indicate that merchants are using them to make a real effort to co-operate for the mutual good of the trade and of the community.

Socket Appliance Prices to Rise

Further advances in quotations on all types of electrical household appliances are forecast by sales agents representing leading manufacturers. The increases, expected to range from 3 to 10 per cent., will go into effect before the end of the month, it is understood. Word of the impending rise spread through retail and wholesale circles over the week-end and a number of establishments sent buyers into the market immediately to place orders for later delivery. Prices on the majority of socket appliances were raised 10 to 15 per cent. on July 1, and there have been only a few scattered and minor increases since that time.

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.

Grocers' Advertising, Credit and Service

I saw this in a grocer's window yesterday:

Happiness

The Happiness of your Life depends upon the character of your Thoughts. If your Thoughts are Clean and Wholesome, you will surely be Happy.

That was carefully lettered on a large card board.

Why quote it for beginning a talk on Advertising, Credit and Service? Because the foundation of successful advertising is character, personality, individuality—any or all those things which make one man stand out from the crowd, which make his store distinct from just any old store.

And this store did all of that. Frankly, it was called The Little Store. The description was accurate for, almost literally, the single proprietor could reach everything from one place. He needed but one light. His expense was limited to the last decimal and evidence was plenty that he was a neighborhood personality.

He was being aided by his daughter—a bright, cheery, flaxen haired young woman whose every feature, manner, gesture and motion evinced the basic wholesomeness of the home-trained, home-keeping Irish girl. Folks came in—a succession of men, women and children. They ranged from very childhood to decrepit age. Every one was known.

As she wrapped goods for a laughing, carefree, dark-haired lassie, the daughter asked some question, evidently on a familiar subject. "Dorothy," as she called her, answered half shyly, plainly conscious of some venial lapse; and the rejoinder was the frank, open, friendly, but none the less uncompromisingly serious expression of disapproval. It was not exactly "You know that is not right, Dorothy," but it meant that, and Dorothy's acceptance of the judgment and the implied correction evinced the wholesome dominance of the merchant's daughter's pure character.

There is no substitute for such personal influence. Such personal force for homely rectitude in any neighborhood is what keeps the world on an even keel through the ages, offsetting "live your own life," "youth must be served," and all that drivel. A store whence radiates such neighborhood influence is as potent a force for good as any village curate. To advise it to let its light shine among men is superfluous, because it could not hide its light if it would.

And where does this hit business? Why, it is the directest thing there is or can be; for here is advertising of the most effective character. And I stress it here, for its own sake truly because that is worthy, but as an indication that in proportion as your store

has character and well defined personality—not the more or less spurious article we talk about so much and know so little—you will be successful as an advertiser.

Last week I hinted at description as a necessary element in real advertising. That is right. In every advertisement of anything, think out what you would say of it to any customer and print just that. It will be fine if you are good at pure English, but that is secondary. If your words are true, backed up by knowledge, your talk will get across, even if it be not quite grammatical.

Now, as a family, neighborhood, service grocer, what next have you to consider? I told you about the hundreds of articles you have to offer which the cash-carry man does not have at all. But you also have credit, and to appreciate what that means, consider:

The food business falls into about a 50-50 division. In hard times, it runs, perhaps, 55 per cent cash and 45 per cent credit. In good times, it runs 55 per cent credit and 45 per cent cash. So, throughout the years, the service grocer has a cinch on about half the grocery business done on credit which the cash and carry man can not serve at all.

Is that an advantage? It is. It is simply a tremendous advantage—to the grocer willing and able to administer credit. That is not an easy job. Do you know any worthwhile job that is easy? But no job is more worth doing or can be more profitable, so let us go about it right.

First, then, get the right slant on this. The credit buyer who seeks you out for what is commonly called an "accommodation" is apt to be not at all the customer you want. He may be okeh, but when you are approached for credit is the time for special vigilance. Before you extend a cent's worth, get all details: Name, exactly; address, accurately; occupation, clearly; number in family, precisely; the outside limit amount the account will run in your credit period. Have plain understanding that it is to be paid in full—never a cent of balance left—when due, or before, not later. Then get applicant's signature. Get three references, get 'em clearly down, including grocers.

Do you send the order now? You do not. You demand cash until you have investigated the applicant's record and references. If there be any demur to such procedure, that is the danger signal that tells you the account is not safe; and the time to stop loss is before it is incurred—not after.

If you find everything okeh, open the account. Then watch it like a hawk for the first few periods, and if there be any departure from agreement, stop it at once. If there be a loss, take it quick, while it is limited. Be rigid about all this. Keep rigid always with everybody. No other practice will do in credit management.

Incidentally, a preferred course of investigation is to ask grocers who have sold this applicant. Many hesitate to do this, fearing rebuff; but human nature is so constituted that you make more friends by asking favors than by rendering them. This is a

splendid way to reach co-operative understanding with your competitors.

But, more important is this: That you are in a position to learn all about the folks in your district. Make it your prime business to do that. Find out all about them, in detail. Learn who is "good." As you gain that knowledge, approach them with the offer of an account. Do this preferably when they trade with you for some things, showing the convenience of charging.

Almost anyone will be pleased to be asked to trade on credit, but the reaction is apt to be: "Why, Mr. Smithson, I did not know you dealt on credit; do you?" That's your chance for a telling lick. Answer: "O, yes; we are always ready for good credit. We are happy to charge to folks who pay their bills promptly—which is our way of doing

business," and you smile as you say this.

Thus you make your neighborhood folks who are stable and responsible into the best kind of clientele for advertising. For as you thus build up a class of folks who are moored to your store by established association, you have people on whom you can depend to read and digest all your advertisements. Whatever you print, they will notice. Your descriptions will get across to them—every word—and they will discuss details with you. Thus you gradually—steadily, surely extend your influence and widen your business. Do you see how credit and service are vital elements in successful advertising? That's just what I mean.

Paul Findlay.

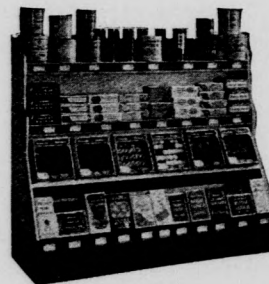
Are the canned foods you feature grown and packed in your home state?

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

"BOOSTED SALES 100%"



—says Grocer S. M.
who gives full
credit to this new
Custom-Built
Biscuit Display

MR. S. M. writes . . . "On September 20, I purchased a No. 2 Custom-Built Biscuit Department . . . placed it in one of the best locations in my store, which it deserves on account of the quick turnover and profits I get . . . I would not take two times the price of it." Customers can't help being attracted to this good-looking display . . . it dresses up your whole store! You save space. You save time and steps.

And you sell MORE biscuit. The extra business it brings repays you many times for the few dollars you invest. It is sold to you at cost . . . actually for less, than it would cost to build it yourself. Ask the Uneeda salesman for photographs, prices and plans. Or write us direct. Let this double-duty sales-help bring in those extra profits now. National Biscuit Company, 449 West 14th Street, New York City.

Uneeda Bakers

MEAT DEALER

Retail Meat Code Submitted by National Association

Following is the redraft of code as submitted for the retail meat industry by the National Association of Retail Meat Dealers, Inc., pursuant to the requirements of the Agricultural Adjustment and National Industrial Recovery Acts:

Article I.—Purpose

Section 1. It is the purpose of this code to place the Retail Meat Industry upon a sounder basis;—better enable it to serve agriculture and labor and to aid in eliminating from the industry destructive and unfair methods of competition, waste and unscrupulous practices that tend to broaden the spread between price to producer and price to consumer.

Section 2. Practices are found to exist in every section of the United States which are economically unsound and tend unreasonably to increase the cost of doing business and increase the spread between the producer and the consumer. Progress can be made in eliminating such practices.

The retail industry is agreed that a code of trade practices supervised by the Federal Government is desirable. Retailers of the United States are willing and eager not only to eliminate wasteful, uneconomical and unsound practices and methods, but to condemn and prevent, as far as possible, all unfair and unethical trade practices and methods.

Section 3. Retail Meat Industry is understood to include all forms of meat retailing of fresh, cured, pickled, salted, or cooked meats, poultry and game, and automatically makes such individuals, persons, firms and corporations retailing, subject to the code.

Section 4. Retailing—A retailer is a dealer who sells to the user or consuming public.

Article II.—Division or Zone Responsibility.—Powers and Jurisdiction

Section 1. For the purpose of effective code administration this code would best function in a zoned or divisional geographical arrangement as such questions as pertain to hours, wages, costs, pricing, consumer habits and trade practices could be given full consideration.

Section 2. Each zone or division may institute subdivisions within its jurisdiction as a state zone and each state zone may institute local zones, each of which shall be self governing, subject to approval of the National Retail Meat Industry Council.

Section 3. All matters affecting more than one zone or division shall be submitted for consideration to the National Retail Meat Industry Council (hereinafter described).

Article III.—Labor Provisions

1. Collective Bargaining.

(a) That employees shall have the right to organize and bargain collectively through representatives of their own choosing, and shall be free from the interference, restraint, or coercion of employers of labor, or their agents, in the designation of such representa-

tives or in self-organization or in other mutual aid or protection.

(b) That no employee and no one seeking employment shall be required as a condition of employment to join any company union or to refrain from joining, organizing, or assisting a labor organization of his own choosing.

(c) That employers shall comply with the maximum hours of labor, minimum rates of pay, and other conditions of employment approved or prescribed by the President.

2. Maximum Hours of Labor.

(a) The work week for the retail meat industry shall be six days excluding Sunday, of 8 hours per day.

(b) Forty-eight hours shall constitute the maximum number of working hours per week.

3. Minimum Rates of Pay. (Suggested hours and wages for Chicago and vicinity of Zone 3, as shown in Article IV, Section 2.) A survey of U. S. relative to hours and wages for different zones is now being made.

The minimum rate of pay for skilled labor (expert meat cutters with necessary knowledge of display and salesmanship) employed in the retail meat industry shall be 60 cents per hour, or \$28.80 a week of 48 hours of labor. Overtime during two weeks at Christmas holiday permissible at one and one-third overtime.

The minimum rate of pay for apprentice adult employees with not less than one year's experience in work employed for shall be 40 cents per hour, or \$19.20 a week of 48 hours of labor.

Delivery boys above 16 years of age to receive minimum wages of 30 cents per hour for week of 40 hours or \$12.00.

4. Child Labor Prohibited.

No person under the age of 16 years shall be employed in the Retail Meat Industry.

5. Special Provisions.

The various subdivisions established in Article 2 of this code shall include minimum wage schedules in their respective codes to meet such zone or state conditions as may exist, but in no case shall the minimum wage be less than specified in the said zoned districts.

Article IV.—National Retail Meat Industry Council

Section 1. The National Retail Meat Industry Council composed of the President, Secretary and Board of Directors of the National Association of Retail Meat Dealers, Inc., shall be enlarged to include and consist of three members appointed by the Executive Boards of each of the 9 zones or divisions. Said Council shall act in behalf of the industry for the purpose of administering the provisions of the code; to secure adherence thereto; to hear and adjust complaints; to consider proposals for amendments thereof and exceptions thereto; to formulate plans for sub-administrative organization and otherwise to carry out for the industry and within the subdivisions thereof the purpose of the acts, as set forth in this code, viz., Agricultural Adjustment Act and Industrial Recovery Act.

Section 2. Division of the United States into nine zones shall be as follows:

Zone

1. To include the states of Maine, New Hampshire, Vermont, Massachusetts, Connecticut and Rhode Island.

2. New York, New Jersey and Pennsylvania.

3. Illinois, Indiana, Wisconsin, Michigan and Ohio.

4. North Dakota, South Dakota, Nebraska, Kansas, Minnesota, Iowa and Missouri.

5. Virginia, West Virginia, Maryland, Delaware, North Carolina, South Carolina and Florida.

6. Kentucky, Tennessee, Mississippi and Alabama.

7. Texas, Oklahoma, Arkansas and Louisiana.

8. Montana, Wyoming, Colorado, New Mexico, Idaho, Utah, Nevada and Arizona.

9. Washington, Oregon and California.

Section 3. If a division or subdivision as named above, or any group or part thereof, does not concur in the submittal of this Code, or if, at any time thereafter, any part of the indus-

(Continued on page 22)



Beech-Nut
COFFEE · PEANUT BUTTER
CATSUP · BUTTER WAFERS
TOMATO JUICE
TOMATO JUICE COCKTAIL
and other foods
of exceptionally fine flavor.
BEECH-NUT PACKING CO. (INCORPORATED) N.Y.

KEEP SUPPLIED WITH

LILY WHITE FLOUR

"The flour the best cooks use"

VALLEY CITY MILLING COMPANY

Portland — Grand Rapids — Kalamazoo — Traverse City

Rademaker-Dooge Grocer Co.

Distributors of

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

The House of Quality and Service



The New
**LARGE
CAKE**

**50%
PROFIT
ON COST
TO YOU**

Fresh Compressed
RED STAR YEAST
Grown from Grain

Price: 20 cents per doz., delivered
Selling at 2 cakes 5 cents

Place Your Order at Once

RED STAR YEAST and PRODUCTS COMPANY

Milwaukee, Wisconsin
Strictly Independent — Since 1882

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.

Monthly Greeting From Hardware Secretary Bervig

The fall series of meetings, held in the northern part of the state, starts Sept. 11. I. E. Douglas, of the National Association, will tell about the Industrial Recovery act, what it means to the hardware industry and how it will affect our competition as well as ourselves. The Secretary will talk on the sales tax, the cotton processing tax, suggestions on how to successfully meet the problems presented by the numerous changes of the past months.

Question box discussion.

Sept. 11, Ithaca, Hotel Seaver, 65c.
 Sept. 12, West Branch, Episcopal Parish House, 50c.
 Sept. 13, Cheboygan, Ottawa Hotel, 65c.
 Sept. 14, Mancelona, Handy Hotel, 65c.
 Sept. 15, Manistee, Chippewa Hotel, 75c.
 Sept. 18, Evart, Carey's Restaurant, 65c.
 Sept. 19, Pickford, Presb. Church, 65c.
 Sept. 21, Ishpeming, Mather Inn, 85c.
 Sept. 22, Houghton, To be announced.
 Sept. 25, Bessemer, Dewey's Cafe.
 Sept. 26, Crystal Falls, Crystal Inn., 75c.
 Sept. 28, Menominee, Gosling's Grill, 75c.
 Sept. 29, Gladstone, Fisher Hotel, 65c.

The hardware code. Hardware stores, upon the labor section of the temporary code being approved by the government operate under its conditions until the final code is approved. Hearings were held in Washington beginning Tuesday, August 22, and continued the rest of that week. The Government's decision is expected at any time, but may not be made for a week or more. The Hardware Retailer for September carries information concerning the hearing on the hardware code and its probable provisions.

It seems probable that the code, as to hours will be as follows: Stores operating fifty-five hours or less have a forty hour employee week; stores operating fifty-six to sixty-two hours have a forty-four hour employee week; stores operating sixty-three or more hours have a forty-eight hour employee week.

As to wages, the code is expected to be: The minimum wage scale starts at fourteen dollars for the larger cities and drops to ten dollars for the smaller places, with differentials between forty, forty-four and forty-eight hours. What final action may be in respect to wages and hours nobody knows. The labor group will unquestionably try to lower hours and raise the minimum wage rate.

As soon as approved by the government, members will receive complete information as to the final code which will, of course, govern all hardware stores, whether or not association members. Hardware stores, signing the President's Agreement, automatically come under the Hardware Code, without requiring notice to the postmaster with whom the agreement was filed, or to NRA offices.

The cotton processing tax. Members were sent a three-page summary of the cotton processing tax and should have made a physical inventory of cotton goods on hand August 31 and received into stock during August. Do not enter figures on PT Form 42, the Government report, which need not be filed until Sept. 30, until more information is available as to cotton content of articles. A bulletin will be issued, covering all information in the latter part of September.

Walter Cornell, under the firm name Cornell Hardware Co., 2011 South Division, Grand Rapids, has succeeded to the business of G. F. Cornell & Sons.

With profound regret we mention that Walter Neuchterlein, Frankmunth and J. H. Conrad, Hartford, both old time association members have passed on.

Exemptions to the Sales Tax—Much inaccurate information concerning the sales tax and the exemptions recently approved by the tax board, has appeared in the press. To clarify the action of the tax board, we reproduce in full the resolution adopted August 30, by the Board.

The Resolution. "To comply with the clear intent of the Legislature in defining the tangible personal property to be taxed under the provisions of Act No. 167, Public Acts of 1933, it is the sense of this Board that a retail sale be so interpreted as to exclude tangible personal property used in the processing, producing and/or manufacturing of tangible personal property to be ultimately sold at retail, including any article used in the wrapping, crating and/or otherwise preparing for delivery any tangible personal property to be sold.

"The intent of this Act is recognized by the Board to include only sales commonly known as counter sales of tangible personal property to be used or consumed by the individual; it not being the intent of the Legislature to tax any tangible personal property sold by a manufacturer or distributor to a manufacturer or producer when such property is to be used in processing, manufacturing and/or producing tangible personal property to be ultimately sold at retail and/or tangible personal property sold to farmers when such property is used in the producing of food products to be ultimately sold at retail; therefore be it

Resolved—That the State Board of Tax Administration exempt from the provisions of Act No. 167, Public Acts of 1933, all tangible personal property coming under the above classifications and be it further

Resolved—That such policy be put into effect as of August 1, 1933, and be it further

Resolved—That the Managing Director of this Board be authorized and directed to interpret in accordance with the provisions of this resolution, applications that now may be on file or may hereafter be filed for exemption from the provisions of this Act."

Following is the authorized statement of James E. Mogan, Managing Director of the Tax Board, concerning the resolution.

Statement of Administrator—"The resolution passed by the State Board of

Tax Administration on August 30 authorized the managing director of the Board to interpret the sales tax act in accordance with the provisions of the resolution. No exemptions from the application of the sales tax to manufacturers or any other class of business have been granted as yet. The preliminary and supplementary regulations of the Board are still the definite rulings of the Board and every seller of tangible personal property will be governed by them until such time as a specific exemption may be granted. Where a petition for exemption has been filed, such seller of tangible personal property will be required to make his return on or before September 15 and no extension of time will be granted, even though a decision in the case has not been handed down."

Few laws have had such a checkered career as the sales tax law. The law, as originally passed, is clear in its meaning, but the legislature, by resolution, has gone on record to the effect that the language of the law did not properly express the intent of the legislature and suggested certain changes in the interpretation of the law to carry out the intent of the legislature. That intent is declared to cover exemptions on sales to manufacturers and farmers as stated in the above resolution. The Board does not at present contemplate the preparation of a list of merchandise to be exempted from the sales tax.

Evidently the change in interpretation of the law does not meet with the approval of Attorney General O'Brien, who is reported as stating that, if the Board allows the exemptions, they will be held personally responsible for any loss in revenue.

In view of the contradictory opinions held by members of the tax board themselves and their legal advisors, it is possible the resolution may again be changed, but as the matter now stands the following procedure is suggested for such merchants as sell to manufacturers and/or farmers.

Immediately petition the state tax board for exemption of tax on such goods as come under the resolution adopted by the state tax board on August 30. The petition need not be prepared in any formal manner, a letter is sufficient, but should state (1) That you sell supplies to manufacturers and/or farmers (as the case may be), mentioning in general terms, what such supplies consist of and (2) Asking that the Tax Board permit you to ex-

empt such goods from the State Sales Tax.

No one is permitted to deduct non-taxable sales in making his report without the expressed permission of the Board. Officials of the state tax board inform the Association that reports and payments for August must include sales to manufacturers and farmers the same as before. Presumably if the exemptions are allowed those petitioning for exemption, rebate will be made.

As further action, or clarification of the resolution is made, members will be informed. August sales tax blanks are printed and will be issued in a few days. Sales Tax is paid on cash and credit sales, whether or not the money is collected.

Knowledge is Power. Dealers using the Association accounting forms find them particularly valuable in recording all the information necessary to preparation of reports to the government. Max Powell, of Mt. Morris, says: "State and National governments are certainly making the retailers tend to their knitting with the sales tax, cotton processing tax, income tax, etc. The NRHA combination records we use, certainly are fine at this time." Write for information. Send all accounting orders to the Lansing office.

Electrical departments should occupy a prominent part in the merchandising activities of hardware stores. Probably no other department offers such opportunities for increasing sales. From one to three display stands, depending on the size of the store, should be used for small appliances and supplies. Liberal space should be given for larger appliances. Outside salesmen, either part or full time, should be employed.

The Association merchandising programme in Hardware Retailer contains suggestions and illustrations for effective electrical displays. Special suggestions available from the Association. The retail hardware industry must be made electrically minded.

At the 1933 convention in Grand Rapids you were presented the statement of merchandising practices adopted by Michigan utilities, after various conferences between utility representatives and the Association utility committee appointed by President Charles Sutton and composed of J. Charles Ross, chairman, H. A. Schantz and John A. Kerr. This statement controlled various practices considered

(Continued on page 19)

ASSOCIATED TRUCK LINES, INC.

Nelson-Carmody Motor Freight Division
 DIRECT DAILY SERVICE OVER OUR OWN LINES
GRAND RAPIDS — CHICAGO
 GRAND RAPIDS — CADILLAC — TRAVERSE CITY
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 Offices at—
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 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. Mihlethaler, Harbor Beach.
 Second Vice-President—Henry McCormack, Ithaca.
 Secretary-Treasurer—Clare R. Sperry, Port Huron.
 Manager—Jason E. Hammond, Lansing.

Artificial Flower Orders Ahead

With sufficient orders on their books to keep plants at capacity operation throughout the Fall, manufacturers of artificial flowers are trying to adjust production schedules to take care of a large volume of business which has developed in the last ten days. Word that the industry will be compelled to advance prices at least 25 per cent. when its proposed code goes into effect has spread through the trade and is responsible for the heavy current buying. Prices on artificial flowers were increased 25 per cent. above Spring quotations last month. White and pale yellow blooms are outstanding favorites in this season's buying, producers said.

Knit Goods Work Bureau Added

To provide for readjustments in mill personnel necessitated by adoption of the recovery code, the National Knitted Outerwear Association has instituted a temporary employment department. This service, which is offered free to both employer and employee, is aimed to facilitate both the obtaining of positions and labor during the transition period. Although the plan has been in operation for less than a month, many vacancies have been filled, the association reported, and a high percentage of the applicants for employment has been placed. It will be continued indefinitely.

Shoe Charges Fail to Halt Call

The addition of surcharges to shoe prices, ranging from 7½ to 20 cents per pair, during the week failed to slow up the heavy amount of business that has been coming in steadily for the last several months. The average differential under the industry's code seems to be from 10 to 15 cents, only a few styles bearing a charge as high as 20 cents. The approach of school openings developed a large demand for boys', girls' and children's shoes, exceeding last year's by at least 15 per cent. Men's work shoes were also ordered more freely in the classes to sell under \$4.

Buy Style Lines Confidently

The demand for women's style lines and accessories is holding up notably well in the markets and price rises on this merchandise are encountering far less resistance than that noted on staples. While a somewhat greater mark-down risk is assumed on style goods, retailers feel that the higher prices on this class of merchandise can be passed on to consumers much more readily than on staples. The new dress showings this week are attracting strong interest. Millinery, handbags, novel jewelry and hosiery are active.

Machinery Lines Are Active

Large orders for new equipment and parts were placed with manufacturers of machinery last week by producers who are modernizing factories to take

care of new business. Among the leading buyers of tools and machines at the present time are shipyards which have won contracts for new naval vessels. Other industries making heavy purchases are bottling equipment, electrical appliance, brewing, steel barrel, automobile, textile and office equipment lines. Producers expect the volume of business to continue upward at a rapid pace until the end of the year.

Premium Houses Ask Allowances

Requests for special price consideration have been made to manufacturers by representatives of premium houses. The buyers argue that values placed on merchandise when listings were made in their catalogues last Spring have been altered so much by recent price advances that they face heavy losses unless some adjustment is made. Some manufacturers have conceded the premium houses the right to purchase the remainder of their year's requirements at the old prices, provided immediate delivery of the merchandise is accepted.

Rough Weaves Gain in Silks

Continued improvement in orders for broad silks is reported in the primary market. The strike in the industry has stimulated the placing of a substantial volume of new business. Increasing output of dresses under pressure for quick deliveries by retailers is also a factor in the call for silks. Prices on practically all weaves are being strongly held and further advances are held not unlikely. Favor for rough weaves has grown considerably, with satin crepes being combined with these types.

Hard Surface Rug Prices to Rise

Word that manufacturers of hard-surface floor coverings will advance prices about 5 per cent. before the end of this month spread throughout the rug market last week. The report prompted buyers to place additional orders for goods and to press manufacturers for immediate delivery of merchandise already on order. Although producers admit that a price rise is likely in the near future, they have refused to announce either the date or the amount of the increase.

Acme Quilt Prices Raised

Sharp price increases on its line of patchwork quilts were put into effect last week by the Acme Quilting Co. The 72 by 78 unbleached back styles were advanced to \$14.50 a dozen, the 72 by 48 pastel colored backs were moved up to \$17.50 a dozen, while the reversibles were priced at \$24 a dozen for the 80 by 84 numbers. Mattress covers were advanced to \$15.85 for the 54 by 76, 64-60s and to \$13.90 for the 60-48s.

Piece Goods Sales Show Spurt

Rising garment prices are creating revived interest in home sewing, which is benefiting the over-the-counter sales of piece goods. The outlook for piece goods departments is described as "the best in four years." This is borne out by the fact that many piece goods sections in August had heavy gains in dollar volume, some of them ranging up to 35 per cent. or more. Pattern sales are also reported increasing. The biggest gain in yardage has been in silks.

A Business Man's Philosophy

Several years ago a newspaper man became widely known as a winner of contests. He won so many first prizes that the promoters seriously considered excluding him on the ground that he was a professional. When interviewed, he stated frankly the secret of his prowess. He presented his answers impressively. He chose the highest grade paper, and even employed illustrators or letterers on some occasions. If photographs could be used, they were the finest grade of work, on the most costly paper, beautifully mounted. These things had an unconscious effect on the judges. It was adroit flattery, for the evident labor and expense devoted to his replies showed that he regarded the contest and its promoters as important.

The principle is useful in other endeavors.

Cheap letterheads, cheap envelopes and handbills on an inferior quality of paper may have their legitimate place,

but generally they are tossed into the waste-basket with little more than a glance. An artistically printed business announcement on paper of quality, inclosed in an envelope that offers resistance to one's penknife, is not only more likely to be read, but the chances are that it will be looked upon as worthy of a place in the files of the man who receives it. Quality advertising carries with it the impression that the article advertised is worth more than passing attention.

William Feather.

Waterproof lime is now available—once slacked and used as mortar it is said to absorb no more moisture, thus retaining its strength instead of softening when wet. The development may mean revival of the ancient use of lime as a masonry binder.

A new machine slices the dough of bread before the loaf is baked. The baked loaf is a unit, yet slices are readily detached.

MICHIGAN BELL TELEPHONE CO.



A STATEMENT BY MISS GRACE J. GRAVES

Miss Graves, who is head of the Employment Bureau of the Lucid Private Secretarial School, in Grand Rapids, relies entirely on the telephone in contacting both employers and applicants. She says:

"We use the telephone exclusively in placing applicants. And we will not accept an application that does not give a telephone number."

★ ★ ★

Other things being equal, the applicant for employment who can be reached quickly and easily by telephone is likely to be the first called to work. Telephone service pays its way. Order a telephone today. Installation will be made promptly.



HOTEL DEPARTMENT

More Facts About the Santa Fe Trail

Los Angeles, September 9.—The passing of Floyd E. Doherty, proprietor of Hotel Osceola, Reed City, leaves a vacancy in the ranks of the Michigan Hotel Association, as well as in various local organizations in which he was a moving spirit, which will not soon be filled. Early in July, it was my pleasure to meet this kindly spirit for the first time and I liked him immensely, not only for what he was but for what he had accomplished. And I congratulated his colleagues on his accession to the ranks of Michigan hotel men. It is with sorrow that I am responding to the duty of mentioning the event and I convey to his family and relatives my sincere sympathy.

I still cannot resist looking out of the stage window occasionally or listening to the varied tales concerning the Santa Fe Trail, notwithstanding the fact that I am safely and comfortably housed in the City of the Angels and again enjoying California's offering of sunshine and roses. At Albuquerque we were held up by engine trouble, but a portion of the time was accounted for in a really surpassing and unique cafe—The Court—which is surely one of the most complete and satisfying I have seen anywhere in recent journeyings. It is claimed that 500 guests can be entertained at one time without seeming delay, and the food served and prices charged give it a lasting reputation for fairness. Albuquerque is a city of some 12,000 population, founded 232 years ago. It was named after the Duke of Albuquerque, who was appointed viceroy of New Spain, though he never qualified for the position. It was a most important city when General Phil. Sheridan made it his headquarters until 1870. It is a division headquarters of the Santa Fe railroad and very large car shops are operated there. Its principal attraction is the Harvey offering, the Alvarado Hotel, built in mission style, with one portion devoted to the merchandising of Indian goods, the most extensive stock I have ever seen anywhere being in evidence. From here, in a Southerly direction we follow the basin of the Rio Grande river. It is one of variable volume. At this particular season it dwindles to a few small shallow channels and even becomes dry at the surface in many places; but early in the summer and sometimes at intervals later it carries great floods which usually overflow most of the adjoining lower lands. For the major portion of the year the flow near Albuquerque averages 1,500 cubic feet per second, and at flood times as high as 10,000 to 20,000. Just at present, however, it would require the use of a post-hole augur to find water enough for drowning a sparrow. Those familiar with their geography already know that the Rio Grande, which drains as well as irrigates an enormous area, finally empties into the Gulf of Mexico. This is surely a land of interesting landscapes, rocks and people. In many places the plains and cliffs are vividly colored by natural pigments of red and vermillion. The rocks of the plateau are surmounted by two large volcanic piles, which stand far above the general level of the plain and which were monstrous volcanoes in comparatively recent times—Mount Taylor on the east and the San Francisco mountains on the west. From the immensely thick, almost horizontal deposits that compose most of the mass of this interesting layer, much has been worn away by erosion, which exposes fossil forests that were long ago buried in the sediments of which these strata were made. Erosion has also carved many canyons, notably the majestic Grand Canyon of the Colorado. Here and there in the rocky cliffs and canyons are the present and former communal homes of aboriginal peoples,

whose arts and religious ceremonials partly lift the veil of the past and reveal glimpses of earlier stages of human culture. These vast expanses were long ago the abode of aboriginal tribes; later they were explored and dominated by the mounted Spanish conquistadores and finally they have been made accessible by modern means of transportation. The region west of the Rio Grande, well known to geologists as "the plateau country," is a province which differs in its geography and geologic structure from most of the country in the east. The width of this plateau country is 450 miles, its western margin being well within the confines of Arizona. Here we are at the interesting city of Laguna. Not so much for size but, like Los Angeles, plentifully supplied with building sites. It is at the head of a valley of precipitous walls which have supplied interest to travelers ever since the first visit of Coronado. It is notable as the oldest continuously inhabited settlement in the United States, dating back to the sixteenth century. Acoma, a few miles beyond Laguna, offers many attractions, among them being an old church, built mainly of slabs and rocks, in excellent condition, although erected in 1699. A few miles west of this interesting place we come face to face, as we might say, with Mount Taylor, a huge cone standing almost alone on a high plateau, 11,389 feet high. It was named after President Zachary Taylor. Near this point is an Indian school sponsored by Uncle Sam. Mount Taylor is held in great veneration by the Pueblo Indians, who call it the "mother of rain." Now we are climbing up the Continental Divide at the very moderate grade of 21 feet per mile. At its summit, Gonzales, you are 7,250 feet up in the air, which is somewhat less than at Raton Pass, which is the highest point on the Trail. Here we are well within the haunts of the Navajo Indians, now peaceful blanket makers, but for a long period the terror of the western plains. They were wily warriors and usually their raids or other depredations were profitable. The United States government made many attempts to subdue them, but it was left to the noted scout, Col. Kit Carson, to finally drive them to eastern New Mexico, where they were held prisoners for several decades. Now they willingly eat out of your hand, especially if you look like a prospective customer. Their organization is said to gather in a half-million dollars per year in blanket sales alone, and they are also extensive stock raisers. A few miles to the west of Gallup, we cross the Arizona state line, better known as the "copper state," its output of this particular metal exceeding that of any other commonwealth. A few miles west of the Arizona line we begin to see evidences of what is known as petrified forests, at a little camp called Adamana. They are included in a government reservation called "Petrified Forest National Monument," created by President Roosevelt in 1906. The name "forest" I would hardly call appropriate, for the petrified tree trunks are all prostrate and broken into small sections. They are probably relics of stone age. In such matters one individual guess is as good as another, anyhow. These logs vary in size and in length of the trunk sections; in most cases the sections are in no regular order, but some of them lie in line very nearly in their original positions. Some of these trunks are sufficiently large, however, to make excellent foot bridges, for which purpose they are quite generally utilized, though I should say it were a man's sized job to handle them. These petrified woods are beautiful objects of study. When thin pieces are ground down to an infinitesimal degree of thinness and placed under a microscope they show perfectly the original wood structure. Visitors are prohibited from carrying away any of the crude slabs or logs, but accommodating tradesmen will

favor you with paper weights, etc., if you possess the price. Holbrook proved to be a night "roosting place," and I availed myself of the accommodations of a Harvey caravansary. Next day we entered the area of the Painted Desert, famed in story and song, and well worth the price of admission. Winslow is the place. It is at the south end of a district of undulating plains and bright-colored cliffs, lying between the canyons of the Little Colorado and Colorado rivers. Its width is said to be about forty miles, and except for the two rivers named it hasn't got even a drinking fountain, though by certain signs displayed there was evidence of "beer" in the offing. It is in the Land of the Hopis, or snake dancers, and many ancestral ruins are in evidence to prove that there was much doing here prior to the Columbus episode. I cannot attempt to describe the formation or its appearance. It impresses one with an awesome feeling, backed up by sulphur and brimstone, and is mostly red. But not to have seen it, if you are within the breadth of a state of it, simply shows you are careless. Everybody hears something about Flagstaff. Here it is, a growing city of, say two thousand souls, and was named because a party of emigrants were camped here on a certain Fourth of July, and decided to display their flag from a real pole. However, this may be purely legendary, as many of these western stories are, as there is no sign of the flag-pole or any old-settler to back up the statement. Flagstaff used to be the point of departure for Grand Canyon visitors, but a rail line from Williams, a point further west, has caused a diversion of traffic, though the automobile and a prejudice against all forms of train transportation, is causing a resumption of this activity. There is much activity at this point along lumber manufacturing, where they are cutting up trees said to be 300 to 500 years old. Also eight miles away is an enormous chasm 4,000 feet in diameter and 600 feet deep, which is claimed by scientists to have been the target for a meteor some time ago. Maybe.

Just as the modern drug store sells everything in the world except, possibly, drugs, just so the gasoline station out here is becoming an "emporium." On the tourist trails here thru

CODY HOTEL

GRAND RAPIDS

RATES—\$1 up without bath.
\$2.00 up with bath.

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G.R. STORE FIXTURE CO.
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Warm Friend Tavern

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

JAMES HOEKSEMA, Manager

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

PANTLIND HOTEL

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

MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms — 400 Baths

RATES

\$2.50 and up per day.

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

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Guest Laundry Done Free
First Class Cafe in Connection
Sunday Dinners 35c—40c
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THE REED INN

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

Park Place Hotel

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Rates Reasonable—Service Superb
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GEO. ANDERSON, Mgr.
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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

the desert you find gas stations have almost forgotten the name of John D's favorite product. They sell oranges, serve meals, and—in many cases—provide lodgings. Some day some smart gasoline baby will add a beauty parlor to the ensemble and amass a fortune. Manicuring and finger waving fit in well with the "sands of the desert." High class novelty—not comedy—is what we require.

One of the latest offerings on the scientist's menu is a "sawdust" salad. It is claimed they can take a stick of dry wood and by rolling up their cuffs and shooting a few chemicals into the mixture make 75 per cent of the mass fit for food. The tender twigs of the towering oak are converted into dainty desserts. A guy with a pair of pruning shears and a "first aid" kit would be able to ignore the restaurant man and pick up a meal almost anywhere. Too bad the discovery comes at a time when there is a scarcity of timber and a surplus of other food products.

The California commission has finally come to the conclusion that every time railway fares have been raised by the corporations in the transportation business, the movement of humanity has been lessened—at least on the railroads. And yet for all that, the assinine actions of the magnates at all times would not indicate that the rate makers have ever digested the lessons the public has tried to teach them. If they desired volume of income from depleted traffic, their stockholders have been disappointed and the traveling public have learned to take care of themselves very comfortably and economically.

Frank S. Verbeck.

Sidelights On Some Northern Michigan Localities

Petoskey, Sept. 4—The merchants in Petoskey claim the sales tax is a damage to them, especially those making small sales. Mr. Lake, the druggist, says he estimates it will lower his annual sales by at least \$5,000. Much of the summer trade is from tourists from states where there is no sales tax. When they are charged for it with purchases they frequently leave the goods on the counter and defer their purchases until they return home. One thing is certain, it places the merchant in an unfavorable position frequently, besides being detrimental to his business. Making the merchant a tax collector with no compensation is unfair. Many of the home merchants carry customers on short credit. Should a customer fail to pay, the merchant not only loses the account, but has to pay a sales tax besides. The big chain stores cut into local trade heavily, so the merchant is often forced into giving credit in order to live. Should he go upon a cash basis, he would be further handicapped, for much of cash buying goes to the chains.

Charlevoix, Sept. 5—The present list of subscribers here covers the best merchants, so I was unable to extend the list but little. The tourist season is drawing to a close and has been only fair. All merchants are thinking of the long wait until another season, and with funds limited, buying is done cautiously. Charlevoix is another of those rare beauty spots which attract tourists and men of wealth who have built very fine homes here. The beautiful lake attracts more boating than I have found elsewhere. Fast motor and sail boats are much in evidence, while the big lake boats enter occasionally through the canal. A steamer makes regular trips to Beaver Island. The city has a beautiful little park fronting on the harbor and main street. In the center has been erected an artistic building, the upper part being a public office in charge of the secretary of the Association of Commerce. Below are rest rooms. Here information is on file covering all resort regions, road maps, etc. "Charlevoix the Beautiful"

is the slogan adopted for the city and visitors remaining within its borders long enough to inspect its many attractions insist that the choice of a slogan is a good one. In all my travels I have not found a finer bunch of business men. Their stores and stocks are in keeping with the beautiful environment in which they live and serve the people. One thing is very noticeable—nearly all of them have taken the Tradesman for years and would not do without it if the subscription price was double what it is.

Mancelona, Sept. 6—Traveled through a most attractive region today, from Central Lake here. There were formerly wonderful hardwood forests, especially around Bellaire. When I was in these towns last, about thirty-five years ago, business was most active. At Bellaire was a large factory making wooden butter bowls, butter ladles and stamps, besides local sawmills. Gradually this territory is being transformed into farms, on which the future of these towns will have to largely depend. I have been making out many claims for the oleo refunds, nearly all of which could have been double the amount if the merchants had read the Tradesman more carefully. Met a number of very old subscribers to-day, among them Fred Fyfe, hardware merchant at Bellaire, who has been a careful reader of the Tradesman for over thirty-five years. All send greetings and hope you may call upon them again.

After a careful study of the markets given each week, I find, as a result, a great many food merchants are not getting the benefit they are entitled to if they studied the base quotations of goods in their stock. For two or more years the food market fell and merchants had to take losses. Now, and for some weeks, the market is tending upward, a few items each week. Every food merchant should watch these advances and raise his retail price immediately, thus getting the benefit from the stock he has on hand. The merchant who follows this good business practice throughout the years will be many dollars ahead by so doing. No trade paper could supply a local price, as it covers a very large territory. All it can name is base prices from some central market. When any item advances or declines, as shown by the Tradesman each week, look for the base price on those items and compare them with the base price the week before. The difference will show the exact amount the market has changed. Thus the advance in the retail price can be made. Items declining should be pushed and if they do not move, a cut in price may be necessary. This method of watching the market will save the food merchants a big loss, which many merchants not posted have been taking. Nearly all of the successful food merchants follow the Tradesman's market lists and I am helping many other to understand it and use it every week.

Boyne City, Sept. 7—Had a delightful day among the hills and dales of this attractive Lake Charlevoix region. Called upon Mancelona merchants but missed seeing your old friend, Mr. Madalie, who was away. The sawmill at Mancelona is busy and the Antrim iron furnaces will open soon, giving jobs to every idle man here, so I am told. I am surprised at the farms developed around here, also around Alba, which is one fine country village. If every country town had as many business men reading the Tradesman as there are here they would find easier sledding. The road to East Jordan follows an old logging railway most of the distance. A gang of men are at work removing the rails and ties. Over this roadbed was shipped many millions of logs and lumber to be cut for lake shipping. East Jordan was a beehive of industry for many years. There were three sawmills, a large planing mill, furniture factory, handle mill, foundry,

boiler shops and blast furnaces, using charcoal made nearby. Among the operating companies was the East Jordan Lumber Co., the only one which has survived the changing years. They still cut some lumber and have a considerable tract of timber in the Upper Peninsula. However, the company has turned its attention to developing the farming and fruit raising possibilities here, built a modern canning factory, which is now busy with corn and beans, having finished the cherry pack. The senior member of this firm is William P. Porter, President, who began here as a pioneer. His father was an early missionary preacher in this territory. Associated with him and in active management are two sons, John and Howard. Fine offices are on the second floor of their business block on Main street, the lower floors being filled with a large stock of general merchandise. The Porters are also connected with the local bank, which has been able to remain open with no restrictions, so I was informed. These men are a big asset to this community and they are meeting the transition from a lumbering center to an agricultural position, which with its resort possibilities will always make the city a desirable place to live. On my route over here I never saw a more attractive view than that from the high point of the ridge of the peninsula which separates Lake Charlevoix. I could see the waters on both sides, many of the new fruit farms developing, owing to the plant of the East Jordan Canning Co. nearby. As I came down the winding slope to the shore of the lake, a paved highway followed its borders and extends, so I was told, from Charlevoix to Boyne City, making one of the most delightful shore drives in the whole resort region. This city once had some 7,000 population. I was told it is now 2,600. The large tannery here is giving employment to a large number of men. Into the lake here empties Boyne river. A sign says twenty-five tons of smelt were taken from the stream this season. The city has a beautiful park, a fine hotel, Federal building, business and residence section. Like East Jordan, it has seen better days. However, with its scenic setting and attractive location, it may slumber for a time, but someday it will awake and in a measure reclaim its past activities.

To-day I got a surprise I will not soon forget. In pursuing my long, long trail, it brought me into the Sanitary meat market, of this city, W. A. Sack proprietor. Everything was so white, clean and artistically arranged, I could hardly imagine it was a market for meats and vegetables. The proprietor greeted me pleasantly and when he found I was with the Tradesman, he invited me to inspect the coolers, back-rooms and all. It was evident to me he was a buyer of quality livestock, as he does his own butchering right in the building. This was something new to me, but an inspection showed he had every facility for the sanitary handling of meats of every kind. A number of skilled workmen were busy, so it was evident he was pleasing his many patrons. I soon learned from the office records, shown me by the bookkeeper, that orders for smoked ham, bacon and sausage, came by mail from people about this and other states. Mr. Sack told me he did no advertising; that his mail order trade started from resorters, who were his patrons here during the summer. Many had told their friends about this unusual market and its most particular owner, and they, too, sent in orders. If every food dealer only knew the value of paint, water and soap, thoroughly applied in vigorous fashion, it would make his business grow and his patrons would speed the good news. Mr. Sack has long been a subscriber to the Tradesman and attributes much of his success to the faithful perusal of that publication.

Lakeview, Sept. 9—Left West Branch at 6 p.m., arriving home at 9:30, distance 120 miles. Did not have time to cover all of West Branch, which is about the size of Gaylord. Passed through the valley of the Ausable river and by one of the five dams owned by the Consumers Power Co. With the forests gone, farming is the only recourse left and more has been done to this end than I supposed. Passed through a few miles of second growth forest, recently burned over. These were largely poplar and of little commercial value at present. In time I believe poplar, jack pine, spruce, black cherry and alder will have a market for wood pulp, which will supply paper, also building boards for dwellings and packing cases. At Ontonagon the paper mill is working up all kinds of hardwood, from four inches up. Possibly in time these cut-over lands will become valuable for producing young forests for wood pulp.

In my travels I have endeavored to learn as much as I could of business and economic conditions, also of the relations between the Tradesman and the merchants. I could not but be greatly impressed with the loyalty and devotion shown to you as editor and the publication you have created and maintained so many years. The depression more than any other cause, is responsible for some of the smaller merchants dropping their subscriptions. I have met many merchants, who told me they were former subscribers, liked the publication, but close cash prompted them to drop it. I have reclaimed most of them and the remainder promise to be back later when conditions improve. In my study of the Tradesman and its relation to the merchant I have found many who are not getting from it all it has for them. I found merchants who are only partial or casual readers of its contents, claiming lack of time for reading. This is clearly shown by the many who lost the two year oleo refund through failure to apply for it in time. Others did not give the matter enough attention to know what it was all about. Such merchants I have tried to impress with the importance of reading each issue. Neglect to read the paper leads to a lack of interest, which results in delinquency and loss of the subscription.

I have previously mentioned my interest in the weekly market feature of the Tradesman. I knew little about its value and possibilities until after I made a study of it. As a result, I have become much interested, so that I am using this feature as a strong point in my sales talk. I have found some food merchants who were making full use of these price changes by advancing their retail prices with the raises in the market.

E. B. Stebbins.

Gabby Gleanings From Grand Rapids

F. F. Corwin succeeds J. Kolehuse in the grocery business at 1303 Alpine avenue. Mr. Corwin was in the grocery business on South Division avenue for a number of years up to 1926.

The Rademaker-Dooge Grocer Co. has sold two new stocks during the past week—Alex P. Jasky, who will conduct business under the style of Alex's Food Market, 939 Fourth street, and Charles E. Douglas, Willow Bend, R. R. 2, Grand Rapids.

The Grand Rapids Credit Men's Association has issued a call for a meeting of the wholesale fruit and produce dealers of Western Michigan, to be held at the Pantlind Hotel, 6 o'clock Thursday evening, to consider and possibly adopt the code prepared by the Grand Rapids representatives of that industry.

A prediction: Prices will rise. If not naturally, artificially.

DRUGS

Michigan Board of Pharmacy
 President—Earl Durham, Corunna.
 Vice-Pres.—M. N. Henry, Lowell.
 Other members of the Board—Norman Weess, Ewart; Frank T. Gillespie, St. Joseph; Victor C. Plaskowski, 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.

Urgent Appeal From President Weaver

Fennville, Sept. 11. — The Michigan State Pharmaceutical Association has been fighting for the independent druggists for the fifty-one years of its existence. It wants to continue that battle for all that is best for us and for all that is due us as druggists of this commonwealth of which we are an integral part. We do not want to talk about past performances, but we do want to face the future with a better program than we have had before and with that in mind, I am writing this letter to you.

We need memberships from every one of the twenty-three hundred drug stores in this state. Our membership is not as high as we wish and we have an offer which shows that this Association wants to give you value received for all that is done. We are giving new receipts for the yearly dues now which pay until June 30, 1934, making the 1933 dues cover practically eighteen months of two years, which will be an inducement indeed to join this up-to-date druggists association.

The M.S.P.A. and its affiliations is doing all it can to get some action at Washington which will be beneficial to all of the druggists of Michigan and we are just started. There is plenty to do yet, and we do need your three dollars, along with the three dollars of your neighboring druggist, to help this program for this year.

The chairman of the membership committee, Ernest J. Pars, of Lansing, Secretary R. A. Turrel, Crosswell, and myself are authorized to accept the dues for this organization and I hope that you will send them in at once to any of these or to Wm. Johnson, Treasurer, Kalamazoo. Your receipts are ready and waiting for you and we know each one wants to help. The secret of a successful year is for each man to play his part and that will win, nothing more and nothing less.

Can we depend on you? Thanks for your past kindnesses and a greater, better year to come is my wish for you.

Duncan Weaver,
 President M.S.P.A.

GONE TO HIS REWARD

Henry Hagens, Secretary Valley City Milling Co.

Offices and plant of the Valley City Milling Co., Portland, were closed Tuesday afternoon, Sept. 5, in tribute to Henry Hagens, 62, secretary of that company, who died suddenly Saturday morning, Sept. 2, at Portland.

Mr. Hagens was widely known in milling and grain circles throughout



Henry Hagens

Michigan, having served at one time as President of the Michigan Millers' Association.

He had been connected with the Valley City Milling Co. and the "flour the best cooks use" for thirty-six years.

Mr. Hagens was born in Grand Rapids, where he lived practically all his life except for a short period when his parents lived in Big Rapids.

On the death of his father, John Hagens, he was forced into an early business career. He got his first job at the age of eleven—carrying lumber up a flight of stairs in a cigar-box factory, where, as he said, "another man did all the work." Although compelled to leave school early to help support his mother, sisters and brother, he earned enough to take some courses at Valparaiso College, Valparaiso, Indiana. During the period of bicycles built for two, the Klondike and Coxey's army passed through the town where he was attending school, creating an impression on his mind which stayed with him as long as he lived. Like many young men of that era to whom the ideal of Lincoln was still fresh, Mr. Hagen's early ambitions were for a political career. He started on this course via a clerical position at a special session of the State Legislature in Lansing, but a short time after went to the Valley City Milling Co., where he has been located ever since. When its offices were moved to Portland early this year, he moved there from Grand Rapids.

Just before his death he received an appointment from the Federal Government to assist in an advisory capacity under the reconstruction program in the rehabilitation of railroad freight business.

Funeral services were held in Grand Rapids, Sept. 5, at which the Rev. J.

A. Dykstra officiated. Pall bearers were all business associates during Mr. Hagens' long period of service with the milling company. They were: honorary—Fred N. Rowe, Frank E. Martin, Martin Vermaire, Frank Dreese, Robert P. Dolson, W. M. Sheets; active—Robert Saline, William Traynick, Russell Martin, Fred Post, Peter Grieves, Jake Emans.

Mr. Hagens was a member of the Grand Rapids Transportation Club and served as director of the Grand Rapids Association of Commerce for several years.

He is survived by one daughter, Pearl Hagens, of New York City, his mother, Mrs. Elizabeth Vandreveld, of Grand Rapids, and a sister, Miss Bertha Hagens, of Bridgeport, Conn. His wife, who died in 1907, before her marriage was Anna Maria Schuster, of Grand Rapids.

'Tis more important to be on the up-and-up than to clean-up.

Druggist Lists New Items on Bulletin Board to Increase Business

The posting of a list of new items outside of the store, giving the use, the manufacturer, and the price, is reported to have stimulated the sales of an Eastern drug store. The interest of customers in new things is thus catered to and they are caused to enter the store and enquire as to the merits and uses of certain of the products. Thus, store traffic is increased and other items are promoted as well. The druggist points out that this gives him an excellent tie-up with items which have recently been called to the attention of consumers by national advertisers.

A washing machine with a wringer which holds no menace to fingers is on the market. If fingers are caught they get no more than a slight squeeze before the rolls automatically spring apart.

"We're all in the same boat." But you must handle your own helm.

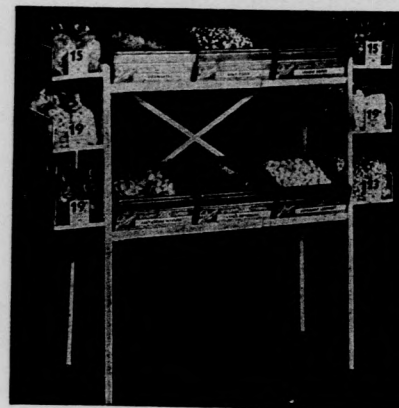
JUST WHAT YOU HAVE BEEN LOOKING FOR

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 Candles,
 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

School Supplies

Pen and Pencil Tablets, Erasers, Note Books, Theme Books, Spelling Blanks, Composition Books, Ring Binders, Note Book Covers, Compasses, Dividers, Slates, Crayons, Pencils, Penholders, Watercolor Paints, Note Book Fillers, Inks, Mucilage, Liquid Pastes, Fountain Pens, Construction Paper, Extra Leads, Chalks, Pencil Sets, Artist's Brushes, Rulers, Blackboard Erasers, Thumb Tacks, Protractors, etc. Most complete line ever shown, all on display in our sample room. Come Look Them Over — PRICED RIGHT.

Hazeltine & Perkins Drug Co.
 Grand Rapids
 Michigan

Monthly Greetings From Hardware
Secretary Bervig

(Continued from page 14)

unfair by retailers and permits profitable operation of appliance departments by the independent. Your committee secured a statement more equitable than that proposed by utility groups elsewhere.

Two utilities, operating in Michigan, are not only carrying out the letter and spirit of the agreement, but are actively interesting themselves in securing a larger number of dealers to sell electrical and gas appliances.

The Consumers Power Co. offers a commission for the sale of gas ranges and automatic storage gas water heaters in the territory served with gas and on the sale of electric ranges and automatic storage electric water heaters, in the territory served with electricity. The terms and full details of the proposition can be had from the local officers of the Consumers Power Co. This extra commission will help finance specialty salesmen and will assist in building a profitable appliance business.

The Indiana and Michigan Electric Co., operating in the Southwestern part of the state, have discontinued the sale of all appliances, including electric refrigeration, except electric ranges and electric water heaters. They are continuing the sale of these two appliances until consumer acceptance has been built up. In general, studying the market for any appliance, profitable merchandising operations can usually be carried on after 10 per cent. saturation of the market and before 50 per cent. saturation. Electric ranges and water heaters are coming into the "profit area"—can and should be sold in hardware electrical departments. The Indiana and Michigan Electric Company, in an effort to promote the sale of electric ranges and water heaters, will finance dealer sales. They also supply lists of prospects.

In other areas than those mentioned above, the picture has not changed materially. One utility recently threatened to sell electric ranges on a rental basis, but has been dissuaded from adopting that policy.

Article No. 4—Knowledge of Merchandise. In the shopping survey made by the association in hardware and chain stores one of the points was "Knowledge of Merchandise." This is the basis for any sales talk, as it provides information for the arguments to be presented. The score card is thus:

	Hdwe.	Chain
Poor -----	26%	--%
Fair -----	19%	34%
Good -----	55%	66%

These figures speak for themselves. It is not that the clerk does not know, perhaps, as much as it is the fact that information is widely scattered over a large variety of goods—hence not organized or available for instant use. Any article has a few points of excellence that have an instant appeal to customers. What are those arguments? Where can the information be secured? Some of it from traveling salesmen—some from circulars sent by manufacturers—some from magazines.

But these sources are not sufficient. The information must be more readily available. To meet this need the Hardware sales manual was prepared. It is a 250-page book. Most of the merchandise sold in hardware stores is listed by brand and manufacturer. The selling points of each article are shown so they can be readily and easily remembered for presentation to customers. The sales manual is sent free to every association member. Here is what some members say about it:

I acknowledge receipts of first copy of hardware retailers sales manual, and believe this is going to be a wonderful help not only to the individual retail hardware man and his sales people but to the National Association by way of increased revenue.

I. Chas. Ross.

We are just in receipt of your hardware retailers' sales manual, and from what time I have had to glance through it, it seems to be a splendid book. Believe many spare minutes can be profitably spent in the daily use of this book. Many thanks for same.

A. G. Schnepf.

I wish to acknowledge receipt of the sales manual and recognize in it plenty of hard work by those responsible for its production. It should prove a real help to the independent dealer and his sales force. I assure you that we will make good use of it and I want to thank you for this service.

Ben G. Guirl.

Stocks of Canned Foods Are Low

Stocks of seven items of canned foods in the hands of canners were much lower on July 1, 1933, than on the same date in 1932 and distributors' stocks of all but canned peaches and corn were below the previous year, it is indicated in reports received by the Foodstuffs Division of the Bureau of Foreign and Domestic Commerce from representative canners and distributors throughout the country.

A marked decrease in cannery stocks from those held a year ago is shown, the decline in representative stocks sold and unsold ranging from 38 per cent. for tomatoes to 79 per cent. for peaches. Cannery stocks of peas were 66 per cent. lower than on July 1, 1932, corn 53 per cent., green and wax beans 43 per cent.; pears 49 per cent., and pineapple 76 per cent. lower. The decline in stocks on hand as compared with three months earlier, April 1, 1933, ranged from 50 per cent. lower stocks of corn to a 70 per cent. reduction in stocks of peas. The number of cases of each item on hand was also less than on July 1, 1931, except for canned corn, where an increase was reported.

Due entirely to substantially large stocks of peaches and a slight increase in holdings of corn, distributors' stocks of the seven items covered by this survey were 4.8 per cent. higher than those of a year ago on July 1. The number of cases of other items in distributors' hands was smaller by from 1 to 12 per cent. For the quarter preceding July 1, 1933, total stocks declined by 4.5 per cent.

Even recovery won't condone laziness.

WHOLESALE DRUG PRICE CURRENT

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

ACID	GUM	Hemlock, Pu., lb.	1 55@2 25
Acetic, No. 3, lb.	06 @ 10	Heml'k Com., lb.	1 00@1 25
Boric, Powd., or		Juniper Ber., lb.	3 00@3 75
Xtal, lb.	08½@ 20	Juniper Wd., lb.	1 50@1 75
Carbolic,Xtal,lb.	36 @ 43	Lav. Flow., lb.	3 50@4 00
Citric lb.	35 @ 45	Lav. Gard., lb.	1 25@1 50
Muriatic, Com'l,		Lemon, lb.	1 75@2 25
lb.	03½@ 10	Mustard, true, ozs.	@1 50
Nitric, lb.	09 @ 15	Mustard art. ozs.	@ 35
Oxalic, lb.	15 @ 25	Orange, Sw., lb.	3 00@3 25
Sulphuric, lb.	03½@ 10	Origanum, art.	
Tartaric, lb.	35 @ 45	lb.	1 00@1 20
ALCOHOL		Pennyroyal, lb.	2 75@3 25
Denatured, No. 5		Peppermint, lb.	4 75@5 40
gal.	44 @ 55	Rose, dr.	@2 50
Grain, gal.	4 00@5 00	Rose, Geran., ozs.	50@ 95
Wood, gal.	50 @ 60	Rosemary	
ALUM-POTASH USP		Flowers, lb.	1 00@1 50
Lump, lb.	05 @ 13	Sandalwood,	
Powd. or Gra.,lb.	5½@ 13	E. I., lb.	8 00@8 60
AMMONIA		W. I., lb.	4 50@4 75
Concentrated, lb.	06 @ 18	Sassafras,	
4-F, lb.	05½@ 13	true, lb.	1 60@2 20
3-F, lb.	05½@ 13	Syn., lb.	35@1 40
Carbonate, lb.	20 @ 25	Spearmint, lb.	2 00@2 40
Muriate, Lp., lb.	18 @ 30	Tansy, lb.	3 50@4 00
Muriate, Gra., lb.	08 @ 13	Thyme, Red, lb.	1 50@2 00
Muriate, Po., lb.	20 @ 30	Thyme, Whi., lb.	1 75@2 40
ARSENIC		Wintergreen	
Pound	07 @ 20	Leaf, true, lb.	5 40@6 00
BALSAMS		Birch, lb.	3 50@4 00
Copaiba, lb.	60@1 40	Syn.	75@1 20
Fir, Cana., lb.	2 00@2 40	Wormseed, lb.	3 50@4 00
Fir, Oreg., lb.	50@1 00	Wormwood, lb.	4 50@5 00
Peru, lb.	1 70@2 20	OILS HEAVY	
Tolu, lb.	1 50@1 80	Caster, gal.	1 15@1 35
BARKS		Cocoonut, lb.	22½@ 35
Cassia		Cod Liver, Nor-	
Ordinary, lb.	@ 30	wegian, gal.	1 00@1 50
Ordin., Po., lb.	25 @ 35	Cot. Seed, gal.	85@1 00
Saigon, lb.	@ 40	Lard, ex, gal.	1 55@1 65
Saigon, Po., lb.	50 @ 60	Lard No. 1, gal.	1 25@1 40
Elm, lb.	40 @ 50	Linseed, raw, gal.	85@1 00
Elm, Powd., lb.	38 @ 45	Linseed, boil, gal.	88@1 03
Elm, G'd, lb.	38 @ 45	Neatsfoot,	
Sassafras (P'd lb. 45)	@ 35	extra, gal.	80@1 00
Soaptree, cut, lb.	20 @ 30	Olive	
Soaptree, po., lb.	35 @ 40	Malaga, gal.	2 50@3 00
BERRIES		Pure, gal.	3 00@5 00
Cubeb, lb.	@ 55	Sperm, gal.	1 25@1 50
Cubeb, po., lb.	@ 75	Tanner, gal.	75@ 90
Juniper, lb.	10 @ 20	Tar gal.	50@ 65
BLUE VITRIOL		Whale, gal.	@2 00
Pound	06 @ 15	OPIUM	
BORAX		Gum, ozs., \$1.40;	
P'd or Xtal, lb.	06 @ 13	lb.	17 50@20 00
BRIMSTONE		Powder, ozs., \$1.40;	
Pound	04 @ 10	lb.	17 50@20 00
CAMPHOR		Gran., ozs., \$1.40;	
Pound	55 @ 75	lb.	17 50@20 00
CANTHARIDES		PARAFFINE	
Russian, Powd.	@3 50	Pound	06½@ 15
Chinese, Powd.	@2 00	PEPPER	
CHALK		Black, grd., lb.	25 @ 35
Crays, lb.	@ 30	Red, grd., lb.	45 @ 55
White, dozen	@3 60	White, grd., lb.	40 @ 45
Dustless, doz.	@6 00	PITCH BURGUNDY	
French Powder,		Pound	20 @ 25
Coml., lb.	03½@ 10	PETROLATUM	
Precipitated, lb.	12 @ 15	Amber, Plain,lb.	12 @ 17
Prepared, lb.	14 @ 16	Amber, Carb., lb.	14 @ 19
White, lump, lb.	03 @ 10	Cream, Whi., lb.	17 @ 22
CAPSICUM		Lily White, lb.	20 @ 25
Pods, lb.	60 @ 70	Snow White, lb.	22 @ 27
Powder, lb.	62 @ 75	PLASTER PARIS DENT'L	
CLOVES		Barrels	@5 75
Whole, lb.	30 @ 40	Less, lb.	03½@ 08
Powdered, lb.	35 @ 45	POTASSA	
COCAINE		Caustic, st'ks,lb.	55 @ 88
Ounce	12 68@14 85	Liquor, lb.	@ 40
COPPERAS		POTASSIUM	
Xtal, lb.	03¼@ 10	Acetate lb.	60 @ 56
Powdered, lb.	04 @ 15	Bichromate, lb.	30 @ 35
CREAM TARTAR		Bicarbonate, lb.	15 @ 25
Pound	23 @ 36	Bromide, lb.	51 @ 72
CUTTLEBONE		Carbonate, lb.	30 @ 35
Pound	40 @ 50	Chlorate,	
DEXTRINE		Xtal, lb.	17 @ 23
Yellow Corn, lb.	06½@ 15	Powd., lb.	17 @ 23
White Corn, lb.	07 @ 15	Gran., lb.	21 @ 28
EXTRACT		Iodide, lb.	3 36@3 59
Witch Hazel, Yel-		Perrmanganate, lb.	22½@35
low Lab., gal.	99 @1 82	Prussiate,	
Licorice, P'd, lb.	50 @ 60	Red lb.	80 @ 90
FLOWER		Yellow, lb.	50 @ 60

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

Catsup
Oval Sardines
Corn Flakes

DECLINED

Jello

AMMONIA

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

APPLE BUTTER

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

Royal, 2 oz., doz.	93
Royal, 4 oz., doz.	1 80
Royal, 6 oz., doz.	2 20
Royal, 12 oz., doz.	4 37
Royal, 2½ lbs., doz.	13 75
Royal, 5 lbs., doz.	24 50



BREAKFAST FOODS

Kellogg's Brands	
Corn Flakes, No. 136	2 85
Corn Flakes, No. 124	2 85
1 ep. No. 224	2 15
1 ep. No. 250	1 05
Krumbles, No. 412	1 40
Bran Flakes, No. 624	1 90
Bran Flakes, No. 650	55
Rice Krispies, 6 oz.	2 25
Rice Krispies, 1 oz.	1 10
All Bran, 16 oz.	2 25
All Bran, 10 oz.	2 70
All Bran, ½ oz.	1 10
Kaffee 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 85
Post Toasties, 24s	2 85
Post Bran, PBF 24	2 95
Post Bran, PBF 36	2 95
Sanka 6-1 lb.	2 57

Amsterdam Brands

Gold Bond Par., No. 5½	7 50
Prize, Parlor, No. 6	8 00
White Swan Par., No. 6	8 50

BROOMS

Quaker, 5 sewed	6 75
Warehouse	6 25
Rose	2 30
Winner, 5 sewed	5 60
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 60

BUTTER COLOR

Dandelion	2 85
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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 80
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
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Pears

Pride of Mich. No. 2½	2 25
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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, 10½ oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed No. 1	2 75
Clams, Minced, No. ½	2 40
Finnian Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 35
Cove Oysters, 5 oz.	1 55
Lobster, No. ¼	1 45
Shrimp, 1, wet	1 85
Sard's, ¼ Oil, k'less	3 35
Sardines, ¼ Oil, k'less	3 35
Salmon, Red Alaska	2 25
Salmon, Med. Alaska	1 80
Salmon, Pink, Alaska	1 50
Sardines, 1m. ¼, ea.	6@11
Sardines, Cal.	1 00
Tuna, ½ Van Camps, doz.	1 45
Tuna, ¼s. Van Camps, doz.	1 35
Tuna, 1s. Van Camps, doz.	3 60
Tuna, ½s. 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, 2½ oz., Qua., Sli.	1 35
Corn Beef Hash, doz.	1 80
Beefsteak & Onions, s.	2 70
Chili Con Car., 1s.	1 05
Deviled Ham, ¼s	90
Deviled Ham, ½s	1 35
Potted Meat, ¼ Libby	48
Potted Meat, ½ Libby	75
Potted Meat, ¾ Qua.	55
Potted Ham, Gen. ¼	1 35
Vinna Saus. No. ½	90
Vinna Sausage, Qua.	85

Baked Beans

Campbells 48s	2 35
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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 75
No. 2½ Size, doz.	1 05
No. 10 Sauce	4 00

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	4 60
No. 2	90
8 oz.	45

String Beans

Choice, Whole, No. 2	1 60
Cut, No. 10	7 25
Cut, No. 2	1 35
Pride of Michigan	1 15
Marcellus Cut, No. 10	6 00

Wax Beans

Choice, Whole, No. 2	1 60
Cut, No. 10	7 25
Cut, No. 2	1 35
Pride of Mich., No. 2	1 15
Marcellus Cut, No. 10	5 50

Beets

Extra Small, No. 2	2 00
Fancy Small, No. 2	1 75
Pride of Mich., No. 2½	1 35
Hart Cut, No. 10	4 00
Hart Cut, No. 2	85
Marcel. Whole, No. 2½	1 35
Hart Diced, No. 2	90

Carrots

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

Corn

Golden Ban., No. 2	1 35
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	1 10
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 15
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. 2½	1 30

Sauerkraut

No. 10	4 25
No. 2½	1 25
No. 2	

Spinach

No. 2½	2 25
No. 2	1 80

Squash

Boston, No. 3	1 35
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Succotash

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

Tomatoes

No. 10	5 25
No. 2½	1 80
No. 2	1 40
Pride of Mich., No. 2½	1 35
Pride of Mich., No. 2	1 10

Tomato Juice

Hart, No. 10	
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CATSUP

Sniders, 8 oz.	95
Sniders, 14 oz.	1 55
Sniders, 8 oz.	95
Sniders, 14 oz.	1 55
Quaker, 8 oz.	1 12
Quaker, 14 oz.	1 35

CHILI SAUCE

Sniders, 8 oz.	1 65
Sniders, 14 oz.	2 15

OYSTER COCKTAIL

Sniders, 11 oz.	2 00
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CHEESE

Roquefort	72
Wisconsin Daisy	14½
Wisconsin Twin	14
New York June	24
Sap Sago	44
Brick	18
Michigan Flats	13
Michigan Daisies	13
Wisconsin Longhorn	14
Imported Leyden	25
1 lb. Limberger	22
Imported Swiss	25
Kraft, Pimento Loaf	23
Kraft, American Loaf	21
Kraft, Brick Loaf	21
Kraft, Swiss Loaf	21
Kraft, Old End. oaf	33
Kraft, Pimento, ½ lb.	1 60
Kraft, American, ½ lb.	1 60
Kraft, Brick, ½ lb.	1 60
Kraft, Limbur., ½ lb.	1 60

CHEWING GUM

Adams Black Jack	67
Adams Dentyne	67
Beeman's Pepsin	67
Beechnut Peppermint	67
Doublemint	67
Peppermint, Wrigleys	67
Spearmint, Wrigleys	67
Juicy Fruit	67
Wrigley's P-K	67
Teaberry	67

CHOCOLATE

Baker, Prem., 6 lb. ½	2 50
Baker, Pre., 6 lb. 3 oz.	2 42

CLOTHES LINE

Riverside, 50 ft.	2 20
Cupples Cord	2 95

COFFEE ROASTED

Lee & Cady

1 lb. Package	
Arrow Brand	21½
Boston Breakfast	23½
Breakfast Cup	21½
Competition	16
J. V.	19½
Majestic	29½
Morton House	31
Nedrow	26½
Quaker, in cartons	21½

McLaughlin's Kept-Fresh



Coffee Extracts

M. Y., per 100	12
Frank's 50 pkgs.	4 25
Hummel's 50, 1 lb.	10½

CONDENSED MILK

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

Quaker, Tall, 10½ oz.	2 85
Quaker, Baby, 4 doz.	1 43
Quaker, Gallon, ½ dz.	2 85
Carnation, Tall, 4 doz.	2 95
Carnation, Baby, 4 dz.	1 48
Oatman's D'dee, Tall	2 95
Oatman's D'dee, Baby	1 48
Pet, Tall	2 95
Pet, Baby, 4 dozen	1 45
Borden's, Tall, 4 doz.	2 95
Borden's, Baby, 4 doz.	1 48

CIGARS

Hemt. Champions	38 50
Webster Cadillac	75 00
Webster Golden Wed.	75 00
Websterettes	38 50
Cincos	38 50
Garcia Grand Babies	38 50
Bradstreets	38 50
La Palena Senators	75 00
Odins	38 50
R G Dun Boquet	75 00
Perfect Garcia Subl.	95 00
Budwiser	19 70
Tango Pantellas	13 00
Hampton Arms Jun'r	37 50
Trojan	35 00
Rancho Coronado	35 00
Kenway	20 00

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	09½
French Creams	11½
Paris Creams	12
Jupiter	09
Fancy Mixture	14

Fancy Chocolate

5 lb. boxes	
Bittersweets, Ass'ted.	1 25
Nibble Sticks	1 15
Chocolate Nut Rolls	1 50
Lady Vernon	1 15
Golden Klondikes	1 05

Gum Drops

Cases	
Jelly Strings	14
Tip Top Jellies	09½
Orange Slices	09½

Lozenges

Pails	
A. A. Pep. Lozenges	13
A. A. Pink Lozenges	13
A. A. Choc. Lozenges	13
Motto Hearts	16
Malted Milk Lozenges	19

Hard Goods

Currants	
Packages, 11 oz.	11 1/2
Dates	
Imperial, 12s, pitted	--
Imperial, 12s, regular	1 15

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

Peel	
Lemon, American	24
Orange, American	24

Raisins	
Seeded, bulk	6 1/4
Thompson's S'dless blk.	6 3/4
Quaker s'dless blk.	7 1/4
15 oz.	7 1/4
Quaker Seeded, 15 oz.	7

California Prunes	
90@100, 25 lb. boxes	@
80@ 90, 25 lb. boxes	@
70@ 80, 25 lb. boxes	@ 97 1/2
60@ 70, 25 lb. boxes	@ 98
50@ 60, 25 lb. boxes	@
40@ 50, 25 lb. boxes	@ 99 1/2
30@ 40, 25 lb. boxes	@ 10
20@ 30, 25 lb. boxes	@ 12
18@ 24, 25 lb. boxes	@ 14 1/2

Hominy	
Pearl, 100 lb. sacks	3 50

Bulk Goods	
Elb. Macaroni, 20 lb. bx.	1 20
Egg Noodle, 10 lb. box	1 25

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

Sage	
East India	10

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

Jiffy Punch	
3 doz. Carton	1 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	78
Presto White Lip, 2	-----
gro. carton	83

GELATINE	
Jell-o, 3 doz.	2 35
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	
1/2 Pint Tall, per doz.	35

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 25

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	15 1/4
Brazil, large	12 1/2
Fancy Mixed	11 1/2
Filberts, Naples	13
Peanuts, Vir. Roasted	6 3/4
Pecans, Jumbo	7 1/2
Pecans, 3, star	25
Pecans, Jumbo	40
Pecans, Mammoth	50
Walnuts, Cal.	13@21
Hickory	07

Salted Peanuts	
Fancy, No. 1	09 1/2
12-1 lb. Cellophane case	1 35

Shelled	
Almonds	39
Peanuts, Spanish, 125	lb. bags
	7 1/4
Filberts	32
Pecans, salted	45
Walnut California	45

MINCE MEAT	
None Such, 4 doz.	6 20
Quaker, 3 doz. case	2 65
Yo Ho, Kegs, wet, lb.	16 3/4

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

PARIS GREEN	
1/2s	34
1s	32
2s and 5s	30

PICKLES	
Medium Sour	
5 gallon, 400 count	4 75

Sweet Small	
5 gallon, 500	7 25
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	10
Good	09
Medium	07

Lamb	
Spring Lamb	15
Good	13
Medium	12
Poor	05

Mutton	
Good	04 1/2
Medium	03
Poor	02

Pork	
Loin, med.	12
Butts	09
Shoulders	06 1/2
Spareribs	05
Neck bones	03
Trimnings	06

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

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

Lard	
Pure in tierces	6 1/4
60 lb. tubs	advance 1/4
50 lb. tubs	advance 1/4
20 lb. pails	advance 3/4
10 lb. pails	advance 3/4
5 lb. pails	advance 1
3 lb. pails	advance 1
Compound tierces	8 1/4
Compound, tubs	8 3/4

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

Smoked Meats	
Hams, Cert., 14-16 lb.	14
Hams, Cert., Skinned	16-18 lb. @14
Ham, dried beef	-----
Knuckles	@24
California Hams	@09
Picnic Boiled Hams	@16
Boiled Hams	@21
Minced Hams	@10
Bacon 4/6 Cert.	@14

Beef	
Boneless, rump	@19 00
Liver	
Beef	12
Calf	35
Pork	05

RICE	
Fancy Blue Rose	4 50
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, 18-2 1/2 lb.	packages
	1 10

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

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

Lake Herring	
1/2 bbl., 100 lbs.	-----

Mackerel	
Tubs, 60 Count, fy. fat	6 00
Pails, 10 lb. Fancy fat	1 50

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

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

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

SALT	
F. O. B. Grand Rapids	
Colonial, 24, 2 lb.	95
Colonial, 36-1 1/2	1 20
Colonial, Iodized, 24-2	1 35
Med. No. 1, bbls.	2 90
Med. No. 1, 100 lb. bk.	1 00
Farmer Spec., 70 lb.	1 00
Packers Meat, 50 lb.	65
Cream Rock for ice	-----
cream, 100 lb. each	35
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



See 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, 1/2 lb. packages	4 60

WASHING POWDERS	
Bon Ami Pd., 18s. box	1 90
Bon Ami Cake, 18s.	1 65
Brillo	85
Chipso, large	3 85
Climaline, 4 doz.	3 60
Grandma, 100, 5c	3 50
Grandma, 24 large	3 50
Snowboy, 12 large	1 80
Gold Dust, 12 lb.	1 80
Golden Rod, 24.	4 25
La France Laur. 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	6 10
Crystal White, 100	3 50
F. B., 60s	2 35
Fels Napha, 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.	45
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	@43
Pepper, Black	@23

Pure Ground in Bulk	
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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.

A Master Code Over All Retailing

In about a week retailing as a function of distribution having common habits in all stores (possibly excepting grocery stores) will march forward under the NRA. By voluntary agreement last week, major retailing crafts—furniture, men's clothing, hardware, shoes, dry goods, mail-order, music stores and variety (5 and 10 cent) stores—marched shoulder to shoulder, nearly 1,175,000 stores and 5,275,000 people employed, into an act that regulates hours, wages and conditions of fair competition. The deed made merchandising history.

Merchants receive a better break than previously expected. The talk of a month ago was 40 hours work per employee—take it or leave it. But deep inside the philosophy of the shorter work week was the truth that manufacturing and retailing cannot be measured with the same wage stick. In manufacturing the employee works when orders are on hand and his work stops when production ceases. In retailing the employee works sometimes when not a customer is in sight, for it is the essential difference between the two forms of business that retailing is flexible, interrupted and must be continuous whether the day's operation of store hours is profitable or not. In distribution the employee must be available continuously—so new workers will be needed if store hours are to be lengthened or maintained in the spirit of the NRA. On the contrary, factory work ceases when the goods are shipped. This one fundamental difference brought favorable consideration to the proposal by merchants that if stores stayed open longer it would be equitable to increase employee work hours from 40 to 44, and for maximum work week allowance a full 48 hours. So the victory of all the forces appealing for a longer work week was aided by the fact that retailing was not a strictly measurable business but one of chance and service to a public with varying habits of purchasing goods.

It remains with the retailers as to real re-employment in the stores of this country. If idleness continues, the inevitable consequences will be a realignment of store hours at some future date. The 48-hour week will not materially reduce unemployment, for 48 work hours, plus six lunch hours, and if the store custom has been two rest periods of 20 minutes per day, the total week is 58 hours.

The work week was the paramount battle of the code, its 40-44-48 hour and wage differentials based on minimums, is almost sure to be the law of the trade under the NRA, but the final verdict is yet to come. There may be changes, but in a week you will know the code. From that day forth the battlefront is moved away from Washington and into every retail store in America. The code is filled with "thou shalt nots," but retailing must use the positive "thou shalt sell more goods at more prices with more certainty and

efficiency." The result of the code may seem to be restrictive of individual action, but is a mandate for collective merchandising under rules fair to all.

The merchants in America, large and small, received a "fair deal" in the preparation of this code. It was "their code," every line of it—voluntarily presented. It becomes the law of all retailing (some more industries yet to sign) and unlucky is he who violates it. It is no idle gesture to bluff employers into re-employing people; it is a firm foundation to restore employment and to give all retailers certain advantages through control of practices, which may in the past have been unfair, unbusinesslike and immoral. The pressure will be applied upon all who violate the code.

Retailers will learn the need for keeping records—the briefs presented at the public hearing were pitifully weak in basic facts pertaining to employment, wages and hours—certainly no manufacturing industry was as ill-prepared; but allowances were made for all the errors of the past—but you may take it for truth that from this time on every store and every retail industry will be called upon for vital figures that can only come through careful and regular retail accounting. The fates were kind to retailing this time—it may not be so easy in the future.—Boot and Shoe Recorder.

Retail Meat Code Submitted by National Association

(Continued from page 13)

try fails to perform the obligations as provided herein, the National Retail Meat Industry Council is hereby empowered to adopt a code for the same and may provide for the administration of that code as if said National Retail Meat Industry Council were the executive of said division, subdivision or group.

Powers of Council

Section 4. This National Retail Meat Industry Council shall be the general planning and coordinating agency for the industry. Its members shall be empowered to act conclusively in respect to all matters before it and within its jurisdiction. The Council shall have powers and duties as provided herein and in addition thereto it shall:

(a) From time to time require such reports from the respective members, divisions and subdivisions as may be necessary to advise it adequately of the administration and enforcement of this Code, including wages, hours of labor, other conditions of labor, prices, marketing practices and such other items as may be required. Such reports shall be submitted only to the executive offices of The National Retail Meat Industry Council. The refusal or failure to submit such reports within the time prescribed, except for good cause, or the submission of any information which is false or misleading shall be deemed to be a violation of this Code. Except as otherwise provided in this Code, all reports submitted hereunder shall be treated as confidential and shall be open to inspection only by the persons employed by The National Retail Meat Industry Council to administer and enforce this Code and by the

authorized officials of the Federal Administration. Unauthorized disclosure of said information by any employee of said Association or Council shall be punished.

(b) Require accurate records to be kept by all retail meat dealers.

(c) Upon complaint of interested parties, or upon its own initiative, make such inquiry and investigation into the operation of the Code as may be necessary; and

(d) Make rules and regulations necessary for the administration and enforcement of this Code, including a self-imposed levy of 2 cents on each 100 lbs. of meat or meat food products sold, payable semi-annually, and/or such levy as approved by Federal Administration of the Agricultural Adjustment Act.

The Council may delegate any of its authority to committees or such agents as it may determine.

Section 5. Amendments—The right is hereby reserved to alter, amend or supplement this Code at any time, subject to the approval of the President of the United States.

Section 6. Special Provisions—If any provision of this Code is declared invalid or unenforceable it shall not affect the validity or enforceability of the remaining provisions.

Article V—Trade Practice Rules for Retail Meat Dealers

Whereas, it is desirable in the interest of the meat industry and of society itself that the sale and distribution of meat and meat products be carried on in open and honest com-

petition and that the methods employed in the retail distribution of meat be fair and sound, the following shall be deemed to be unfair competition with the measure of the National Industrial Recovery Act and Agricultural Adjustment Act and are hereby prohibited:

1. Making, causing or permitting to be made, or publishing any false or misleading statement concerning the grade, quality, condition, quantity, nature, origin or preparation of any product is an unfair practice. (Grades as established by the U. S. Department of Agriculture.)

2. Making or causing to be made a defamatory or untrue statement concerning a competitor, his business, his policies or his products, is an unfair practice.

3. The giving with products or articles sold of premiums or coupons redeemable in money or merchandise for the purpose of obtaining business is an unfair method of business.

4. Secret rebates or secret concessions or secret allowances of any kind are unfair methods of business.

5. Obscuring the price at which goods are sold by selling ostensibly at a certain price but granting secretly to the buyer unusual discounts or terms is an unfair trade practice.

6. A grower, producer or dealer selling goods identified by a special brand name or trade-mark of which he is the owner shall be free to specify by agreement with distributors the minimum resale prices of such identified merchandise, which prices stipulated in

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

any such agreement shall be uniform to all distributors in like circumstances.

7. Selling at less than cost (cost including the price paid or replacement cost and necessary operating overhead) shall be considered an unfair trade practice.

8. The practice of manufacturers, processors, or wholesalers of soliciting or selling merchandise to agents at a less price than to their retail trade or selling merchandise to other than through the recognized links in distribution shall be considered an unfair trade practice.

9. The selling or offering for sale of meat and meat products, and poultry, in any other manner than by one pound weight basis only (16 oz. to lb.) except Federal Regulation now in force, shall be considered as unfair trade practice.

10. The selling of any product below the universal advertised price in any one unit or units of a multiple system of stores be deemed an unfair trade practice.

11. The used of advertised brands as loss leaders.

12. Unscrupulous advertising, substitution and misrepresentation in sale of meats.

13. The handling of meat food products by any person other than by licensed meat dealer who is qualified as to honesty, integrity and efficiency.

14. Persons handling meats and meat food products limited to accommodate the immediate vicinity according to per capita or zone prohibited without a license.

Be it further recommended that the following rules be part of recommendation of Code of Trade Practices for the Retail Meat Industry:

1. When articles are featured in advertising the advertisements shall indicate clearly the nature, condition and brand, if any, and the weight range (as given by the U. S. Department of Agriculture in its market quotations) of the product being advertised and sold as a special, and shall make plain the limitations, if any, on its sale. A sufficient quantity of the article shall be on hand to supply purchasers for the period of the sale.

2. Such local terms as "Hot House Lambs," "New Crop Lambs," "Yearling Lambs," "Mutton," "Ewes," "Wethers," and just plain "Lambs," will have to be settled by agreement of interests to avoid confusion in advertising and distribution in the particular zone or district where used respectively.

Housewives do not understand the term "Fed Lambs," as they think they all must be fed, which is true, or "New Crop," which may refer to "Spring Lambs" at Easter time, and some use is made of "Milk-Fed Lambs" to apply only to lamb from animals under six weeks old.

The term "Milk-Fed Veal" would best be applied only to veal from calves fed on milk till marketed, and the term "Spring Lamb" to lamb from animals under six months old.

3. In advertising roasts, steaks or chops the advertising shall make clear from what portion of the animal the

cuts are taken, as, for example, "rib roast," "chuck roast," "loin chops," "shoulder chop," "sirloin steaks," "chuck steaks," etc.

There is too much use of the term "Prime Native" Beef, which probably wouldn't be as good as a Top Medium from one of the Corn Belt States, and an agreement should be reached on such terms, U. S. Government graded Prime to be used.

4. The term "Little Pig Pork Loin" should be applied only to pork loin weighing less than eight (8) pounds, and pork loins or other meat and meat products shall not be sold by piece but by weight only.

5. When any number of center-cut pork chops and/or the tenderloin, are removed from the pork loin, the remaining pieces shall not be advertised or sold as "whole" or "half-loins."

6. In view of the ruling of the United States Department of Agriculture forbidding the use of the word "ham" as a description or name of any product not coming from the hindquarter of a hog, the picnic, or cured pork shoulder, shall not be referred to as a "Picnic Ham," "California Ham" or by any other name including the word "ham."

7. When any number of center slices are removed from a ham, the remaining pieces of the ham shall not be advertised or sold as "Half-Hams."

Jobber's Suggested Code Changes

Proposed amendments submitted by the Wholesale Meat and Provision Distributors, Inc., to be made part of Code of National Association of Retail Meat Dealers, Inc.

Article I, Section 4—Retailing

(Add) The term "retail meat industry" shall include all persons, firms, corporations or any types of business groups engaged in the business of selling poultry, meats, and meat products at retail, herein referred to as retail meat dealers. A retail meat dealer is herein defined as one who sells poultry, meats and meat products in its various forms to the public as distinguished from the wholesale meat dealer who sells meat and meat products to retail meat dealers.

For the purpose of this code, so-called "meat jobbers," whose main business or the greater portion thereof consists of selling meats and meat products to hotels, restaurants, clubs, hospitals, institutions, commissaries and similar kinds and types of meat consumers, shall be considered retail meat dealers.

Article III, Section 3, Paragraph 2 (Add) Overtime shall be permitted on days preceding legal holidays at a rate of one and one-third of the wage scale.

Section 3, Paragraph 5

(Add) Where employers of labor in the meat industry are now operating under contract with labor unions, such agreements shall be considered binding during the life of the contract. Should a change in the working agreement be desired before its expiration, such change may be effected by mutual agreement between the contracting parties.

Article V, Section 4

(Add) The giving of gratuities to executives or employees of customers or prospective customers for the purpose of holding or obtaining business shall be considered an unfair trade practice.

Section 8

(Add) It shall be considered unfair for manufacturers, processors or wholesalers to sell at retail or to sell for purposes of retail distribution to corporations, firms, or individuals unless such corporations, firms or individuals are actively engaged in the retail meat business.

Section 15

Inasmuch and as the products of our industry are purchased net with no discount, sales should be made on the same basis with absolutely no allowance for cash discounts any allowance or concessions intended as a discount from the selling price shall be considered unfair practice.

Section 16

To invest in the business of their customers or to purchase any stocks, bonds or other evidences of indebtedness of customers, loans of any description, endorsing of notes or the giving of guarantees shall be considered as unfair practices.

OUT AROUND

(Continued from page 9)

I have written all the friends who have brought this condition to my attention to kindly comply with the suggestion of Prof. McIntire and trust they will co-operate with the forestry department to the fullest possible extent. If any other friends of the Tradesman have noticed this blight in their locality I hope they get in touch with Prof. McIntire with as little delay as possible.

An unfortunate circumstance has arisen in connection with the new McNitt-Creen emergency act under which many Michigan banks have already reorganized and are doing business. Circuit Judge X. A. Boomhouwer, of Sandusky, holds the act to be unconstitutional. The same cause is already before the State Supreme Court for a test on similar grounds. Judge Boomhouwer rendered his decision in the case of the Mutual Rodded Fire Insurance Co. against James Foster, president of the State Savings Bank of Peck, and others. The court ruled the banking act violated a constitutional provision prohibiting the impairment of contracts.

The case before the court is an appeal from the court of Circuit Judge DeWitt H. Merriam, of Detroit, in the case of Dallas S. Kelsey against the Detroit Trust Co. and Harry J. Fox, conservator. Counsel for Kelsey contends the banking act is unconstitutional. Jay Mertz, clerk of the Supreme Court, says an opinion may be handed down by the court in October.

M. C. Taylor, deputy banking commissioner, says the Banking Department will get in touch with the conservator of the State Savings Bank of Peck to map out any further plans regarding the Sandusky litigation.

Ferris Fitch, legal advisor to Gov. Comstock, expresses the opinion that the highest court will rule the act constitutional. He points out a similar statute in South Carolina has been upheld by the Supreme Court of that state on the contention that, as emergency legislation, the law was well within the police power of the state.

For reasons which I think will be obvious to the peruser of general publications, I was delighted to find this burlesque advertisement in the current issue of Gusherville News, that remarkable publication edited by Pete Roleum and issued by Vickers Petroleum Co.:

The World's Greatest Gasoline BUNK GASOLINE

A few claims which we make are as follows:

1. No other gasoline will run a motor.
2. Takes out all knocks in car and cures rheumatism of occupants.
3. Eliminates squeaks and rattles. Tightens fenders.
4. Runs motor so cool no radiator water is needed.
5. Very economical. Costs no more. One fill lasts lifetime.
6. It is made to order for each town-ship.
7. Test is so high that Wiley Post goes up in his Winnie Mae to read hydrometer.
8. Gasoline contains electric energy, thereby lighting car and eliminating battery.
9. Loud speaker connected to exhaust will give both long and short wavelength radio reception.
10. Modesty forbids mentioning many other advantages.

Ananias Refining Company
U. S. A.

My life-long friend, R. B. Donnelly, the Chicago printer, sends me his impression of the great Chicago fair, as follows:

"It may be A Century of Progress for the leading middle Western city and A Century of Progress for industry; but before you raise one blister of the scores that will be yours after seeing the enormous exhibition at Chicago, you realize that folks is folks and

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.

SALES THAT GO OVER—And make new, steady customers. Hundreds of enthusiastic repeat customers in Michigan, States, and Canada. Twenty-two sales in one Michigan city. General, furniture, and hardware. E. B. Davis, phone 214, 608 Pine, Alma, Mich. 593

that they have progressed not at all in the past hundred years.

"The moment you step off the train in Chicago, the attitude of the people about you registers 'county fair.' The station newsstands are loaded with souvenirs, exposition pennants blaze everywhere, hotel barkers line the streets, and out-of-towners buzz about like bees which have lost their hive. Bewildered eyes, half-open mouths, hand clinging to hand! From the station to the North gate of the fair grounds, through miles of walking, the confusion of a kaleidoscopic bedlam, the impression persists until you leave at the South gate and board a departing train that these are 'just folks.'"

"If you enter the exposition grounds with the idea of watching the visitors instead of allowing your personal reaction to register, you will be astounded to learn that the soul of the mass is simplicity itself. A single exhibit, costing hundreds of thousands of dollars to erect and operate, will often be found less interesting to the folks at the Fair than a tiny booth where a trick knife cuts vegetables into fancy shapes or where chameleons change color on bits of colored cloth. If your eyes and ears are open to stops and comments of the crowd you will learn many ways to save and make money, not only in the future exhibits but in other branches of advertising. You will carry away with you a new realization of the simplicity that makes real advertising values.

"You will be shocked when you weigh the hundreds of thousands of dollars that some companies have wasted for fleeting impressions against the small amounts that others have spent to make real sales.

"Certainly you will gain an entirely fresh impression of the domesticity and simple lack of sophistication that make up the average American purchaser of your goods. You will find an orderly crowd of home folks, away on vacation. The Fair has so little drunkenness, pocket-picking, and other forms of disorderly conduct usually connected with large gatherings of people that the special police find it hard to keep busy. Most of the visitors are man and wife, most often with two or three tired and excited children dragging along.

"The features that attract the folks at the Fair to commercial exhibits, make them stop, look and ask questions or buy, are seldom the elaborate, expensive things. Simple presentations usually won the most interest. Occasionally an expensive display would attract but it could be depended upon to give the impression of simplicity in its assembled form.

"A list of the basic display features which drew the most attention and sold the products of manufacturers may amuse and, at the same time, startle you out of the sophistication that a surfeit of advertising gags may have engendered:

1. Maps of any kind.
2. Flowing or falling water.
3. Foliage.
4. Seats for the weary.
5. Free samples or booklets, anything free, even weight.
6. Food sold at reasonable prices.
7. Novelty merchandise, canes, glass jewelry, etc.
8. Old-fashioned county fair ballyhoo.
9. Simple miniatures, electric trains and boats.
10. Practical home demonstrations.
11. Travel, resorts, foreign exhibits.
12. Exhibits of fraud and banditry.
13. Blood and gore and horrible diseases.
14. Sex.
15. Religion and pictures by famous old masters.

"All of these impressions, it should be remembered, were gained quickly, just as the crowd gained them. It is possible that several important exhibits may have been omitted because of the limited time allotted to my tour or because of limited space here, but here are the notes from which I drew my conclusions. Perhaps you would like to make your own analysis."

John W. Blodgett returned from Europe Saturday night. He spent twenty days in France. He says Southern France is suffering from a severe drought, but that crops in Northern France are very satisfactory. In France the farmers are urged to produce large yields instead of being subsidized to reduce production, as in this country. He says the French people are literally taxed to death. Even foreigners are forced to pay six per cent. surcharge on their gross bills when they call for itemized invoices when leaving the hotels they have patronized in France.

Mr. Blodgett confirms the report that his recent loss by forest fires in virgin timber in the Northwest will amount to several million dollars. He bears up under his loss with the courage of a stoic. Of course, two or three million dollars do not mean much to a man who is easily worth ten times as much, but some men would be very unhappy over such a setback. Not so with Mr. Blodgett, who receives the condolences of his friends with a smiling face and an apparently unruffled demeanor.

Albert H. Saur & Sons, general merchants at Kent City, own a farm East of Kent City on which there are four beautiful lakes. They sometimes rent the farm home on the property. This season their tenant was a lady who cultivates the art of writing verses which express beautiful thoughts in beautiful words. That she is an adept in the art is clearly indicated by the following tribute to the Four Lake Farm:

Shut off from the dust of the main-traveled highway
Undisturbed by the traffic of hamlet or town
Lies a sleepy old farm with four lakes
for meadows
And myriads of song birds to spread its renown.

Enclosed by a thicket of oaks and of maples
With a sprinkling of hazel and pepperidge and pine
Where the sun filters down through leafy green skylights
On rich mossy carpets of varied design.

Old wood trails and by-paths run hither and thither
Cathedral aisles dim in the soft golden light,
While a feathered choir sings morn and noon of God's goodness
And the whip-poor-will heralds the coming of night.

The wild flowers pass by in endless procession,
A calendar marking the months and the days,
From the dainty arbutus, spring's favorite blossom,
To the goldenrod's glory in autumn's blue haze.

The blue meadow lakes like great burnished mirrors
Give back in weird beauty the shore and the skies
While the sun sinking low in a last burst of splendor
Transfigures the waters to marveling eyes.

Then the moon rising high to her place in the heavens
Gazes down on her shadow reflected below
And tracing a silver path over the waters
She flees from her rival as if from a foe.

Here—away from the grime and the dust of the highway
Forgetting the barter and din of the town
The soul finds a peace passing all understanding
And a joy that is greater than worldly renown.

Elizabeth E. Campbell.

When the first issue of the Tradesman was sent out, over fifty years ago, two country merchants climbed two flights of stairs in the old Eagle building two days later to subscribe for the publication for a year. One was J. C. Benbow, then engaged in general trade at Cannonsburg. The other was S. I. McLellan, of Denison. The latter was murdered by a burglar about thirty years ago. I am anxious to learn the whereabouts of Mr. Benbow, if he is alive, or his burial place if he has passed on. Any information concerning Mr. Benbow will be very acceptable to the engineer of this department.

Cherry Home, Sept. 9—When I received my Tradesman of Sept. 6, as usual I turned to page 9 to first read your Out Around, which is always instructive and entertaining, and, generally speaking, everlastingly right; but in the above issue, starting where you speak of the good ship Alabama, I have the following comments to make: I do not recall that Captain Rossman was ever commodore of the Goodrich fleet. When the Alabama was built, if my memory serves me right, Captain Cochran was commodore of the fleet. I do not remember that Captain Rossman was ever connected with the Northern Michigan Transportation Co. He was connected with the fleet of boats, that ran from Ogdensburg to Chicago, which used to "wood up" at Glen Haven, the Manitous and Northport. When this line went bankrupt, the Lawrence and Champlain were bought by the Seymours, of Manistee, who started the Northern Michigan Transportation Co., and who later built the Petoskey, Illinois and Missouri. The boat which burned off Charlevoix was the Champlain. She burned South of Charlevoix or abreast of Fisherman's Island, where all the survivors were taken who were rescued by two fishermen, who were fishing on the island. I think twenty-six were lost. The Vernon you mention foundered in mid-lake on her last trip she was to make that season loaded with potatoes. Her last port was Northport and only one survived. He was rescued unconscious from a life raft two or three days after her foundering. The Alpena

was lost, I think, fifty-three years ago last October. I have never known a steamboat to be struck by lightning. She was lost in one of the worst storms ever known on the Great Lakes and the time is still referred to by the old timers as the Alpena blow. Very little if anything of the facts of her loss is known as all of the passengers and crew were lost and never much wreckage found.

The Vernon, when lost, was under charter by the Northern Michigan line. She was a freak boat, built by Booth, I think, and never intended for a freighter. She was overloaded, therefore, unseaworthy when she left Northport. I think Captain Thorpe was in command.

G. M. Dame.

I am certainly delighted to receive the above corrections from one of the oldest living navigators of the Great Lakes. Mr. Dame was captain of many ships in the old days of forty to fifty years ago—I think mostly sailing vessels—and his memory of the matters he refers to are probably much clearer and more dependable than that of a landlubber like myself. I am going to ask Mr. Dame to write an article for our fiftieth anniversary edition, describing the different ships he sailed during his long career as a lake captain and detailing interesting incidents and events which were brought to his attention during the heyday of lake shipping.

E. A. Stowe.

Twenty-eight New Readers of the Tradesman

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

Charlevoix State Savings Bank,
Charlevoix
Louis S. Orlowski, Charlevoix
William Harrison, Muir
Knowles & Son, Central Lake
Alice Darling, Central Lake
Claude McNulty, Central Lake
C. E. Steffens, Bellaire
S. A. Jabara, Mancelona
Fred A. Maynard, Grand Rapids
W. G. Gardner, Mancelona
F. I. Frymire, Alba
Verne McDunnell, Alba
W. E. Winship, Alba
C. A. Brabant, East Jordan
C. C. Friend, Boyne City
Mrs. James Smith, Boyne City
Roy Blandford, Grand Rapids
G. H. Thompson, Sparta
Nulph & Fisher, Boyne City
Cherry Bros., Elmira
Frank Zarenba, Elmira
Alfred Larsen, Johannesburg
Henry Solomon, Fairview
H. S. Karcher & Son, Rose City
Syd Carscallen, West Branch
Earl S. Hicks, West Branch
A. L. Nauman, West Branch
R. K. Randolph, Grand Rapids

"Gold Rush" in Novel Jewelry

A veritable "gold rush" has developed in the novel jewelry trade, due to the strong emphasis on gold finish items. The trend is very strongly to plain gold effects, with the demand notably strong for bracelets, pins and brooches and clips. The bangle or hinged type of bracelet is preferred to the flexible variety. The call for necklaces has improved, with both chokers and the long necklaces meeting a demand.

No reward can counterbalance remorse.



Sign the **NRA** *pledge*

MAKE YOUR OWN MARKET!

MARKETS—that's what we've been needing to bring back prosperity.

The farmer needs a market for his crops, the manufacturer needs a market for the things he makes, the retailer needs a market for the things he sells.

But what's a market, after all? People with money to spend.

And the only way to create that market is to give people work so they can earn that money.

YOU can help to make your own market if you will sign the President's Re-employment Agreement—agree to a shorter work hour, a higher minimum hourly or weekly wage, in your business.

And fast! For if every employer co-operates with this National Recovery campaign right away, then we'll have new markets—people with money to spend—for the things we grow and the things we make **RIGHT NOW!**

And that spells **GOOD TIMES AHEAD** *for us all!*

Chartered
by the
United States
Government



Whereas, by satisfactory evidence presented to the undersigned, it has been made to appear that

THE NATIONAL BANK OF GRAND RAPIDS
in the CITY of GRAND RAPIDS
KENT and State of MICHIGAN

in the County of _____
has complied with all the provisions of the Statutes of the
United States, required to be complied with before an association
shall be authorized to commence the business of Banking;

Now therefore I, J. F. T. O'CONNOR
Comptroller of the Currency, do hereby certify that

THE NATIONAL BANK OF GRAND RAPIDS
in the CITY of GRAND RAPIDS
KENT and State of MICHIGAN

in the County of _____
is authorized to commence the business of Banking as provided
in Section Fifty one hundred and sixty nine of the Revised
Statutes of the United States.

In testimony whereof, witness my hand and Seal of
office, this Twenty-second day of August, 1933.

J. F. T. O'Connor
Comptroller of the Currency



Many banks are larger — but no bank in the whole United States is stronger than THE NATIONAL BANK OF GRAND RAPIDS.

Its sound cash position, unquestionable assets, and Government partnership arrangement make it a dominant factor in the business, professional, and industrial life of Grand Rapids and Western Michigan.

THE NATIONAL BANK OF GRAND RAPIDS is prepared to render any and every banking service necessary to the welfare and progress of this community.

The National Bank of Grand Rapids