

A GREAT MAN

That man is great, and he alone,
Who serves a greatness not his own,
For neither praise nor pelf,
Content to know and be unknown,
Whole in himself.

Strong is that man, he only strong,
To whose well-ordered will belong,
For service and delight,
All powers that, in the face of wrong,
Establish right.

Owen Meredith.

FRIENDSHIP

What is the best a friend can be
To any soul, to you or me?
Not only shelter, comfort, rest —
Inmost refreshment unexpressed;
Not only a beloved guide
To tread life's labyrinth at our side,
Or with love's touch lead on before:
Though these be much, there yet is more.

Can friend lose friend? Believe it not!
The tissue whereof life is wrought,
Weaving the separate into one,
Nor end hath, nor beginning, spun
From subtle threads of destiny,
Finer than thought of man can see;
God takes not back His gifts divine:
While thy soul lives, thy friend is thine.

Lucy Larcom.



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!*

MICHIGAN TRADESMAN

Fifty-first Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 4, 1933

Number 2611

MICHIGAN TRADESMAN E. A. Stowe, Editor

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

DEVOTED TO the best interests of business men.

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

Printed by the Tradesman Company, Under
NRA Conditions

The Drive for Spending

Never in history has there been anything comparable to the current campaign of the Administration to get spending power into the hands of the public. It seems to have become the driving motive of the entire Washington program—the first criterion to which all projects are subjected. Announcements of new millions to be poured into the economic system have become daily occurrences.

Within little more than a week we have had announcements of \$75,000,000 for direct purchases of commodities to be given to the poor; \$400,000,000 for loans on cotton at 10 cents a pound; \$25,000,000 for the railroads with which to buy rails and still more millions with which to buy equipment; further large sums to be spent in getting the C. C. C. dug in for the winter; \$700,000,000 to be pumped into the banking system to get it in shape for the start of the guarantee deposit plan, and various other plans of a less definite character.

Contention These Will Hurry Recovery

All of this, we are told, is to hasten recovery. It is supposed to accomplish this by giving private individuals more to spend, and by getting the heavy industries started. Once these things are realized, it is said, the economic machine will run by itself and, thereafter, not only will need no further help, but will be able to create enough profits to return these initial Governmental outlays.

There is no question that before there is widespread recovery there will be more purchasing power in the hands of the public

and the heavy industries will pick up. These facts, nevertheless, do not justify assuming that attaining such ends by artificial means will make prosperity. The economic system, as a going affair, is not so simple as that. Rather, in practical life the methods of creating a condition may be as, or even more, important from the point of view of the future than the condition itself.

A good illustration of this has been witnessed in connection with easy money. Historically, easy money usually has marked the end of a depression. This has been so because the easy money was a result of the liquidation having been completed. In the present case, however, the easy money has been the result of the policies of the Reserve system. In consequence, it has proved completely inaccurate as a guide to the end of the depression.

The same will prove true of artificially created purchasing power and stimulated heavy industries. The Government cannot pension all of us and subsidize all industry. What is needed is private initiative. And private initiative is not encouraged either by doubts about the currency or policies of incredible expenditure by the Government.

Ralph West Robey.

Out of the Trenches

The war of attrition between the forces of law and the underworld is "out of the trenches" at last. The convictions so promptly returned by the jury in the Ur-schel kidnaping case are the high point of this war in the open and the greatest victory for law and order in a decade. All their violence, all their secrecy, all the power of intimidation that, by a growing legend, banded criminals possessed, collapsed.

The war is not yet over. Bank robberies, prison escapes, racketeering in many forms, persist and become more desperate. It is the natural result of the situation. And without the determined and effective efforts the Government is making and, thank fortune, many State and municipal police forces are making also, the conditions throughout the country would be appalling.

But now the machine guns are not turned all one way. Policemen, courts, juries, are operating as they should. Many criminals are thick-headed. They do not learn quickly. Some will even now not be convinced. But they

are to learn, in time, that an aroused people no longer dramatizes them, but is fighting them at every turn and, what is more, winning the fight.

Facing Wrong As Usual

William Green, president of the American Federation of Labor, has become so insistent in his demands that the NRA promulgate a thirty-hour week that he threatens to carry the case to Congress if his appeals fail with General Johnson and the President. Similarly, Senator Thomas, brooding over inflation in the background for the time being, assures every one that something had better be done or Congress will.

With Senator Thomas it is hardly possible to strive. But with Mr. Green there are hopes that he will himself conclude that such an appeal to Caesar would be an error. To a large extent the recovery effort has been removed from the political atmosphere that afflicts Congress. To a considerable extent we may well feel, all of us, that Mr. Roosevelt will try to deal with recovery measures on the basis of what is practicable and possible; what is the best thing to do. The question of a thirty-hour work week is not at the moment political. But taking it into Congress will make it that, and nothing else, to the great detriment of the nation.

High Quality of Fall Apples

Late September marks the passing of the Summer varieties and the appearance of early Fall apples with much higher quality, with a real snap and full flavor. True Fall quality is found in McIntosh, Jonathan and Grimes Golden, a trio of varieties well known to discriminating housewives, says Fred W. Jackson, Director of Consumers Information for the New Jersey State Department of Agriculture.

McIntosh is readily recognized by its characteristic rich aroma which always discloses its presence, especially as ripening progresses. The skin of the McIntosh is deep red when ripe and the flesh is pure white and of fine texture.

Add to these qualities an outstanding flavor and one can readily account for the position this apple has attained as the first choice of many housewives at this season. While a favorite for dessert, its subacid tartness makes it prized for all cooking uses.

Jonathan is another beautiful all-purpose apple readily recognized by its high color, medium size, mild flavor and firm flesh of fine texture.

As to Grimes Golden, many assert it to be the finest of Fall fruits for des-

sert. While occasionally used in cooking, Grimes Golden is primarily a table apple being deeply yellow, sometimes with slightly russeted skin and with firm yellow flesh. Its flavor is mild subacid.

A knowledge of varieties is highly desirable and can be readily acquired by interested housewives at any market. There is a succession of varieties appearing each in their season with which the housewife ought to become acquainted. Fortified with such knowledge, she can choose more wisely and secure better values.

Every huckster or green grocer respects the purchaser who knows what is in season. Such housewives need never be disturbed when dishonest dealers offer inferior kinds of apples under names of standard varieties. For instance, some hucksters always claim to have Baldwins, regardless of season, when actually they may rarely have them.

In some markets it has been estimated that nearly 50 per cent of the apples sold are consumed raw. Munching a raw, full flavored apple is not only enjoyable but beneficial to health, for in the skin is found most of the vitamin C. Europeans advocate eating raw fruit after meals because the teeth are left free of food particles.

New Type of Tomato Now Extensively Grown

The Marglobe Tomato, a variety which is resistant to wilt and nailhead rust, developed several years ago by the Department of Agriculture to meet the special needs of Southern growers, has become the leading variety in the eastern tomato-growing regions and is widely grown in Maryland, where a large proportion of the annual tomato crop is canned.

When the nailhead rust and the fusarium wilt first attacked early Florida tomatoes, the growers were helpless against the disease. No treatment was found effective.

Department tomato specialists crossed two varieties, the Globe and the Marvel, to produce the Marglobe. This proved resistant to the disease.

The specialists thought they were developing a tomato that would be grown chiefly in the Gulf regions, but it immediately became widely popular and is now grown over much of the United States. The tomato is an excellent early midseason home-garden, market-garden, and canning variety.

Steel sheets are given laminated resin surfaces in designs ranging from textile patterns to imitation wood, marble, etc., by a new process which firmly bonds the veneer to the backing.

A new silicon-iron alloy has been developed which is said to be almost entirely resistant to hydrochloric acid at all concentrations and temperatures, up to the boiling point.

MEN OF MARK

Myron Silbert, General Manager Herpolsheimer Co.

Myron Silbert was born in Boston, June 9, 1904. He attended the public schools of his native city, graduating from the famous Boston Latin school on the classical course in 1920. He then entered Harvard college—from which his father and brothers also graduated—accomplishing all he was expected to absorb in a four years course in three and a half years. He received his degree with magna cum laude. He then entered the Harvard Graduate School of Business Administration, from which he graduated two years later. This course gave the subject of this sketch a remarkably strong background for a mercantile career.

On the completion of his university education he formed an alliance with Paul Mazur, one of the leading writers on mercantile matter in this country. Together they wrote a book entitled Principles of Modern Business Applied to Retailing. The book was published by Harper Bros. in 1927 and has been selling ever since. He has since written parts of other books and some pamphlets on such subjects as business training and building up a business along ethical and practical lines. During the same time he spent a year with the Lipman Wolfe store at Portland, Oregon. During the next four years he devoted considerable time on the New York market office of the Hahn organization and in the Jordan Marsh Company at Boston—one of the largest fine quality stores of the country.

In his college days Mr. Silbert was keenly interested in football and still is. He has played more tennis than golf. He is a lover of the great outdoors. He does not claim to be an expert fisherman, but has enjoyed mixing with fishermen. While he was in the Pacific Northwest he found great pleasure joining salmon fishing groups, though most of the time he watched others catch the "big fellows."

Mr. Silbert is unmarried and has no fraternal relations except the Phi Beta Kappa, in which he was enrolled while at Harvard. He has become a member of the Peninsular Club here.

Mr. Silbert is certainly an expert of high degree in merchandising. He believes that every successful store in the dry goods line and allied lines must handle both high grade goods and also merchandise of good quality which is low enough in price to fit into a modest budget. This means the extension of finer lines which Grand Rapids as a trading center should have, but at the same time have complete assortments of moderate priced merchandise. He takes naturally to style and merchandise novelties. He has doubled the stock investment in the Herpolsheimer store during the past three months. He does not believe in a continuous series of store wide sales. He confines such sales to two per year, but has frequent department sales.

Mr. Silbert's theory is that there are certain keynotes which are necessary to employ in building up a business. It is the duty of a store like the Herpolsheimer Co. to give service, which

feature is reflected in all the sales people in the establishment. The store must have a steady flow of new goods coming in as soon as they appear. One show window in the Herpolsheimer establishment is given up to the display and advertising of new fashions exclusively. No newspaper or show window advertising is permitted unless the merchandise more than backs up the statement made in the advertisement. If any doubt exists in the mind of any member of the department to which the article belongs the advertisement is immediately withdrawn.

No unusual act or courtesy or attractive sales talk ever escapes his observation. When a spectator of any act that would indicate possibility in an employe, he always makes a notation of the observation sends for the person and after an interview card indexes the person for promotion if later developments bear out first facts ascertained.

Mr. Silbert proposes to specialize on goods produced in Grand Rapids and near-by towns to the greatest possible extent. He has already taken on the lines represented by the Grand Rapids Furniture Manufacturers Guild and is displaying these under the most advantageous circumstances. He is also pushing the following lines as energetically as possible:

Globe Knitting Works,
Grand Rapids Textile Co.,
Bissell Carpet Sweeper Co.,
Wolverine Shoe and Tanning Co.,
Horner Auto Robes from Eaton
Rapids,

F. A. Wurzburg, stamped goods,
and will soon add others.

One of his greatest interests is in teaching. He feels that it is the duty of a store head to help employes and to hold discussion meetings with his executives on better methods. During the fall he will give occasional lectures at the retailing classes of the University of Michigan at Ann Arbor. He intends to extend these discussion meetings, so that more employes will be close to the program the store is working on and also familiar with the origin and qualities of the merchandise carried.

Considering how well grounded Mr. Silbert is in his work, how thoroughly he is posted on what he must do to achieve the highest degree of success and the enthusiasm he has already instilled in his associates and employes, it is believed he will be able to place the establishment on the highest possible standard and ultimately make it one of the noteworthy mercantile establishments of the United States.

September Glass Trade Good

September has displayed a constant level of demand that was not to be found anywhere in the glass manufacturing industry in the like period of 1932. October will see the beginning of many encouraging reactions throughout the trade, the publication adds. The influence of repeal legislation is seen in the steps taken by the blown ware establishments for the production of ware designed to meet this demand. A large market for mirrors is also anticipated. Better table glassware is sought.

**Lines of Interest To Grand Rapids Council**

It has been hinted that vacation days are over and that the New Deal demands work to be done in order to bolster up the NRA movement. In order to be able to flaunt the Blue Eagle, the reportorial department of Grand Rapids Council is once more greeting the readers of the Michigan Tradesman. Not only do we wish to co-operate with the New Deal, but we are aware of the fact that American literature has lost a noted writer in the passing of Ring Lardner and in order to keep the ranks of writers filled, we are once again venturing to add joy, sadness, wisdom and nonsense to the printed columns. We hope that some good may be derived from our efforts and that words which are written in jest may not be taken too seriously, thus we greet you.

Lots of fellows are big stiffs long before they die.

Grand Rapids Council is making elaborate plans for their October meeting which will be called to order Saturday evening by Senior Counselor Gerald J. Wagner. Initiatory work will be conducted by a newly organized degree team composed of past counselors. Very good work is expected of this team and a big drive for one hundred and twenty new members before January has been started in order to keep this team busy. The main event of the meeting will be in furthering the plans of the team work group. Members of Kalamazoo and Muskegon Councils will be present to help in this movement and Al Guimond, of Detroit, state director of the team work groups, will be present to talk to the Ladies Auxiliary and to the wholesalers and retailers who are invited to be present. W. E. Lypps, new Council leader, will present his plans for the fall and winter activities of the team work group of Grand Rapids Council. It is predicted that much will result from his plans and that many new members will be gained through the efforts of his organization. Every member should be present to help make this session an outstanding effort to co-operate with the various movements which are on foot to aid in business recovery.

Frozen assets make hot directors and warm depositors.

Past Counselor B. C. Saxton is now presenting a fine line of refrigerating equipment to the trade in Western

Michigan. His office is at 46 South Division avenue and his phone number is 96820.

It is hard for one-armed drivers to dodge both traffic and matrimony.

Norman Pellow, of 535 Benjamin, representative for Dickinson Brothers publishing and engraving company for a great many years, has made a new connection with a Chicago firm which specializes in fine catalogue and engraving work. Mr. Pellow will cover Michigan, Indiana and Illinois. His temporary headquarters will be at Chicago.

Norm has always been a booster for the principles of U.C.T.ism and at one time was active in the local council. Grand Rapids council extends its best wishes for his success in his new connection.

Many a big gun in business is only a pop gun at home.

W. S. Lawton has moved from West Leonard Road to 1215 Bemis. We were just wondering whether Walter intended to have a house warming or whether he thought quietude the better part of valor.

R. P. Dolson and family are now located in their new apartments at 635 Madison avenue. Guess Bob hasn't any basement, so we won't expect any house warming at his place.

John Behler, of Behler-Young Co. and Walter E. Lypps have joined hands with the New Deal by purchasing new Oldsmobiles. Just a couple of smart boys. We don't dare say more, because we would be classed under advertisers.

The boys are still meeting every Saturday noon at the Elk's cafeteria for lunch. These meetings every Saturday are proving popular with the boys and many interesting discussions and some levity enters into these informal meetings. All traveling men and business men are invited to sit in on these meetings.

Samuel McGee, who injured his eye while closing his summer cottage, has fully recovered and has sent in his final claim to Columbus.

Last night while I was out a burglar broke into our house.

Get anything?

I'll say; my wife thought it was me coming home.

Grand Rapids Council has passed a resolution to co-operate with every effort of the city in promoting public works. The Council members realize that every effort toward promoting public works will be an aid in the relief of unemployment.

Mrs. Harry Nash is recovering from her recent illness and expects to be



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

present at the Ladies' Auxiliary meeting Saturday evening. Mrs. Nash is president of the Auxiliary.

As the congregation was presenting the minister a purse in consideration of a new arrival in the family, a cynic on the back seat ventured that the cleric would render thanks for the cash instead of the baby. Whereupon the matter was left in doubt as the following prayer was uttered: We thank thee for the succor thou hast sent us.

Quite a crowd was collected on a certain corner Wednesday and after pushing our way through the crowd we discovered Walt Lypps in the center of the big gathering telling how he missed the big ones. Walter helped greet the opening of the duck season in the Upper Peninsula. The confusion of the meeting prevented us from getting the low down on the number of ducks and geese that fell before Walter's trusty gun, but we hope to give this information in the next issue.

Every member who attends the meeting Saturday evening will be asked to give a report on his business in the territory he covers. The Council is keeping a log of business reports and from this cross section report will attempt to make a projection as to the business of the immediate future. This is an interesting phase of the meetings and has much merit. Every member should be present and take part in this interesting feature.

Even the bald fellows now and then get a good combing.

Do not buy cheapness. Pay enough to get your moneys worth. This is not a shoddy nation. Scribe.

A Business Man's Philosophy

A former advertising man, employed for the last few months as a filling station attendant in Rydal, Pa., wrote as follows to the editor of Printers Ink:

"I have been at nine stations in my district in nine different parts of the city and suburbs. Now and then I have had the chance to talk for a few moments to some of the customers. Many of these have been factory or mill workers. What I have learned may be of interest.

"As he goes back to work I find the working man cheerful and confident of the future. With a wage in the pay envelope again he has no fear. He is talking of his code and is proud of what the Government is doing. He talks of catching up on his bills, of buying new clothes and, as soon as he can, replacing the things that are worn out. Sometimes he makes critical comments of specific products. In the extra time off he plans to paint the house, make repairs or take a little trip.

"... I find an air of confidence around. It is gaining momentum. Mere words cannot convey that spirit, but it is there. Formerly an advertising man, let me assure the doubtful advertisers that lots of people are talking of buying. Almost daily I hear the good news, so pass it on for what it is worth."

William Feather.

Faster marking of ready-to-wear price tags is achieved, handling of type eliminated, by a new motor-driven machine in which symbols arranged on wheels are set up by means of dials.

MEN OF MARK

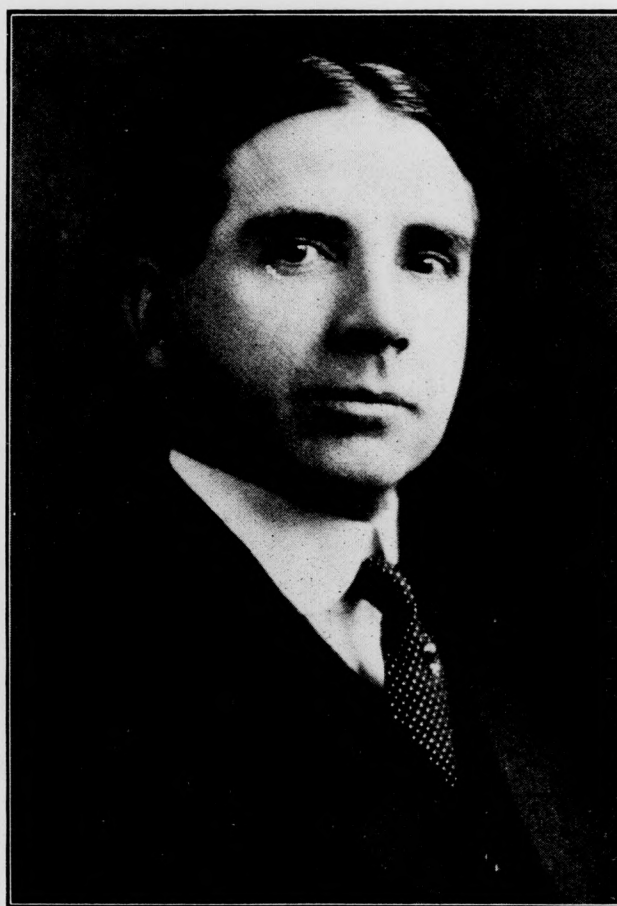
C. L. Corpening, Assistant Manager Palmer House, Chicago

Clifford L. Corpening was born in Statesville, N.C. His parents were both born in this country, both being descended from Scotch-Irish ancestry. He attended the local schools and the academy in his native town. His father died when he was 16 years old, forcing him to face the battle of life at once. He entered the employ of the Hotel Fredell in Statesville as room clerk. Two years later he transferred himself to the Hotel Starolina, at Durham, N.C., where he occupied the position of room clerk for three and

offered the position of assistant manager of the Palmer House, Chicago, where he has remained ever since. As he has never undertaken to follow any occupation but hotel operation and management he has come to be regarded as one of the best posted hotel experts in this country.

Mr. Corpening was married April 29, 1908, to Miss Bertha Wheaton, of Battle Creek. They have had no children. They reside in the hotel.

Mr. Corpening is a member of the Episcopal church, the Blue Lodge Masons, the Elks and the Knights of Pythias. He had served on the board of governors of the Hotel Greeters of America three years and was presi-



Clifford L. Corpening

a half years. His next promotion was to Miller's Hotel, Omaha, where he served as room clerk four years. He was then invited to take the position of chief clerk of Post Tavern, Battle Creek, which position he filled for nine years. He then managed the hotel two and a half years. He then leased the hotel for two years, when he assumed the proprietorship of the Grant-Portland, of Minneapolis, for two years. His next change was to Staples, Minn., where he conducted two hotels for four and a half years. During this time he got out of his system an obsession he had cherished for many years that he would enjoy conducting a chain of small hotels. His next move was to the North Shore Hotel, at Evanston, Ill., which he managed three and a half years. Nine years ago he was

dent of the same organization for one year from 1928-1929.

Mr. Corpening owns up to two hobbies—hunting ducks and deer and fishing for brook trout, bass and wall eyed pike. He has hung up enviable records in both avenues of enjoyment.

Mr. Corpening attributes his success to hard work and love of his job. Those who know him best, however, believe a most pleasant personality, a disposition to deal fairly with everyone and a determination to keep in close touch with the progress made in catering to the traveling public have much to do with the remarkable following he has created and succeeded in maintaining in every city in which he was connected with hotels in a clerical or managerial capacity. Such an extensive acquaintanceship has given

him a value to his employers which can never be computed in dollars and cents.

Items From the Cloverland of Michigan

Sault Ste. Marie, Oct. 2 — R. J. Wynn, President of the Great Lakes Motor Bus Co., is a busy man this week, making plans to entertain the convention of the Michigan bus organizations which will be held here October 2 and 3 at the Hotel Ojibway. It is expected that at least sixty members will attend the convention, including representatives of the department of state, department of public safety, the highway department and the Michigan Mutual Liability Co. A banquet will be held at the Hotel Ojibway Monday evening, when a short program is scheduled. Mr. Wynn is also arranging a number of interesting side trips for the delegates.

R. C. Campbell, the well known store keeper at Shingelton, has opened a new store on the main road from Shingelton to Munising. The new store will be stocked with a complete line of groceries and general merchandise and will receive a large share of the hunters' business as well as the local trade.

Frank Oakes, who for the past two years was our chief of police, has tendered his resignation to take effect as soon as he returns from his vacation. His successor has not as yet been appointed.

Fame is a reward for genius—and genius is largely a great aptitude for patience.

The Brawley Sisters, who have been conducting a grocery store on Court street, have discontinued business and are selling all of the stock and fixtures. They expect to take up some other line of business in the near future.

Ira Beers, 58, who a few weeks ago arrived here from St. Ignace to start a restaurant on Ashmun street, had the new restaurant nearly ready for business when he died of heart disease. He apparently passed away while asleep or had gotten up and gone back to bed when the attack came on. He is survived by his widow, one son and a daughter.

The Superior Sugar Refining Co., of Menominee, has announced that it will operate the beet sugar plant, starting Oct. 4, for the first time since 1927. The acreage contracted for in the Upper Peninsula is the largest since the plant was built in 1903.

The Cobblestone cafe, at St. Ignace, closed last week for the installation of a heating plant and fixtures and will re-open shortly for the winter trade with a menu for the colder season. The Cobblestone has had a very successful season and the management plans to keep the place open all during the winter.

Paul Harris, founder of U. S. Rotary, paid us a visit last week. He attended the weekly Rotary dinner. Mr. Harris stated that whenever he feels the need of a good rest he takes his wife with him and spends the time in the Upper Peninsula. This was the first time that he had spoken to the Sault Rotary Club and his talk was a real treat to the Club.

Paul R. Baldwin, vice-president and chief executive officer of the Manistique bank since March, 1927, tendered his resignation to the board of directors last Thursday, to take immediate effect. C. L. Smith, cashier of the bank, was made temporary executive officer of the bank in the place of Mr. Baldwin.

The Government seems to have figured on everything to make prosperity return, except to put some jack in the buyers' jeans.

William G. Tapert.

You never can tell about boys. Like as not the boy who used to crawl under the tent to see the circus is to-day paying his church dues in advance.

MOVEMENTS OF MERCHANTS.

Lansing—The Hill Diesel Engine Co. has decreased its capital stock from \$1,000,000 to \$500,000.

Jackson—The Jackson Foundry Co., Hobart street, has decreased its capital stock from \$50,000 to \$25,000.

Cadillac—George Currier has removed his furniture stock to his new location at 104 South Mitchell street.

Marquette—The Rollins Hat Shop, 146 West Washington street, has modernized and enlarged its display window.

Detroit—The St. Louis Sugar Co., 8047 Hamilton avenue, has increased its capital stock from \$50,000 to \$100,000.

Marshall—The Icidairy Corporation has increased its capital stock from \$15,000 and 4,500 shares no par value to \$150,000.

Kalamazoo—The bankrupt stock of the Paper Products Co., was purchased by Abe Dembinsky and liquidated on the premises.

Detroit—The Detroit Tomato & Produce Co., 7201 West Fort street, has increased its capital stock from \$5,000 to \$25,000.

Homer—Thieves entered the clothing store of the H. G. Shear and carried away merchandise valued at approximately \$1,500.

Grand Rapids—Hesse, Inc., bankrupt stock of tapestry, rugs, draperies, etc., has been closed out at public sale by Abe Dembinsky.

Detroit—The American Commercial Alcohol Corporation, 1941 West Fort street, has increased its capital stock from \$9,102,400 to \$11,602,000.

Detroit—The Murray Clothing Co., 123 State street, retail dealer, has been incorporated with a capital stock of \$1,000, all subscribed and paid in.

Muskegon—The Michigan Tile & Mosaic Co., R. R. 5, has been incorporated with a capital stock of \$10,000, \$3,000 being subscribed and paid in.

Big Rapids—Taggart Bros., Inc., has been incorporated to construct gas transmission, with a capital stock of \$100,000, all subscribed and paid in.

Detroit—Hill's Clothes Shop, Inc., 2137 Woodward avenue, retail dealer, has been incorporated with a capital stock of \$7,500, \$4,000 being subscribed and paid in.

Stanton—The men's clothing stock and store fixtures of George Stevenson has been purchased by Abe Dembinsky and removed to his Auction House in Detroit.

South Haven—A. H. Schnapers' stock of dry goods and general merchandise has been sold to Abe Dembinsky by the Trustee in bankruptcy and removed to his Detroit Auction House.

Flint—S. M. Belle Corporation, 1306 Union Industrial Bldg., has been incorporated to deal in cosmetics at wholesale and retail, with a capital stock of \$1,000, all subscribed and paid in.

Saginaw—The Esther Shop, Inc., 422 Genesee avenue, wearing apparel for women, has been incorporated with a capital stock of 4,500 shares at \$1 a share, \$4,500 being subscribed and paid in.

Grand Rapids—The A. & D. Paint Co., 106 East Fulton street, has been

organized to deal in paints and finishing materials, with a capital stock of \$50,000, \$5,000 being subscribed and paid in.

Ferndale—The Klatz Fuel & Supply, Inc., 730 East Nine Mile Road, dealer in fuel and building materials, has been incorporated with a capital stock of \$5,000, \$3,000 being subscribed and paid in.

Saginaw—Goll, Graves & Mechling, Inc., well drilling rigs, has merged its business into a stock company under the same style with a capital stock of \$100,000, \$48,000 being subscribed and paid in.

Detroit—M. J. Maloney & Co., Inc., 7636 West Jefferson avenue, has merged the business into a stock company under the same style with a capital stock of \$15,000, all subscribed and \$7,500 paid in.

Grand Rapids—The Contractors Machinery Co., 908 Maxwell street, dealer in machinery and supplies, has been incorporated with a capital stock of \$5,000, \$1,000 of which has been subscribed and paid in.

Detroit—Central-Woodmere Pharmacies, Inc., 7712 West Fort street, retail dealer in drugs, medicines, etc., has been incorporated with a capital stock of \$10,000, \$6,500 being subscribed and paid in.

Lowell—A. R. Smith, formerly engaged in the shoe business at Alma, has leased the Wadsworth store building here and will occupy it with a stock of new and used household articles of various kinds, Oct. 6.

Belding—George R. Wortman has removed his stock of general merchandise from the location it has occupied for the past 20 years, 107 West Main street, to the store formerly occupied by Lamb Bros. grocery.

Detroit—Abraham Michaels, merchant tailor, 1425 Broadway, has merged the business into a stock company under the style of Michaels Tailoring Co., Inc., with a capital stock of \$1,000, all subscribed and paid in.

Ferndale—W. A. Williams' Stores, Inc., 320 West Nine Mile Road, dealer in dry goods, clothing for men, women and children, has been incorporated with a capital stock of \$10,000, \$1,000 being subscribed and paid in.

Frankfort—Hartley Sessions, Inc., department store stock, recently taken over by the Grand Rapids Credit Men's Association, under a trust mortgage, has been purchased by Abe Dembinsky and the business discontinued.

Big Rapids—Arthur Wilson, formerly manager of the Vaughn & Ragsdale store, has purchased the Vogue Shop, taking immediate possession. A complete stock of ready-to-wear apparel for women will be carried.

Kalamazoo—E. E. Labadie, proprietor of Labadie's Art Store, has removed his stock from its former location, 230 South Durdick street to 246 South Burdick street, occupying a portion of the space in the Music Shop.

Detroit—The North Detroit Coal & Supply Co., 5701 East Division avenue, dealer in fuel and builders' supplies, has been incorporated with a capital stock of 25,000 shares at \$1 a share, \$3,600 being subscribed and paid in.

Detroit—John J. Horger, dairy products, creamery, etc., has merged the

business into a stock company under the style of the Horger Creamery Co., with a capital stock of \$20,000, \$14,000 of which has been subscribed and paid in.

Muskegon—The stock of wearing apparel for women of Allen's Smart Shop, sold at public auction by Fred G. Timmer, Trustee in bankruptcy, was purchased by Abe Dembinsky and closed out on the premises at public sale.

Petoskey—Charles S. Graham, formerly of Birmingham, Michigan, has taken over the management of the McCabe hardware store, the position made vacant by the resignation of Geo. W. McCabe, in July, to become postmaster here.

Detroit—Wright, Kay & Co., 1500 Woodward avenue, manufacturer and dealer in jewelry, has merged its business into a stock company under the same style with a capital stock of \$160,000 common and \$160,000 preferred, \$1,000 being subscribed and paid in.

Saranac—The Farmers Co-Operative Creamery, with over 350 stockholders, filed a petition for dissolution and closed its doors. An effort is now being made to reorganize the company. Depressed business conditions caused the discontinuance of the business.

Holland—The Riggi Candy Co., a private venture of Joseph J. Riggi, of New York City, will begin the manufacture of bulk and package chocolates and chocolate covered bars for jobbing and syndicate trade Oct. 1, in a building on North River avenue, near Sixth street.

Sturgis—A final bid of \$23,000 for the plant, land and equipment of Aulsbrook-Jones-Grobhiser Furniture Co., Sturgis, was offered recently to Charles B. Blair, Grand Rapids, referee in bankruptcy, by Frank D. McKay, of Grand Rapids, and E. C. Wright, of Sparta.

Detroit—Harold Benedict, dealer and manufacturer of automotive parts at 60 Trowbridge street, has merged the business into a stock company under the style of the Harold Benedict Co., Inc., with a capital stock of \$20,000, \$2,500 of which has been subscribed and paid in.

Lansing—Samuel J. Rapaport & Sons, Inc., 106 North Washington avenue, conducting a cash and credit clothing business, has merged the business into a stock company under the same style with a capital stock of \$3,600 common and \$10,000 preferred, \$5,100 being subscribed and paid in.

Muskegon—Clifford H. Walters, proprietor of Walters Pharmacy at 1496 Sanford street, has purchased the Torbeson drug stock and store fixtures on Peck street at Irwin and will continue the business under the management of Harvey Berglund, who has been manager for Mr. Torbeson for the past year.

Greenville—A new produce company, specializing in the marketing of Michigan potatoes has been organized, with headquarters here. It is known as the Runciman-Baldwin Co. A string of potato buying stations and warehouses in the western and northern Michigan potato area has been taken over and buying started Oct. 1.

Lansing—Samuel Rapaport, who established the People's Clothing Co. in 1906 and conducted the business continuously until 1931, when he retired from business, has again entered the business field. In company with his son, Harry Rapaport, he has established Samson's Clothes Shop, located at 106 North Washington avenue.

Ann Arbor—The Julian Shops, whose headquarters are at the Fashion Leader, Grand Rapids, have opened an additional branch here in Kessels Fashion Shop. Julian Kratze, who controls these shops, reports a very pleasing opening business with a big play on suedes and satin strip pumps. These stores feature women's shoes to retail around \$3.

Albion—The hub plant of the Kelsey-Hayes Wheel Co., closed for two years, has been sold to A. J. Preining, president and general manager of Fafnir Forge Corporation, for \$75,000. Most of the equipment has been bought by the Fafnir interests and they plan to open the plant immediately for the production of metal stampings and forgings. Fafnir Forge has orders that will keep it operating for six months, with a double shift of approximately fifty men.

Flint—Specializing in corrective footwear only, a firm to be known as Mills Brothers has opened an office and fitting rooms on the third floor of the Kresge building, corner of South Saginaw and Kearsley streets. The firm is composed of William Mills, who has sold shoes in Flint for nearly twenty years, and Lawrence Mills, who has had sixteen years' experience in shoe retailing. William is in active charge of the new business. The new firm's quarters consist of a waiting room and two small fitting rooms rather than the conventional store arrangements, and adjoin the offices of M. J. Lannon, chiropodist, who, however, has no financial connection with the shoe firm.

Detroit—Shoe sale increases in the past few weeks have been remarkable. Increases figured in terms of sales over the corresponding month of last year, for August and September, with figures now in, run much higher. Two prominent downtown shoe stores gave figures of 14 and 11 per cent. increase, for instance, while a department store with one of the liveliest shoe departments in the city, showed 30 per cent. in an average of all departments. These figures were verified by an official of the Detroit Retail Shoe Dealers Association from confidential statements submitted. The influence of general business conditions was solely responsible, with no special sales efforts being made by these stores during the current months.

Flint—Goodwill Stores, Inc., an expansion of the former Mills Shoe Store, recently held its opening after a period of remodeling. The store is at 201 South Saginaw street, is managed by Harry J. Mills, one of Flint's younger shoe dealers, and is the first of a prospective chain to be financed by a recently organized holding company. Mr. Mills is not in any way connected with the firm of Mills Brothers (Continued on page 24)

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. It is thought that a decision will be reached before the end of the week.

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

Canned Vegetables—The market is held within a narrow range. For the present it looks as though prices have gone about as high as they will go, unless something new develops in the way of artificial stimulation of business or a sharper natural improvement in conditions. Whatever business is now going on is usually of the fill-in variety, where canners will obviously be unable to deliver to the extent of their future contracts. Contract goods are moving out with distributors paying the additional surcharges to take care of increased packing costs under the recovery program. Advices from the South indicate that the fall pack of stringless beans looks disappointing and packers probably will not have the required amount of goods they figured on to take care of their customers. Reduced yields of spinach and pumpkin in the Southern section also are seen, resulting both from shorter acreage and storm damage. Peas, corn and other items show no changes. Maine packers with any surplus to sell are offering fancy Bantam at 95c, plus the surcharge, bringing the price up above \$1, factory. Some opening prices on mid-West standard corn ranged from 75c to 80c, factory.

Dried Fruits—So far the fall season has been satisfactory and sellers feel that once the codes and problems are settled and the uncertainty which dissension about them engenders is over the pick-up in business will be more marked. Retail outlets have not at any time accumulated inventories above their nearby requirements and the volume of replacement business from time to time has been a healthy indication of the movement of dried fruits into consuming channels. The price structure here shows steadiness, while renewed interest shown by first hands in California, where bids to growers on prunes, peaches and what is left of the new crop apricots in the field, are higher than those made previously. Resumption of activity by packers at advanced prices in these items is held to be indicative of a stronger future market.

Nuts—The market has slowed down as featured brands of California almonds were still to be formally opened. Buyers have placed business with independents in a tentative way, being subject to the exchange's opening. Much of the impetus which these opening prices bring has been lost. The next thing awaited now is opening prices on California walnuts which may come along early this month. Brazil nuts in the shell have moved well, being the cheapest of the varieties. Shelled nuts are moving only in a routine way. Stocks continue light and prices just about cover replacement costs.

Olives—Replacement costs of olives have been advanced considerably by the higher foreign exchange rates.

The rise has been sufficient to increase spot prices. Queens were as much as 10c higher, while pepper stuffed queens and Manzanillas showed similar advances. The demand has been light, consumers buying for needs only. Uncertainty of the future course of values has halted forward buying.

Pickles—No change showed on the pickle market. Dills and sweet pickles are in light demand. Prices are held at previous levels, but consumers show no inclination to pay current levels unless forced to by needs.

Rice—Throughout the past week developments on the rice market have been most satisfactory to the trade. Prices point higher. A good demand by mills, the higher costs coincident with the code, and a possibility of Government purchases under the food relief project all have a firming tendency. Sales of goods on the local market have been better, indicating that the season of heavier demand is commencing.

Sauerkraut—Cabbage is very scarce. The crop is reported about one-quarter of normal. Wisconsin also reports a shortage. No. 2½ cans were up to \$1.20 @ \$1.25, with some packers having nothing to offer. No. 10s \$3.80 @ \$4. Demand light.

Vinegar—With the apple harvest well under way vinegar manufacturers are expecting to be able to figure new prices in the very near future. These, of course, will depend much upon the cost of apples. Demand for requirements only.

Review of the Produce Market

Apples—Wolf River and Wealthy, 75c @ \$1 per bu.; Strawberry and Shawasse, \$1.25 @ \$1.50 per bu. Fall varieties generally, 50 @ 75c per bu.

Bananas—6 @ 6½c per lb.

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

Butter—Jobbers hold plain wrapped prints at 23½c and tub butter at 22½c. There is quite a difference of opinion regarding the Government plan to subsidize the creamery industry. Many try to say that the Government will not place money at the disposal of the formed corporations to purchase the actual goods. This, however, is considered talk and nothing else for the reason that one of the largest co-operative associations in the country continues a heavy buyer of the actual butter and it is not denied that this association is being financed by the Government. While support is again received from dealers interested in a pegged market level for the moment open market offerings were free and under pressure prices dipped fractionally. However, there is no forced selling and late activities indicate a sufficiently low figure for the moment. The spot market appears to be well defined and other than slight fractional changes from time to time, a rather even trend is anticipated.

Cabbage—\$1.25 per bushel.

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

Carrots—35c per doz. bunches or 75c per bu.

Cauliflower—\$1 per crate.

Celery—20@40c per dozen bunches.

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

Cranberries—Cape Cod, \$2.25 per 25 lb. box.

Cucumbers—No. 1 hothouse, \$1 per bushel.

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

C. H. Pea from farmer.....\$2.15

Light Red Kidney from farmer.. 3.90

Dark Red Kidney from farmer.. 4.50

Light Cranberry..... 3.90

Eggs—Jobbers pay 10c per lb. for mixed eggs and 11c per lb. for heavy white eggs. They sell as follows:

Fancy, fresh white.....24c

Candled, fresh.....19c

Candled, pullets.....17c

Candled, X.....16c

Storage, XX.....19c

Storage, X.....16c

Cracks.....14c

There is a fair amount of switch sales, although comparatively light deliveries in October when just the contrary was predicted rather stimulated some longs to hold to the current month in that a transfer of position would involve further costs. The seeming willingness to hold narrowed the spread, with Octobers just ¾c away from Novembers, while December finished ½c above the earlier month. There is reason to expect some jockeying of positions as the month progresses, but for the time being large deliveries appear unlikely and lack of pressure of actual stocks undoubtedly a factor to bolster the long side of the market. Statistical trends have been more favorable of late.

Grapes—Wordens and Niagaras, \$1.20 per dozen for 7 lb. baskets; Delawares, \$1.75; 65c for ½ bu.; Californias, \$1.65 per box for Tokays.

Grape Fruit—Texas and Florida are held as follows:

64.....4.00

70.....4.00

80.....4.00

96.....4.00

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

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

Green Peas—\$1.50 per bu. for Southern 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....\$4.25

Imperial Valley, 4s and 5s, crate.. 5.00

Leaf, per bushel......65

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—32c per one lb carton.

Onions—Home grown, \$1.10 per bu. for Yellow and \$1.50 for White.

Oranges—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—\$1.75 @ \$2 per bu. for Bartlett's.

Peaches—Late varieties, \$2 @ \$2.50 per bu.

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

Plums—\$1.25 per bu. for Bradshaws; 75c for Lombards.

Potatoes—Home grown, \$1 per bu. White Cobblers from the Carolinas and Oklahoma, \$2.40 per 100 lb. sack; Idahos, \$2.50 per 100 lb. bag. Consumption of potatoes per capita has been declining in this country since 1908. The Department of Agriculture points out that this reduction in the use of potatoes has not been accompanied by an increase in the use of bread, as wheat consumption has also declined. The per capita consumption of potatoes in the period from 1903 to 1908 was more than 175 lbs. For the period of 1928 to 1933 it was less than 150 lbs. There was an increase in consumption in 1932 as compared with 1930, but it was not sufficient to offset the general downward trend.

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—90c per bushel for home grown.

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

Tomatoes—50c per ½ bu. for No. 1, and 40c for No. 2.

Veal Calves—Wilson & Company pay as follows:

Fancy.....8@10c

Good.....5@ 7c

Water Melons—10@15c for home grown.

Wax Beans—\$1 per bu. for home grown.

Help

If I can only help
That's what I want to do
If I can only help
Until my job is through
I then withal will be content
No day to fear nor dire event
If I can only help.

If I can only help
How happy I shall be
If I can only help
As opportunity
Permits me take a willing part
And cheer, mayhap, another's heart
If I can only help.

If I would only help
To share another's load
If I would only help
Wherever leads the road
Perhaps some plodder then could say:—
"How short the journey seemed today!"—
If I would only help.

If I would only help
The rich, the poor, the free
If I would only help
Whatever need there be
Perhaps the while we carried on
We all would cry in unison
Does any man need help.
Charles A. Heath.

A preacher says nobody loses anything by being fair minded. But lots of folk are afraid to take the risk.

In a new ice refrigerator air circulation is controlled, refrigeration improved by a small electric fan which starts when top temperature reaches 49, cuts off when it drops to 46 degrees.

MUTUAL FIRE INSURANCE

This Mutual Insurance—The Underdog Fights Up

I am sometimes envious of the men with whom I am thrown in contact, who seem never to have a ripple on the surface of their waters, and who go along in a calm and peaceful way no matter what occurs. I am envious because it seems to me as I look back over the years, that I have had to fight for every inch of ground I have ever gained.

I was born and reared in a community where socially, religiously, and politically I was of the minority, and that, too, in a day when minorities were always the "enemy." We lived "across the track" and a trip to town meant a battle most of the way. It is not so strange, then, that I joined up with mutual insurance when I came to take my place in the business world. I was only 15, and took employment with a mutual company as office boy, stenographer and assistant book-keeper. The word "mutual" bothered me a great deal. I just couldn't grasp its significance as applied to an insurance company. Men would come into the office and say, "How's the mutual?" I would look in the dictionary and come away more amazed than ever.

But always I noted it was the underdog when stock insurance spoke, and I am by nature an underdog man. I owe my position with the Grain Dealers to the fact that I took a cocky young lawyer in hand when he spoke disparagingly of mutual insurance in the presence of Mr. McCotter, who was my guest at the moment.

So for these thirty years I have been a fighter in the ranks of mutual insurance. I have resented, and deeply resented, the lying statements about our business told by those who know nothing of its aims and purposes, its methods and principles. I have not been one of those who could laugh it off and say "They're just talking for effect." Mutual insurance to me represents something distinct, something better in a social way. While, like all insurance, it is primarily a collecting and disbursing agency, it goes far beyond and brings people together co-operatively. When the smoke has cleared in this present struggle, this co-operative spirit which we have helped to engender will play a larger role in the life of the nation.

"Ha! Ha!" we can hear our friendly "enemies" sing out with glee—"Socialism—Communism!" They are full of that stuff. Every institution that finds itself slipping, drags in a ghost. But it's nothing of the sort. This idea of a wider distribution of the national income that has just taken hold of the country has been part of the program of mutual insurance from the beginning; not only part of its program, but it has actually made it effective.

What has prompted these lines is this statement from a pamphlet put out by a stock company publication:

The mutual carrier only apparently insures at a lower cost than the stock company. Actually and economically, the mutual increases the cost of insurance so far as the entire insuring public is concerned.

Of course, the statement is ridiculous; we have only to point to the record of the Grain Dealers to disclose it. But it is just such statement as this, made and endorsed by supposedly reputable people, that have tended to discredit the whole stock company business. Mutual insurance, on the other hand, forced into a battle for its principles, has developed the tone and character that are its distinguishing marks.

It may be said that the competitive struggles of mutual companies belie its ideals, and to some extent that is true; but even so, the seeds of co-operation are within them, and these can be made to grow and blossom.

In any event, as one who has been through all the major battles that mutual insurance has fought during these thirty years, it is with no little satisfaction that we view a troubled world looking us over. The co-operative spirit such as mutual insurance has helped to develop will solve many of our problems. And let it be understood this spirit does not destroy initiative; on the contrary, it fosters it.

J. J. Fitzgerald.

SWORN STATEMENT FURNISHED THE POST OFFICE DEPARTMENT.

Statement of the ownership, management, circulation, etc., of the Michigan Tradesman, published weekly at Grand Rapids, Michigan, required by the Act of Aug. 24, 1912.

State of Michigan, ss.
County of Kent.

Before me, a notary public in and for the State and county aforesaid, personally appeared Ernest A. Stowe, who, having been duly sworn according to law, deposes and says that he is the business manager of the Michigan Tradesman and that the following is to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, to wit:

1. That the names and addresses of the publisher, editor, managing editor, and business manager are:

Editor—E. A. Stowe, Grand Rapids.

Managing Editor—E. A. Stowe, Grand Rapids.

Business Manager—E. A. Stowe, Grand Rapids.

Publisher—Tradesman Company, Grand Rapids.

2. That the owners are: (Give names and addresses of individual owners, or, if a corporation, give its name and the names and addresses of the stockholders owning or holding 1 per cent. or more of the total amount of stock.)

E. A. Stowe, Grand Rapids.

F. E. Stowe, Grand Rapids.

F. A. Wiles, Grand Rapids.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent. or more of total amount of bonds, mortgages, or other securities, are NONE.

4. That the two paragraphs next above, giving the names of owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company, but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

E. A. Stowe, Business Manager.
Sworn to and subscribed before me this 4th day of October, 1933.
(SEAL) Florence E. Stowe.
Notary Public in and for Kent Co., Mich.
(My commission expires Jan. 18, 1935.)

Who speaks sows, who listens reaps.

A REPUTATION WELL DESERVED

- Given an "A" Rating by Alfred M. Best & Company — (the recognized authority on insurance companies) for conservative management and reliable service to policyholders.
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No interruption in dividend payments to policy holders since organization

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WILLIAM N. SENF, Secretary-Treasurer

FIRE is not "Choosey"

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

FINNISH MUTUAL FIRE INSURANCE CO.
444 PINE ST. CALUMET

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The New Financial Responsibility Law

Should Interest All
Automobile Owners

Goes Into Effect This Month

The Preferred Policy

Meets Every Requirement
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The Preferred Policy is the only definite valued policy written for Fire, Theft and Collision, another item of vital interest to automobile owners.

If You Are Interested in Protection

INSURE WITH

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Four Hundred Agents in Michigan



UNION DECISION REQUIRED

Unless organized labor is prepared to throw away the finest opportunity it has ever had in this country, it is plain that the convention this week must take decisive action on its jurisdictional muddle. Union politics certainly have no more place in the recovery program than the attempts of reactionary capitalists to continue the discredited policies which brought the country very near sheer disaster.

Tradition is bound up, of course, in the clash between the craft unions and the industrial or Federal unions. The latter have been frowned upon by Federation officials for the reason that they have so often represented radicalism. Under the code program, however, the vertical or Federal type seems the most logical scheme of organization.

Against the fact that recent organization of some 1,500,000 has been carried out along this line, since speed was eminently desirable, may be ranged the opposition of the craft unions, which involves numerous officers and treasuries. Mergers or new unions mean fewer positions, and even some of the memberships may consider that they will receive less attention from representatives who have wider interests to look after.

Regardless of these considerations, however, prompt decision is required. Otherwise internal dissension and constant outside conflict may disgust the public to a point where it will move to rid itself not only of the reactionary managements but reactionary labor as well. The future set-up is pointed very clearly toward public representation with capital, management, labor and the government upon the board that will police the operation of industry and trade.

These public representatives may insist upon secret votes at stated intervals by employees upon who shall represent them in their dealings with employers. Such a system would soon dispose of those union policies and methods which even the workers can see are not to their advantage.

BOLT NOT SHOT

In business quarters there are more frequent expressions to the effect that "the NRA has shot its bolt." This is scarcely a reasoned conclusion in view of the fact that the recovery program has barely started under way, but proceeds, one may imagine, from the temporary setback in various lines of industry and trade.

This reaction is easily explained. Many manufacturers and distributors considered themselves smart in "beating the NRA to the gun" by pushing ahead on greatly enlarged production and buying schedules before the codes became effective. They made up supplies in earlier months that they would ordinarily be making now. Furthermore, they frequently marked up prices well beyond what higher costs under the codes would warrant.

Now there is a natural recession and the big question is whether higher wages and shorter hours will mean anything in the way of increased purchasing power if plant schedules must be reduced and trade volume suffer because of price exactions.

That the recovery program has reached its critical point no one denies. That it has "shot its bolt," however, is another matter, because both education of the public to the meaning of new conditions and enforcement of the codes have still to be really started. Out of public education and code enforcement should come tremendous dividends which can only be jeopardized by lukewarm effort and failure to recognize that the recovery measures must succeed or ruin result.

In the meantime, a thorough scrutiny to see that prices are reasonable and perhaps some profit paring for a while should go a long way toward meeting the general and the individual emergency.

DRY GOODS CONDITIONS

The somewhat improved level of retail trade was fairly well maintained the past week, and sales averaged up about even with a year ago. The best business was done, according to reports, on home wares and dress accessories. Apparel lines continued to feel the effect of unfavorable weather.

Estimates were made during the week that department store volume for the month will run somewhat behind last year's. Chain stores gains made in August may prove to be rather sharply reduced. The September comparison this year will suffer, not only because of the recent set-back in trade, but because last year the increase for the month was well ahead of the usual seasonal gain.

Overshadowing all other problems with retailers just now is the question of how new and higher prices will be received by consumers. These higher prices, and some of them will be considerably higher, are imminent and yet the campaign to acquaint the public with the reasons for the increases has been delayed.

This educational effort is set to begin this week and retailers are one in hoping that it will prove effective and, moreover, that sufficient progress has been made in pushing employment and raising wages to make the arguments stand up. Industrial centers should have a good deal less difficulty on this score than other places where "white collar" workers are in the majority.

Returns have finally begun to plague the wholesale merchandise markets. Delivery difficulties have passed except in the furniture market and certain trades which have suffered from strikes. Some price easing is now noted and may spread if demand fails to pick up shortly.

QUARTER'S RESULTS MIXED

In the quarter just ended, business results have been rather mixed and have created that uncertainty which may lead to certain monetary or credit measures aimed at pushing recovery over what is properly deemed to be its critical stage. The quarter saw a recession in industry and a temporary gain in trade which has since been lost.

Employment was increased and payrolls advanced. It has been estimated that in industry almost three million workers have been restored to jobs, leaving, nevertheless, some eleven million still unemployed. From the low

point in the Spring, employment has gained 30 per cent., while payrolls have jumped 50 per cent.

Wholesale prices have moved over the quarter in a rather irregular fashion. Up to July they had advanced 30 per cent. Then they receded, but have since picked up the lost ground. This most recent upward trend, however, has been at the expense of agricultural prices, industrial prices witnessing the largest gains.

Two features of the situation have impressed themselves upon observers during this period. One has been the failure of banks to adopt more liberal credit policies despite the upturn in activity, and the second has been the lethargy of the so-called capital asset industries. Both of these problems are viewed as having their source in uncertainty over the money outlook.

Therefore, while it would be rather rash to adopt any measures of a deflationary character in view of the difficulties which would thereby attend debt service, a decisive statement on monetary policy seems required.

FARM FAMILIES

City families contemplating removal to "subsistence farms" because of economic pressure may find it advisable to consider the adaptability of the family group to rural conditions. Statistics from the Research Committee on Social Trends show interesting differences between farm and city families.

Farm families, it was found, were larger than those in the city. Of several thousand households studied, the rural families averaged 4.32 persons, while city families averaged only 2.85. Differences in the work of housewives are also noted. The farmer's wife does about 50 per cent. more laundering and sewing than her city sister. About 80 per cent. of the farm wife's time is devoted to such economic essentials as preparing meals, washing dishes, mending, sewing, churning and similar tasks, while the city woman devotes only 60 per cent. of her time to such labors. On the other hand, caring for children requires from two to three times as much time in the city as in the country, which may explain why there are more children in rural households.

No doubt many of the families considering removal to "subsistence farms" include a father or mother who was reared in the country and is familiar with rural life, a fact of considerable importance. However, the final decision in such matters will be based as much upon opportunity or individual capacities as upon the general trends shown in statistics.

RETAIL CODE CONFUSION

In spite of votes and other declarations which apparently indicate universal favor for the retail code which still awaits decision, the mere fact that wide confusion still prevails over its disputed price provisions seems to prove that it would be best to eliminate all but the real recovery objectives, push it through in that form and draw up a supplementary document later which might embody clauses on which the trade as a whole could come to agreement.

The object of the "stop loss" provision has been repeatedly declared as one to help the small dealer. Actually, it does nothing of the kind. It makes the retail price basis the lowest wholesale price and the lowest discount. The big retailer who wants to put out a "loss leader" or sell close will demand the smallest discount and the biggest reduction he can get from the wholesaler in the actual price. He will add 10 per cent. and undersell the small dealer by fully as much as he does now.

All this new device will do is to change the price pressure over from discounts to actual cost. Retailers who are now moving against discount reductions proposed under codes by manufacturers may find this movement toward lower discounts accelerated from their own ranks if the "stop loss" provision is adopted in their code. They will be plagued furthermore, no doubt, by promotions scare-headed with "The Lowest Prices Possible Under the Code."

It is understood that changes in the price provisions are now under consideration. The best change, many astute merchants believe, would be to abandon them altogether, since they appear to be "trouble breeders" throughout.

JACKALS

Attorney General Cummings speaks out bluntly what has been in the hearts of many Americans with his warning to crooked lawyers for crooks and his insistence that bar associations shall follow through in movements he notes in some of them to strip the gown from false attorneys who have gone down deep into rottenness to aid gangs of thugs to carry on.

It has been heart-sickening to observe the manifestations of these men. They are criminals in every sense, and worse, through the prostitution of their position and their schooling. It would be absurd to assume that the mere appearance of lawyers to defend accused criminals is of this character. Of course it isn't.

But what Mr. Cummings is talking about is the type of shady "mouth-piece" who guides gangsters before and after their depredations, who shares in the loot and knows whereof he partakes. That man should be swept out of the courts and, if possible, jailed with his accomplices.

To find one's work in the world and do it honorably, to keep one's record clean so that nothing clandestine, furtive, surreptitious can ever leap out upon one from ambush and spoil one's life, to be able, therefore, unafraid to look the world in the face, to live honorably also with one's own soul because one keeps there no secret place like the bloody closet in Bluebeard's palace where the dead things hang, to walk life's journey unhaunted by the ghosts of people from whose ruin one has stolen pleasure, and so at last to be a gentleman, one, that is, who puts a little more into life than one takes out—gather up the significance of such character, forty years old, sixty years old, eighty years old—one may well celebrate the solid satisfactions of such a life.—Harry Emerson Fosdick, D.D.

OUT AROUND

Things Seen and Heard on a Week
End Trip

I had the good fortune to spend two days last week at the Century of Progress fair at Chicago. I had heard so many adverse comments on the exposition that for once I had my doubts as to the ability of Chicago to function 100 per cent. on all occasions calling for almost superhuman action and accomplishment. An hour's time on the grounds led me to the conclusion that the people who found fault with the 1933 undertaking would pursue the same complaint when they are called upon to join the throng in paradise. My experience leads me to believe that perfection is not possible in this world, but in handling the great problem which confronted her I think Chicago has done what no other city in the world could have done anywhere near as well under the circumstances.

Of course, some of the features could have been omitted without detriment to the fair, but objectionable features proved to be the greatest money makers and turned in the largest quota of profits to the management. I saw enough clean, wholesome and marvelous exhibits within an hour after I entered the gates to satisfy me that no American citizen who has the money and time to spare should fail to visit the most remarkable exhibition of the kind ever given in the world. No matter what occupation or profession a person follows, he can here see the latest devices and processes pertaining to the state of the art.

I was surprised to find so little in the fair from France and Germany. Japan, China, Italy, Sweden, Czecho-Slovakia and Manchuria all made creditable exhibits. Nearly all the oriental countries have small spaces replete with souvenirs, which are mostly junk and trash. I saw few exhibits from South America and none from Central America except Mexico, which was very complete.

I was delighted to see a reproduction of Fort Dearborn, which was created with great care and thoroughness under the co-operation and assistance of the War Department. I had the same experience at the Lincoln exhibit, which I would not have missed seeing for many dollars.

I found nothing to praise in the Belgian village except the large amount of space occupied and the remarkably skillful manner in which many imitation stone and brick buildings were constructed of paper mache. The village was apparently conducted with sole regard for the jingling of the cash register.

The color effects from electric lighting are the most dazzling and impressive I have ever witnessed.

The children's amusement feature is certainly one of the finest departments of the kind ever presented. It shows great care and generosity on the part of the fair management to interest the youngsters.

Considering the rapidity with which the land on which the fair is held was reclaimed from Lake Michigan, the effort made to produce a harmonious and artistic setting and the masterly manner in which the enormous undertaking was carried into execution so as to open the gates on time, I think our Chicago neighbors are entitled to the everlasting gratitude of the 25,000,000 people who will visit the fair before the doors are finally closed on Oct. 31. The avenues, which are wide and commodious, are kept scrupulously clean. All bits of waste paper or other refuse dropped on the ground or pavements are picked up immediately by men who have sharp blades on canes. Policemen stationed at convenient places on the grounds give complete and reliable information concerning the fair with freedom and cheerfulness.

Of course, with so many exhibits of genuine merit and lasting interest, there is the usual accompaniment of trash and bogus, but one does not have to waste his time on inferior things when there is so much of value to be seen.

Two days at the fair enabled me to inspect perhaps one-twentieth of what there is there to see. I sincerely hope those who visit the fair from now on will be able to devote at least a week to the work of inspection and investigation.

A most enjoyable feature of the fair to me was the exhibit of the states—perhaps one-quarter of the states in the Union. I was delighted to find how well Michigan was represented in the department at a cost to the taxpayers of only \$125,000. The exhibit is artistic, instructive and exceedingly interesting. Those in charge were apparently very anxious that every visitor should take away with him a pleasant impression of the Wolverine state. Other outstanding exhibits are those of Porto Rico, Florida, Missouri and California. The latter states serve two swallows of orange juice for ten cents—an exhibition of greed or penuriousness which does not speak well for the land of the Setting Sun.

The state exhibits are arranged in a circle, in the center of which is a large open space where great gatherings are entertained every day. The regiment of Scottish highlanders of Essex county, Ontario—the crack military organization of Canada—were at the exposition all last week. I had the pleasure of witnessing their evolutions one afternoon, which were remarkably precise and plainly showed the effect of long training. I was told that this is the first time an armed regiment from an alien country has ever been permitted to enter the United States since the English waged war on us in 1812 and destroyed the capital at Washington by fire—which has always been regarded as a dastardly act. The Canadian soldiers conducted themselves with marked dignity and decorum and their visit to Chicago will long be remembered by those who had the pleasure of seeing them.

A regiment of United States cavalry troops from St. Louis is encamped on the grounds during the fair. They make a fine appearance wherever they go. Large numbers of soldiers and all of the officers witnessed the evolutions of the "Ladies from Hell," as the German soldiers described the Scotch troops in the kaiser's war, and showed their appreciation of the proceedings with hearty cheers. When off duty they fraternize with their Canadian friends in charming fashion.

Leading citizens of Chicago are holding consultations and meetings every day to solve the problem of what shall be done with the fair grounds when the fair is over. It appears to be generally conceded that the land reclaimed from Lake Michigan should be devoted to a public playground, with ample opportunities for bathing, boating and sailing. No other city of my acquaintance has a water front park three and a half miles long, as this park would be.

I spent considerable time at the Columbian exposition in 1893 and for forty years the classic architecture which characterized the main buildings created for that event has been a beautiful memory. I confess the buildings at the 1933 exposition were a disappointment to me, but the excellence and variable contents of the buildings more than made up the disappointment.

The Michigan Central (New York Central lines) continues to advertise Lake Superior white fish on the bills of fare handed out to patrons of its diners. As a matter of fact, the fish thus served are caught in the Straits of Mackinac. They may be Michigan fish or Huron fish, but no one can prove that they originated in Lake Superior.

The United States Government became very insistent some years ago that all articles of food should be true to name. It forbade the sale of Old Government Java in this country under that name because the coffee was grown in the neighboring island of Sumatra and never saw the Island of Java. Holland, which owns both islands, immediately changed the name of the coffee from Old Government Java to Ancola, which is the name of the province in Sumatra in which the coffee is grown. The food department of the Government has been made acquainted with the lapse of the Michigan Central Railroad, but for some reason has taken no decided stand on the matter.

Thomas Graham, the Grand Rapids fruit grower, is now marketing the fruit on his 450 acre apple orchard, five miles North of Manistee on U. S. 31. This property was formerly known as the Nellie Whitney orchard. It was planted by Mr. Whitney twenty-two years ago. Mr. Graham has sprayed the trees eight times during the growing season and expects the crop this year will amount to 90,000 bushels. The crop comprises seven varieties, Northern Spy predominating. It has been sold to Cohodas Bros., of Ishpeming, who have twenty-six outlets

in the Upper Peninsula, Wisconsin and Minnesota.

Mr. Graham has evolved a new apple which he has designated the Graham. It is red in color, above the average apple in size, tart but not very sour and will prove to be a good seller because of its quality, size and color.

When Clarence Thomas sold his 156 retail grocery stores to the Kroger Co., he agreed not to re-engage in the retail grocery business in Michigan and Wisconsin for five years. The time limit expired last month and last Saturday he opened the first store of a new Michigan chain he proposes to create. It is located at 32 East Broadway, Muskegon, and has been placed in charge of Harley Stough, who managed a store at the same location for Mr. Thomas up to the time he sold out to Kroger. In the meantime Mr. Stough has been associated with both A. & P. and Kroger. The new business will be conducted under the style of C. Thomas Stores, Inc. The second store will be opened about Nov. 1, at 1971 South Division avenue, Grand Rapids, in a new brick building now under construction. Mr. Thomas has recently opened two stores at South Bend, one at Mishawaka, one at Goshen and one at Garrett—all in Indiana. The headquarters of the new undertaking will be in Grand Rapids, where Mr. Thomas has resided for the past dozen or fifteen years.

One of the major claims which early was made for the NRA was that it would materially increase employment. Many of its supporters, in fact, have held that this, in combination with certain social reforms, such as the elimination of child labor and sweatshops, would be its great contribution to prosperity. According to estimates of the American federation of labor, this contention has proved warranted in only a limited degree. There has been a substantial increase in employment, but it has not been sufficient to mark the NRA as a great recovery success.

The maximum unemployment in this country, according to the figures of the American federation of labor, was reached in March of this year. At that time it was estimated that there were 13,689,000 out of work. Each month since then has shown a decline. In April the drop was 430,000, in May 360,000, in June 690,000, in July 420,000 and in August 780,000. The total decline thus has been about 2,700,000.

In the aggregate this is an impressive improvement. It indicates a decline in unemployment for six months of approximately 20 per cent. Getting any such number of men back to work necessarily adds materially to the purchasing power in the country and must have an appreciable influence in carrying us along the road to recovery. It is, therefore ample cause for satisfaction and a feeling of optimism.

The point being discussed here, however, is how much of this improvement can be credited to the NRA and how much is the result of other factors.

(Continued on page 23)

FINANCIAL

Group Representing Farmers Are Asking the Impossible

It is almost pathetic how much confidence some men have in the ability of Presidential magic to offset basic economic laws. Edward A. O'Neal of the American Farm Bureau Federation, for example, demands that the Administration do something immediately to raise the price of agricultural commodities. This something, however, is not to be through "cheap money." Mr. O'Neal and his cohorts do not want "cheap money." What they want is higher prices through "honest money." What they really want is higher farm prices and the devil will take the hindmost.

More specifically, their goal, as presented in their recent conference at the White House, is, first, a return to pre-war parity of purchasing power between the farmer and the rest of our economic system, and, secondly, that farmers get this equality not on their present reduced acreage but on the "full, normal and reasonable production of all crops." They must, accordingly, be out of sympathy with the program of Secretary Wallace and also with every action of the Administration which curtails foreign trade.

The trouble with agriculture in this country, as Secretary Wallace clearly recognizes, is that production has been too large in relation to our consumption. Actually, the absolute production of most of our commodities has not increased by any significant amount in the last ten years, but through the loss of foreign trade there has been an accumulation of unbearable surpluses. In 1919, for example, the total value of agricultural products exported was \$17,677,000,000. From this there was a drop to an average of approximately \$12,000,000,000 between 1923 and 1929. In the case of manufactured products, on the other hand, exports, which were \$24,809,000,000 in 1919, showed a continuous growth from this figure from 1923 to 1929 and in the latter year amounted to \$31,885,000,000.

During this time the United States was exceedingly liberal in extending credit to agriculture and otherwise coming to its aid. As a consequence, farmers, instead of going through a gradual readjustment to take care of the loss of foreign markets, continued to produce as always. They were encouraged to do so because, by and large, the prices for their commodities on the average remained fairly steady. Unfortunately, however, these prices were synthetic and it was inevitable that sooner or later some account would have to be taken of the declining world markets.

Secretary Wallace in working for a reduction of farm acreage is attacking the basic problem. This does not mean that the particular method he is following necessarily is the best, or even feasible, but at least it shows a recognition that it is hopeless to continue to kid the farmers that they can produce as much as they like and still be certain of high prices. In effect, he has stated this thesis repeatedly. Farm leaders, however, refuse to admit such an obvious truth, with the result that we have such demands as that which has just

been made by Mr. O'Neal at the White House.

The ultimate solution of the agricultural problem rests upon getting a larger proportion of the farmers to become relatively independent. They must be convinced that it is to their interest to stop concentrating upon marketable commodities and to devote a larger share of their land to meeting their own needs. Only in this way can we have a lasting re-establishment of reasonably sound conditions. And only through some such means will the farmers of this country ever get a price level which will give them the parity for which they now are pleading.

Ralph West Robey.

Good Assets Can Be Made Available at Once

Of all of the inflationary moves reputedly being considered by the Administration, that having to do with the opening of closed banks is the most persistent. No plan as yet, so far as known, has been settled upon definitely, but it is stated that there is general determination to have a complete cleanup of this problem not later than January 1. Getting such a prompt settlement, of course, is very much to be desired.

At the same time, it is important to bear in mind that there is much more involved in this problem than the mere passing out of money. Most of the banks which still remain closed after the holidays of last February and March have failed to open their doors because they are insolvent by any reasonable standard. All of the others, and then some, have long since been permitted to resume operations.

It should not be a question therefore, of wasting time trying to get these closed banks reorganized under the old managers through having depositors pledge funds and obtaining a loan from the Reconstruction Finance Corporation. Rather, we should face realities in this situation and once and for all put through a real solution. As a matter of fact, if we do not, it will be only a matter of time until there is a renewal of banking troubles in this country.

The task specifically is one of making available as quickly as possible such deposits as have real value back of them. The first step in this direction, and to some extent it already has been done, is to classify the assets in each portfolio as good, slow and doubtful, and bad. In this classification, too, the term "good" must be taken to mean something that can be realized upon to-day—not something that ultimately can be realized upon granting there is great prosperity or inflation.

In so far as there are such good assets there should be no difficulty in having an equivalent amount of deposits made available at once. Their definition—values which can be realized now—means that people are willing to buy them or advance funds upon them or advance funds upon them up to this amount. Slow and doubtful assets must be given time to work out. If any one is willing to make an advance against them or purchase them they also will provide a source of funds for the depositors. The bad assets are

net losses and any payments made because of them would be mere philanthropy.

Necessarily in actual operation such a program involves difficulties. These are not sufficiently great, however, to justify the unquestionable delay that is taking place in making these hundreds of millions of dollars of deposits available to their rightful owners. There is a chance here, accordingly, for genuinely constructive work. What is needed is for the Administration to settle down and face facts and stop its flirting with the ideas of panacea artists.

Ralph West Robey.

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Testing the Gold-Hoarding Order

According to the federal department of justice, about 30,000 American citizens have failed, despite several emphatic warnings, to turn in their holdings of gold coin and gold bars. The act of congress and the president's executive orders against the hoarding of gold, like the abrogation of the gold clause in all past contracts, have not been tested as to their constitutional validity in appropriate legal proceedings. The first case in which the issue is to be discussed and determined judicially has just been instituted in New York by United States District Attorney Dedalie under definite instructions from the attorney-general in Washington.

Mr. Medalie demands immediate trial of the case, which, he asserts, raises issues of greatest importance to the government and the national recovery program. Many persons have been under the impression that the administration is far from anxious to obtain an authoritative decision as to the validity of either the antihoarding orders, or the abrogation of the gold clause in contracts. The repeated extensions of the period of grace for the benefit of contumacious hoarders have lent color to that hypothesis. It is to be hoped that the New York case will be pressed to a final issue.

The defendant, F. K. Campbell, is an attorney of standing and a director of several corporations. He was indicted upon the criminal charge of neglecting to report to the federal treasury the ownership of more than \$200,000 worth of gold bullion. The indictment was a direct result of a civil action brought by Campbell to compel a national bank to surrender to him gold bullion he had intrusted to its care. The civil action furnished the evidence which the federal attorney laid before the grand jury as the basis for a criminal indictment.

There is a possibility of technical complications in the case, but the defendant's demurrer to the indictment involves the essential question of the constitutionality of any executive order, or congressional act authorizing such an order, against the retention by a citizen of legitimately acquired property, in the form of gold bullion or gold coin.

In a civil suit in California the validity of the abrogation of the gold clause in past contracts has been decided adversely to the government by a court of first instance. An appeal is to be taken. Thus before long challenged integral parts of the national recovery

program are to be passed upon by the United States Supreme court.

Buying of Better Caliber than the Selling

The markets indicate that we are suffering from the initial inflationary movement, which resulted in higher commodity and security prices. This, of course, caused the building up of inventories by business. The uncertainty, which accompanied prospects of inflation and business stimulation, has now proved to be a retarding factor as there now prevails a period of skepticism. This early rush of business also absorbed part of the normal fall recovery. In addition, the NRA has not put back to work the desired number of men and has probably aided labor difficulties. Along with the agricultural program, it has caused dislocation of prices, which will be a disturbing business factor.


While in Washington last week, the impression was gained that a radical type of inflation will not be used for the time being; rather, use of public credit seems to be advocated. This will undoubtedly take the form of loans to railroads, loans for low cost housing, bonuses for crop curtailment, loans on crops, construction projects, payment of depositors of closed banks, extension of credit to private business

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through the RFC and a liquifying of mortgages. Should this program fail to turn the tide of receding business, a radical type of inflation is still in the future.

The decline in steel activity, which started in August, has shown some signs of a less decline. Bank debits, electric power output and carloadings as well as general business activities have not been showing the seasonal upturn equal to normal trend. This partially can be accounted for due to the coal strikes, which probably retarded the shipping of coal and ore. This may also account for the falling off of electric power output as many industrial centers, where strikes are particularly active, have shown a decided drop.

The stock market in general showed liquidating during the month of September with the bond market correspondingly working lower during the month, the largest declines occurring in the speculative groups. Changes in the high grade bonds were small. The groups of stocks, which showed good earning power, were the gold and silver mining companies, sugar, textile, oil and packing companies. The trading in these stocks was particularly active and held up well during the past week. Many financial writers say that the buying was of better caliber than the selling in the stock market recently.

J. H. Petter.

Proceedings of the Grand Rapids Bankruptcy Court

September 22, 1933. On this day the schedules, reference and adjudication in the matter of James M. McConaughy, bankrupt No. 5447, were received. The bankrupt is a federal guard of Grand Rapids, Michigan. The schedules show total assets of \$300.00 (all of which are claimed exempt), and total liabilities of \$763.58, listing the following creditors:

Wyoming Lumber & Fuel Co., G. R.	\$43.34
Oakdale Fuel Co., G. R.	15.25
G. R. Gas Light Co., G. R.	18.48
Dr. Raymond Schullery, G. R.	19.00
Smith, Vandenberg & Dunham, G. R.	3.00
Paul Gezon & Co., G. R.	135.00
Mulvihill Motor Co., G. R.	4.45
Dr. Hodgson, G. R.	15.00
Dr. Holcomb, G. R.	18.00
Dr. Wisner, G. R.	8.00
Moen, Dr., G. R.	27.25
John DeVroome, G. R.	339.96
Dr. DeVree, G. R.	26.00
Dr. Joe, DePree, G. R.	3.50
Roy Drug Company, G. R.	3.05
Goldfield Dairy Co., G. R.	53.70
Dr. Dutcher, G. R.	2.50
Blodgett Memorial Hospital, G. R.	22.00
Dr. Hyland, G. R.	5.00
Dr. Thom. Gordon, G. R.	1.00

September 21, 1933. On this day the schedules, reference and adjudication in the matter of Susie M. Sorensen, doing business as Economy Wall Paper Store, bankrupt No. 5445, were received. The bankrupt is a merchant of Cadillac, Michigan. The schedules show total assets of \$1,790.67, (of which \$350 are claimed exempt), and total liabilities of \$2,024.70, listing the following creditors:

L. J. Sorensen, Cadillac	\$ 300.00
Truscon Laboratories, Detroit	810.01
J. B. Pearce Co., Cleveland	155.04
S. A. Maxwell & Co., Inc., Chicago	180.00
Indiana Indestructible Paint Co., Chicago	265.55
Tropical Paint and Oil Co., Cleveland	25.20
Cadillac Evening News, Cadillac	20.18
L. J. Deming, Cadillac	17.72
Peter Torbeson, Cadillac	290.00
Ethel M. Fox, Detroit	200.00

September 20, 1933. On this day the schedules, reference and adjudication in the matter of Duurt Medendorp, bankrupt No. 5438, were received. The bankrupt is a cement-work contractor of Grand Rapids, Michigan. The schedules show total assets of \$1,803.98, (of which \$850.00 are claimed exempt), and total liabilities of \$6,143.08, listing the following creditors:

City, State and County taxes	\$ 20.96
City Treasurer, G. R.	22.36
G. R. Coal & Materials Co., G. R.	4,843.06
Lou Ebling, G. R.	45.00
Susconity Oil Co., Chicago	16.20
Gezon-Battjes Gravel Co., G. R.	28.00
Hunter Machinery Co., G. R.	36.92
Jensen & Kelly, G. R.	52.80

Harry Zeeff, G. R.	28.00
Eerde W. Hoogsteen	5.00
Oakdale Fuel & Materials Co., G. R.	7.60
Keegstra Lumber Co., G. R.	7.18
Mr. and Mrs. Melle Knol, G. R.	30.00

September 21, 1933. On this day the schedules, reference and adjudication in the matter of Gerald Scott, bankrupt No. 5444, were received. The bankrupt is a store manager of Kalamazoo, Michigan. The schedules show total assets of \$25.00 (all of which is claimed exempt), and total liabilities of \$640.60, listing the following creditors:

Duane Kress, Kalamazoo	\$ 80.00
Kalamazoo Creamery Co., Kalamazoo	25.00
R. E. Fair Co., Kalamazoo	7.00
Frances Parsons, Kalamazoo	17.50
Young Men's Christian Ass'n., Kalamazoo	28.50
Happy Day Laundry, Kalamazoo	10.00
Dr. W. W. Land, Kalamazoo	135.00
Dr. I. W. Brown, Kalamazoo	10.00
Bronson Hospital, Kalamazoo	45.60
Lloyd Coates, Kalamazoo	30.00
Maude B. Rice, Kalamazoo	250.00
James Morrow, Eaglerock, Calif.	10.00

September 21, 1933. On this day the schedules, reference and adjudication in the matter of Arthur Ranney, bankrupt No. 5443, were received. The bankrupt is a papermill worker of Kalamazoo, Michigan. The schedules show total assets of \$105.00 (all of which are claimed exempt), and total liabilities of \$610.35, listing the following creditors:

Household Finance Corp. of America, Kalamazoo	\$ 63.00
Bronson Methodist Hospital, Kalamazoo	71.00
Dr. J. T. Burns, Kalamazoo	160.00
Borgess Hospital, Kalamazoo	60.00
Bartlett Dairy Co., Kalamazoo	25.00
Rena Hicks, Kalamazoo	29.00
Dr. F. T. Andrews, Kalamazoo	46.00
Ethel Squiers, Kalamazoo	8.00
G. J. Pratt, Kalamazoo	30.00
Sm Mullie and Peter Klosterman, Kalamazoo	30.00
Streng & Zinn Co., Kalamazoo	10.00
Vermeulen's Furniture Co., Kalamazoo	5.35
J. R. Jones & Sons, Kalamazoo	unknown
Vincent Stozicki, Kalamazoo	20.00
J. H. Fradenburgh, Kalamazoo	2.00
Dr. Hugo Aach, Kalamazoo	38.00
B. M. Brber Dry Goods Store, Kalamazoo	11.00
Dr. S. E. Andrews, Kalamazoo	2.00

September 21, 1933. On this day the schedules, reference and adjudication in the matter of Zelotus V. Morningstar, bankrupt No. 5442, were received. The bankrupt is a bus line operator of Muskegon Heights, Michigan. The schedules show total assets of \$740.00 (of which \$450.00 are claimed exempt), and total liabilities of \$2,094.52, listing the following creditors:

United Auto Co., Muskegon	\$ 100.00
Citizens Loan & Investment Co., Muskegon	188.00
Associates Investment Co., Muskegon	183.50
Super Service Stations, Inc., Muskegon	159.49
Motor Rebuilding & Parts Co., Muskegon	307.52
A. D. Osterhart, Muskegon	11.75
United Auto Co., Muskegon	20.74
Uptown Service Co., Muskegon	73.23
Standard Oil Co., G. R.	5.68
Miller Tire & Rubber Co., Akron	47.70
Risk Insurance Agency, Muskegon	120.26
Bankers Trust Co. of Muskegon	500.00
Muskegon Co-operative Oil Co., Muskegon	104.14
Michigan Mutual Liability Co., Detroit	197.51
J. H. Morningstar, Shelby	75.00

September 21, 1933. On this day the schedules, reference and adjudication in the matter of Roy W. McCook, individually and doing business as Kalamazoo, Nehi Bottling Co., bankrupt No. 5441, were received. The bankrupt is located at Kalamazoo, Michigan. The schedules show total assets of \$657.63, (of which \$500.00 is claimed exempt), and total liabilities of \$5,989.53, listing the following creditors:

United States, taxes	\$ 159.12
State of Michigan, Lansing	25.00
State and County Taxes	unknown
City of Kalamazoo, Kalamazoo	unknown
Liquid Carbonic Corp., Chicago	118.00
The Crown Cork & Seal Co., Baltimore	137.50
Nivison Weiskopf Co., Cincinnati	156.24
Bruce Dodson, Kansas City	28.28
Cleveland, Sandusky Co., Cleveland	999.96
Cornelius Luyendyk, Kalamazoo	573.25
Pabst Corporation, Milwaukee	236.50
Goodyear Tire & Rubber Co., Inc., Kalamazoo	50.00

Detroit Metal Specialty Co., Detroit	27.45
Metal Glass Products Co., Belding	13.50
Republic Box Co., Chicago	16.33
Herz Straw Co., New York	24.30
W. K. Z. O. Radio Station, Kalamazoo	10.00
John Koestner, Inc., Kalamazoo	5.05
Ideal Plumbing Co., Kalamazoo	32.99
Lloyd Melbone, Kalamazoo	1,770.00
Agnes Nye, Battle Creek	632.00
H. G. Wickett, Decatur	292.76
Slager Bros., Kalamazoo	20.93

Producers Creamery Co., Marion, Indiana	78.00
Mich. Bell Telephone Co., Kalamazoo	15.15
R. R. Brenner, Kalamazoo	145.00
A. W. Norman, Dallas, Texas	269.66
Clair Collison, Kalamazoo	57.96
McNamara Motor Express, Kalamazoo	24.50

September 22, 1933. On this day the schedules, reference and adjudication in the matter of Chris Van Hattem, bankrupt No. 5446, were received. The bankrupt is a truck driver of Grand Rapids, Michigan. The schedules show total assets of \$380.00 (all of which are claimed exempt), and total liabilities of \$1,847.23, listing the following creditors:

Reynolds & Garlock, G. R.	\$ 6.65
Goudzwaard Coal Co., G. R.	71.00
General Tire Co., G. R.	400.00
Master Tire Co., G. R.	16.00
United Motor Products Co., G. R.	139.88
Houseman & Jones, G. R.	18.70
Columbian Transfer Co., G. R.	8.00
Comstock Tire Co., G. R.	80.00
G. R. Spring Service Station, G. R.	8.00
Union Bank of Grand Rapids	79.00
Litwin Tire Co., G. R.	5.00
William Van Erven, G. R.	700.00
G. R. Steel & Supply Co., G. R.	15.00
Cornelius Minnaar, G. R.	300.00

September 22, 1933. Final meeting of creditors in the matter of U. S. Pressed Steel Company, bankrupt No. 5033, was held July 18, 1933. M. N. Kennedy, Trustee, was present in person and represented by Jackson, Fitzgerald & Dalm, Attys. Bankrupt present by C. V. Brown, President. Certain creditors represented by Charles Farrel and Dilley & Dilley, Attorneys. Trustee's final report and account approved and allowed. Bills of attorneys considered and approved. Hearings had on numerous objected claims and final distribution of funds held in abeyance until final settlement of all claims. Made order for payment of administration expenses and first and final dividend of 2.09% to creditors as of September 22, 1933. No objection to bankrupt's discharge. Meeting adjourned without date and files returned to Clerk U. S. District Court.

September 23, 1933. On this day the schedules, reference and adjudication in the matter of Richard H. Russell, bankrupt No. 5449, were received. The bankrupt is a farmer of Green Township, Michigan. The schedules show total assets of \$6,775.00 (of which \$405.00 are claimed exempt), and total liabilities of \$8,834.99, listing the following creditors:

State of Michigan, Lansing	\$ 467.13
State of Michigan, Lansing	97.19
Federal Land Bank, St. Paul	6,000.00
Mary Coligan, Greenville	700.00
Big Rapids Savings Bank	325.00
Sec'y of Agriculture, Washington, D. C.	75.00
Mrs. Addie Terry, Paris, Mich.	850.00
Clyde Montague, Paris	297.80
Raymond Russell, Paris	200.00
Big Rapids Savings Bank	325.00
Citizens State Bank, Big Rapids	200.00
Fred R. Everett, Big Rapids	90.00
Henry F. Lunsted, Big Rapids	Disputed

In the matter of D. Stern, doing business as D. Stern & Company, bankrupt No. 5360, first meeting of creditors was held September 21, 1933. The bankrupt was not present but was represented by I. C. Montague, Attorney. Fred G. Stanley, Attorney, was present on behalf of certain creditors. M. N. Kennedy, Custodian, was present in person. Claims were filed only. M. N. Kennedy, of Kalamazoo, Michigan elected trustee and his bond fixed at \$100.00. Meeting adjourned to September 28, 1933 at 2:00 P. M. for the examination of the bankrupt.

In the matter of Borgman Stores, Inc., a Michigan corporation, bankrupt No. 5405, first meeting of creditors was held September 21, 1933. The bankrupt was present by John Borgman, Fred Borgman and Richard Borgman, officers of the corporation, and represented by Warner, Norcross & Judd, Attorneys. Certain creditors were present in person and examined before a reporter. Claims proved and allowed. Fred G. Timmer, Grand Rapids, Michigan, elected trustee; bond \$1500.00. Meeting adjourned without date.

In the matter of Susie M. Sorensen, doing business as Economy Wall Paper Store, bankrupt No. 5445. The first meeting of creditors has been called for October 13, 1933, at 2 P. M.

In the matter of Susie M. Sorensen, doing business as Economy Wall Paper Store, bankrupt No. 5445. The sale of assets has been called for October 17, 1933, at 2 P. M. at the premises formerly occupied by the bankrupt at No. 212 N. Mitchell St., Cadillac, Michigan. The stock for sale consists of pictures, paints brushes, wall paper, store fixtures, etc., all appraised at \$1138.56. All interested in such sale should be present at the date and time above stated.

In the matter of Hilaire A. Vallee, bankrupt No. 5426. The first meeting of

creditors has been called for October 16, 1933, at 2 P. M.

In the matter of Zelotus V. Morningstar, bankrupt No. 5442. The first meeting of creditors has been called for October 16, 1933, at 2 P. M.

In the matter of Ervin Mishler, bankrupt No. 5436. The first meeting of creditors has been called for October 16, 1933, at 11 A. M.

In the matter of Lysle J. Ranney, bankrupt No. 5439. The first meeting of creditors has been called for October 16, 1933, at 11 A. M.

In the matter of Chris Van Hattem, bankrupt No. 5446. The first meeting of creditors has been called for October 16, 1933, at 10 A. M.

In the matter of Richard H. Russell, bankrupt No. 5449. The first meeting of creditors has been called for October 13, 1933, at 11 A. M.

In the matter of Richard H. Russell, bankrupt No. 5449. The sale of assets has been called for October 18, 1933, at 2 P. M. at the premises of the bankrupt, Route No. 2, Paris, Michigan. The stock for sale consists of live stock, tools, equipment and farm products, all appraised at \$988.00. All interested in such sale should be present at the date and time above stated.

In the matter of William Thomas Borgeld, bankrupt No. 5437. The first meeting of creditors has been called for October 13, 1933, at 10 A. M.

In the matter of Frank E. Shattuck, bankrupt No. 5380. The first meeting of creditors has been called for October 13, 1933, at 10 A. M.

September 27, 1933. On this day the schedules, reference and adjudication in the matter of Paul Hayward, bankrupt No. 5454, were received. The bankrupt is a retail grocer of Big Rapids, Michigan. The schedules show total assets of \$5,272.13, (of which \$365.00 is claimed exempt), and total liabilities of \$4,150.28, listing the following creditors:

City of Big Rapids	\$ 27.00
State of Michigan, Lansing	39.05
Beatrice Hayward, Big Rapids	9.60
E. L. Smith, Big Rapids	875.00
Office Metal Furniture Co., G. R.	30.00
LaBarren Motor Sales, G. R.	90.00
Sam T. Johnson, Reed City	150.00
Armour & Co., Chicago	53.76
Cudahy Brothers, Cudahy, Wis.	49.09
G. R. Packing Co.	65.51
Hume Grocer Co., Muskegon	489.57
Hekman Biscuit Co., G. R.	61.89
Holmes Milling Co., Weidman	119.73
Lee & Cady, G. R.	61.23
Muskegon Candy Co.	65.70
Steindlar Paper Co., Muskegon	37.43
National Biscuit Co., G. R.	29.86
Rademaker Dogee Co., G. R.	320.82
Lang Bros., G. R.	45.62
Baywig Cigar Co., G. R.	9.60
C. D. Kenney Co., Inc., Columbus	4.08
W. F. Nehmer, Big Rapids	13.00
Big Rapids Pioneer, Big Rapids	58.15
City of Big Rapids	21.62
Mich. Bell Telephone Co., Big Rapids	16.23
Usona Mfg. Co., Toledo	9.60
Pangborn Insurance Agency, Big Rapids	

City Ice Co., Big Rapids	8.73
Judson's Hardware, Big Rapids	8.71
Consumers Power Co., Big Rapids	5.39
E. L. Smith, Big Rapids	41.00
M. Ferris, G. R.	78.10
General Cigar Co., Detroit	6.00
L. E. Smith Flour Co., Plainwell	29.50
Colgate-Palmolive Co., Chicago	49.93
Mils Paper Co., G. R.	51.40
Stone Malt Co., Toledo	41.15
C. W. Stehouwer, G. R.	4.80
Louise Wilas Co., Saginaw	18.45
Valley City Milling Co., G. R.	86.00
Swift & Co., Chicago	8.60
Owosso Merchandise Co., Owosso	38.36
Publishers News Co., Chicago	25.00
F. A. Ashley, Big Rapids	75.00
I. VanWestenbrugge, G. R.	9.65
Peoples Milling Co., Muskegon	130.75
Ferris Coffee Co., G. R.	61.61
Michigan Produce Co., Carson City	98.88
Martz Bakery Co., Big Rapids	16.56
Peerless Oil Co., Big Rapids	24.77
Standard Brands, Inc., Toledo	38.12
Vandenberg Cigar Co., G. R.	1.15
Hall & Eichenberg, Big Rapids	7.80
Ray M. Eichenberg, Big Rapids	7.00
Emmons Dairy, Big Rapids	9.40
Ray M. Eichenberg, Big Rapids	39.00
Charles Nelson, Big Rapids	100.00
Big Rapids Savings Bank	235.00
William Kershner, Big Rapids	35.00

September 27, 1933. On this day the Order of Reference and adjudication in the matter of Harry G. Harrod, bankrupt No. 5424, were received. The bankrupt is a merchant of Grand Ledge, 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 27, 1933. On this day the schedules, reference and adjudication in the matter of Lynn William Johnson, bankrupt No. 5452 were received. The bankrupt is a trucker of Cedar Springs, Michigan. The schedules show total assets of \$1,165.00 (of which \$285.00 are claimed exempt), and total liabilities of \$4,011.00, listing the following creditors:

I. F. Slesseman and Amelia Slesseman, Cedar Springs	\$ 750.00
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(Continued on page 14)

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.

Get the Margin-Picture in True Focus

Sporadic objections multiply among trade editors to the 3½ and 8½ per cent. respectively—now apparently fixed at 2½ and 7½ per cent., or 10 per cent. total spread between producer and consumer—set as minimums for wholesale and retail margin on groceries by the NIRA folks. It is alleged that independent grocers are fighting this as not enough to prevent price baits which the trade hoped NIRA would eliminate.

The plea is that if chain and department stores are to be permitted to sell foods at bait prices, many independents might well close their doors since the Industrial act can not save them; but chains and department stores are fighting to retain this privilege and have had the best of the fight so far.

Here is the voice of those who hoped that some outside force would smooth their way for them, plus the cry of ignorance of facts and economics, whether editorial or mercantile. Both of these classes have forgotten that grocers have survived and deserving ones have prospered under the most rapid cut-price system, with entire lines being sold on an average of much less

than 7½ per cent., 10 per cent. or any other margin whatever.

Now we have a condition so much improved that any well-informed grocer will be more than satisfied with it, because it starts, first, with laid-in cost on current replacement value; then, second, adds not less than the stipulated margin. With no article whatever being sold below such a level, with all higher grade articles free from that close figuring, with the hundreds of articles carried in service stores not handled by non-service, such condition will look ideally liberal to any well-informed grocer.

But logic and economics operate in such things to reduce all costs of distribution as scientific exactness enters more largely into computations and expenses are intelligently narrowed. Thus unquestionably the wider margins provided for on staples and near-staples will be offset to a considerable extent by narrower margins on higher grade articles. For all factors between truly economical handling and distributive costs and profits tend to strike an exact balance always, regardless of what anybody may desire about it.

Thus, as I have emphasized all along, NIRA is not going to make things easier for the average grocer. His way will inevitably be harder. The better grocer—chain or individual—will be better off under sounder business rules; but the lackadaisical, easy-going brother is about to be distinctly out of luck.

Another, even more vital, factor has not hit the consciousness of the overwhelming majority of grocers or trade

editors. That is that the cost of distribution is not the same on all articles. There are entire grocery lines on which 10 per cent. is so liberal that it is economically unsound and will certainly be lessened. Let that thought sink in for now.

It is entirely proper, therefore, that chain and department store managers' contentions in this connection should rule, because those contentions are absolutely sound. And when Senator Nye is reported to have warned the independent grocers that the chain grocers are apt to dominate in NIRA rulings, he beats the air to little purpose; for it is inevitable that the best informed, most skilful merchants should carry conviction, backed, as they are, by demonstrable facts.

But how sadly our prejudices mislead us can be seen by an inspection of the personnel of the Food Advisory Board, where we find men like Karl Triest, prominent Los Angeles wholesale grocer whose dealings are altogether with individual merchants; Fred Wolferman, outstanding individual retailer of Kansas City; Sylvan Styx, New York wholesale grocer; John Morey, Denver wholesaler who not only deals altogether with individuals but sponsors a local voluntary chain; and Frank Kamper, famous association executive in retail grocery activities, and many others who, at worst, deal with grocers of all kinds.

Better men could hardly be found to make up such a Board.

Yet, again at the risk of tiresome reiteration, I say that it has all along been apparent that NIRA—or any

other intelligent regulation of business—must eliminate great numbers of grocers now trying to hold their own. This because the field is overcrowded and only the fittest can survive the injection of real science into retailing.

But it is no adverse reflection on the value of such men as citizens to say they do not belong where they are. Every subdivision of retailing—not only groceries—is waterlogged with misfits—round men striving to fit into square holes, and square men wedging themselves into round holes. There are plenty of holes of each kind for all men and economic pressure already has gone far toward correct readjustment in this.

For this is no narrow question. It does not apply only to merchants. The misfits are everywhere and the basic cause seems to date from the tremendous migration from farms to cities which occurred between 1921 and 1929—migration which took millions out of the primary condition of individual independence and the security derived from direct reliance on Mother Nature and piled an impossible burden on urban industry. The most encouraging remedial phenomenon of the past three years has been the population reflux to farms which has replaced on the land as many persons as left the farms in the previous twenty years.

If we do not experience too much "planned industry," too much interference with this normal and natural readjustment, this factor alone will operate incalculably to restore us to sound conditions.

(Continued on page 13)

Table King Blended Syrup

Tasty flavor. Large attractive bottles.

Table King Pancake Flour

Quality unsurpassed. The Pancake Flour that pleases the most exacting Cook.

A rare combination sold by Independent Retailers only.

LEE & CADY

MEAT DEALER

Keep the Upper Lip Stiff

The other day I was getting my hair cut and the barber and I fell to discussing meat markets.

"I wonder why Black is so successful," I said, naming the most successful meat dealer in our neighborhood. "He never cuts prices and while he's had some pretty stiff competition at times and a few temporary setbacks he has a habit of coming out on top. Why, just last week that cut-rate market in the next block closed up shop."

The barber cut off another slice of my hair and said, "Well, without knowing it, I think you have already explained why Black is the most successful butcher in this neighborhood. He's consistent. He told me himself that when that new meat market came into the neighborhood and started to cut prices he lost some of the customers that had been trading with him for years.

"But this didn't discourage him in the least. You see, Black is quite a student of human nature. Hence he knew that it is a common weakness of the general run of humanity to kid themselves into believing that they can get something for nothing. But he also remembered that in their heart of hearts folks really don't expect anything for nothing. Therefore he kept right on being courteous, showed by his attitude that he expected to keep right on doing business at the old stand and continue to sell first class meats at a fair profit.

"Well, one by one Black's old customers came back. They didn't say anything. Neither did Black. He acted as if nothing had ever happened. The old customers of Black who had temporarily deserted him had found that one gets about what he pays for. That if the price is cheap the meat was invariably not of the best. They had learned their lesson and a person who has learned his lesson generally sticks by you thereafter. I believe that dealers would just about have to give away meats to get some of these old customers away from Black now. And nobody is going to give anything away, let us not forget. Nothing for nothing is a law of business. You see, Black was merely consistent."

On the way home from the barber-shop I was reminded of a story I had read once wherein a lady kept a stiff upper lip through all the adversity which proved to be practically all her life and then when good fortune finally came folks though she always had had it.

But what if Black had thrown up his hands as soon as competition began to get hot or become discouraged as so many business men do. We can only guess. But it is within the realm of possibility that he would have had to close up shop. To run a successful business in one line is very much like running a successful business in another line; that is to say the underlying principles are the same. From my own observation of a multitude of businesses I've discovered that folks usually succumb to competition only when they quit being consistently progressive. It would take, I know, a lot

of arguing to convince some people of this but I'm sure I could do it.

Not Interested? Then You Can't Sell.

All of us know that many opportunities to increase sales are lost because of mistakes we make in dealing with our customers. Recently an analysis of selling by sales people in retail markets was made, and we believe that the suggestions for bettering service by sales people will be interested to all.

One of the first points was that the salesman should actually be interested in selling, interested in the goods he is selling, interested in the customer he is dealing with, and interested in the store for which he is working.

A second very important point is a matter of courtesy, not only courtesy to the customer but also courtesy to other workers. For example, when the proprietor criticizes severely the actions of a clerk before a group of customers probably the store itself is hurt far more than the salesman.

It is helpful if the salesman is able to use good English, but lack of higher education need not deter a salesman from doing a good job. The use of common sense, augmented by willingness to find out about merchandise and ability to present it with a good selling vocabulary, will make up for a few grammatical errors.

An attractive appearance and a friendly manner are helpful. Alertness is another factor which should enable the salesman to increase his sales. Honesty—not merely the kind that will keep a salesman from appropriating what is not his, but honesty to a degree that a promise made is an obligation to be fulfilled—will go a long way towards making a salesman successful.

In addition to these points, the ability to make suitable suggestions such as suggestive selling will be distinctly helpful if he wants to increase his volume.

We believe that if the salesman will check himself on these points and improve himself on the ones in which he does not come up to par, he will find himself well repaid for his efforts.

John Moninger.

It Is Picnic Food Time

The desire to go camping in the fall is an understandable atavistic yearning even if one hasn't realized that 50 per cent of us is savage and 25 per cent child. Man has been savage so much longer than he has been civilized. After all, civilization is really only a matter of about three thousand years at the most. Balance just that much against the prevalent human desire to get out into the wilds as soon as the weather gets mild, and you may admit that it is natural and acceptable for man to do this.

Capitalizing on this in the selling of foods should begin just as soon as the milder weather starts, as the displaying of these foods for the camper often makes the housewife think of picnics, whole days in the country with the car, and for which special foods would be needed. It also makes her think of several foods she may not have been using lately, which may again add to the possibilities of sales.

The campers' island display might be prepared meats, sausages, baked beans, Boston brown bread in cans, evaporated and condensed milk, whole ham, corned beef, spaghetti which may be so easily heated and served for the evening meal. There should also be the staple canned vegetables such as corn, peas, tomatoes.

Set here and there in the irregular arrangement of the foods should be pictures of campers, pictures of picnickers, these pictures arranged in such fashion that customers will want to look at them, as people always do at good pictures of what other folks are doing.

This will make them interested in the display, in the different types of foods. And perhaps, even if camping to them is anathema, as well as picnics, they will see something they need and buy anyway.

The sale's the thing!

Delivery Service Increasing

Customers are requiring that an increasing proportion of goods they buy shall be delivered by the retailer, according to a survey of retail parcel delivery made by the Bureau of Foreign and Domestic Commerce. The survey shows that at least up until last year the proportion of goods sold requiring delivery was increased and had increased steadily for several years. It was found that customers were moving farther away from the neighborhood of the store and were using their automobiles less for shopping on account of the congestion of traffic in the downtown shopping districts. Customers are reported to be more "service conscious" now than they were a few years back and are demanding that their packages be sent home, regardless of their size.

Continuous efforts on the part of retailers to out-do each other in the matter of service to their customers and increasing availability of charge accounts are shown as further tending to increase delivery. The habit of sales persons of asking the customer if she desires to have the article sent is indicated as causing more customers to accept the suggestion and increasing the delivery burden.

Get the Margin-Picture in True Focus (Continued from page 12)

Now, to abandon this siding and return to the main line, the grocery business: Future success will be narrowed still more closely to such men as can digest true retail science, in logical detail, and apply it with cool detachment to their own affairs; and no pleas or arguments, no flag waving or hysterical appeals to alleged patriotism, or the "rights of the little man,"

or any other character of speciousness will avail those unable thus to readjust themselves. And those who already practice such methods, accustomed to them in their past experience, will be the first to benefit and will benefit most.

Not every man will return to the land, even among those who left it a time since. The process is one of natural selection and it is going on right now, though few of us have grasped its entire significance. For the grocer, the job is to trench himself more securely in accurate knowledge of his business and environment. For example, the 1930 census of distribution shows:

That in three Pacific coast states the average income was \$550; but in a metropolitan district thereof, it was \$627. That whereas fifty-six persons in those states paid income taxes, there were seventy-one in the district. That in one section average individual purchases were \$408 per annum, another \$720, a third, \$708.

No information could be more valuable to any merchant than such details about his own environment—and the census is accessible everywhere.

Paul Findlay.

Fabrics surfaced with transparent cellulose are now available. Easily cleaned with a damp cloth, brilliant, they are offered for use in aprons, drapes, curtains, boudoir-furniture coverings, shelf coverings, hotel dresser scarfs, etc.

A portable public address system which packs into a small carrying case and which weighs only 75 pounds, complete, is now available. It includes microphone, amplifier, two loudspeakers, etc.

Oysters and Fish

Fresh Shipments Daily.
Ask your Dealer for Reader Fish.
They are better.
Lake and Ocean Fish. Wholesale.
G. B. READER, Grand Rapids.



Beech-Nut

COFFEE · PEANUT BUTTER
CATSUP · BUTTER WAFERS
TOMATO JUICE
TOMATO JUICE COCKTAIL
and other foods

of exceptionally fine flavor

BEACH-NUT PACKING CO., CANAJOHARIE, N.Y.

KEEP SUPPLIED WITH

LILY WHITE FLOUR

"The flour the best cooks use"

VALLEY CITY MILLING COMPANY

Portland — Grand Rapids — Kalamazoo — Traverse City

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.

Suggestions in Regard to Fall Hardware Trade

The stove trade is a big item of the fall months. Every wideawake hardware dealer has his list of stove prospects, and has his stove-selling campaign well under way.

There is a natural human tendency as the fall trade grows busier to slacken effort. It is worth while, however, not merely to push stove sales, but to keep on pushing. Put on good displays as opportunity offers, and if you can spare time for personal canvassing of dilatory prospects, so much the better.

Stove accessories are or should be in demand at this season. To stimulate demand, it is often worth while to put on a window display of these lines. Stove lifters, stove pipe, ash sifters and similar articles are quite commonplace; but a display can be so arranged as to attract attention and create sales.

"Prepare for the cold weather" is the idea behind such a display; and that should be one of the ideas for the hardware dealer's window trims and newspaper advertising to drive home to customers right now. Not merely should customers be urged to get their heating equipment in shape with all needful accessories; but the house itself should be put in shape for the winter months, and for the holiday season. Thus slamming doors, drafts and other inconveniences can be prevented by the use of door checks and similar appliances. Window display of these lines with a few mounted samples will arouse interest and help to develop business. A model in working order in the window will attract notice.

Incidentally, look to your own store and see that doors and windows are in shape for the winter months. The lock that won't work, the door that refuses to shut unless it is tugged, the door that shuts too readily with a noisy slam—all these things annoy customers.

Many houses in the winter months would be the better for weather stripping; and this line can be profitably pushed. Glass for storm windows and storm doors should also be featured; and of course householders should be urged to see that broken panes are replaced.

Fall housecleaning opens the way for the sale of mops, brooms, brushes, vacuum cleaners, ladders, dustless mops, polishes and similar lines. A good display of these lines will interest the housewife; being careful that all goods shown are clean and bright.

Paint should be strongly featured in the early fall. A last strong effort should be made to sell exterior paints. Here, too, a personal canvass will often clinch the sales that have hung fire. In this connection the value of paint in protecting woodwork against rough winter weather should be stressed.

As the season advances, the selling of exterior paint will gradually give place to the selling of inside specialties. In connection with fall housecleaning, polishes, varnishes, floor finishes, wall tints and the like can be featured. Linoleum and floor finishes, wax, stove pipe enamel, implement paint and polishes of various kinds are among the popular sellers.

Play up the idea of redecorating the house for the holidays. "Brighten up the Home for Thanksgiving and Christmas" is a good slogan to feature in October and early November. Some direct-by-mail advertising with the distribution of booklets, color cards and other printed matter is desirable.

In communities catering to rural trade, it is worth while to put on some displays appealing especially to farmers. These displays should be timed for market days. Cow chains, fasteners, hinges, hangers, roofing, glass, lanterns, lamps and similar lines can be featured. It is not too early to play up cross-cut saws and similar articles. It is good policy to make your first strong appeal to you customers early in the season; you may not make sales right then, but you will make them later.

These lines may seem prosaic. Nevertheless, good displays can be built around them. One hardware dealer featured a cross-cut saw. He secured the biggest log he could get into the window, and showed a cross cut saw with a fairly deep cut in the log. Around this central feature were grouped other seasonable lines appealing to farm customers.

For the fall hunters, a good display of guns and ammunition will be found interesting. Hunting scenes make effective displays; and as a rule they can be put on at slight cost. Manufacturers of guns and ammunition will usually supply attractive posters and other decorative material.

Sporting goods lend themselves admirably to display. Some of the most realistic and effective trims ever designed have been of sporting goods in hardware store windows. Quite often the most effective displays are relatively simple.

Quite often a simple and easily procurable accessory makes an immense difference to a window trim. A small town hardware dealer showed a window trim of rifles, ammunition and hunting accessories. These items were attractively arranged. A number of deer heads were introduced into the display. But the feature which gave the display color and appeal was the use of autumn leaves to form a background and also in the foreground to form a frame through which the goods on display could be seen. The simplest possible item; yet making an immense difference to the display.

A camping display is always good. A dummy figure seated on a log in the foreground, a tent in the background; or a dummy figure disposed in the tent opening with a camp fire in the foreground. If a log is used the various hunting accessories can be arranged on or close to it; or they can be scattered about the window.

While the hardware dealer is handling his fall campaign he should also be looking ahead to Christmas. His "Brighten Up for the Holidays" slogan with the featuring of housecleaning lines and interior paint specialties is, in effect, a curtain-raiser to his Thanksgiving and Christmas selling campaign.

An early start is important in the Christmas campaign. Reminders of the approach of Christmas are helpful. One hardware dealer started to "talk Christmas" as early as November 1, when he announced through the newspapers that his toy stock would arrive on a certain date, adding that with its arrival the goods would be on exhibition in the window and the store and open for inspection. The goods were exhibited three days, then gave place to fall lines; but twice a week till late November reference was made in the advertising to important Christmas lines; and right after Thanksgiving the Christmas campaign was launched in earnest.

Victor Lauriston.

Proceedings of the Grand Rapids Bankruptcy Court

(Continued from page 11)

Household Finance Corp., G. R.	180.00
Traverse City Implement Co.	94.50
International Harvester Co., Jackson	115.00
Elmer Smith, Big Star Lake	25.00
Universal Car & Service Co., G. R.	100.00
Goody Gas Co., Baldwin	45.00
A. E. McGraw, G. R.	20.00
Master Tire Co., G. R.	75.00
Fritz Bye, Grawn	200.00
Dr. John Kremer, G. R.	12.00
H. R. Geer, G. R.	11.00
N. Amon, G. R.	20.00
Walter Miles Coal Co., G. R.	28.00
Richard Schoenbaum, Freeport	38.00
Burt Glupper, G. R.	12.00
C. R. Harrington, Smyrna	33.90
Ted's Service Station, Cadillac	2.50
M. H. Allen, Bitley	15.00
W. D. VanderCar, G. R.	127.00
E. G. Heckel, Detroit	346.00
Herpolsheimers, G. R.	40.00
Wurzburgs, G. R.	20.00
Kroger Co., G. R.	38.00
Kent County Gas Co., G. R.	18.00
R. J. Brooks, G. R.	70.00
Golden Motor Sales, G. R.	35.00
Fred Smith, Harrison	39.03
Ed. Butterfield, Morristown	40.00
Mrs. H. Dowd, Grawn	35.00
Earl Reynolds, Grawn	9.00
Mich. Bell Telephone Co., G. R.	87.00
Crawford Lumber Co., Alba	15.00
Moon Super Service, Cadillac	5.00
Neil Mol, G. R.	50.00
James DeGood, G. R.	150.00
Universal Car & Service, G. R.	1,100.00

September 27, 1933. On this day the schedules, reference, and adjudication in the matter of Katherine Strahota, bankrupt No. 5455, were received. The bankrupt is a housekeeper of Otsego, Michigan. The schedules show total assets of \$4,818.00, (of which \$1,850.00 are claimed exempt), and total liabilities of \$8,135.00, listing the following creditors:

City Treasurer, Otsego	\$ 95.00
Karl Majdek, Otsego	4,500.00
Karl Majdek, Otsego	5,020.00
James and Jessie Bohac, Berwyn, Ill.	1,120.00
Karl and Anna Zimnich, Chicago	1,900.00
September 26, 1933. On this day the schedules, reference, and adjudication in the matter of Harry Dell Randall, bankrupt No. 5451, received. The bankrupt is a letter carrier of Grand Rapids, Michigan. The schedules show total liabilities of \$705.38, and no assets, listing the following creditors:	
Chauncy Ohrenberger, Kalamazoo	\$180.00
Henry Frazee, G. R.	86.00
Clyde Randall, G. R.	24.50
Federal Employees Credit Union, G. R.	42.00
George Hobart, G. R.	15.50
J. E. Graham, G. R.	29.00
Corner Confectionery, G. R.	6.80
Boston Store, G. R.	33.00
L. J. Norton, G. R.	7.00
Wurzburgs Dept. Store, G. R.	16.00
Riverside Fuel Co., G. R.	14.00
Fred Evans, G. R.	6.30
L. J. Kleiman, G. R.	5.94
Mike Azzar, G. R.	8.00
Max Kusy, G. R.	5.00
E. J. Corkery, G. R.	4.50
Maher Bros. Uniform Co., Utica	15.00
Leo Sandler, Inc., G. R.	4.50
Blue Valley Creamery Co., G. R.	7.26
Henry Hening, G. R.	5.00
A. Youngblood, G. R.	10.00
H. B. Cavanaugh, G. R.	8.00

Rittmeyer Shoe Store, G. R.	4.89
Mrs. Mabel Gogo, G. R.	17.00
Mrs. E. Helmer, G. R.	5.50
Lyon St. Market, G. R.	8.00
R. Billman, G. R.	8.00
Chas. Goodrich, G. R.	25.00
Bells Candy Store, G. R.	3.00
H. Beuker, G. R.	15.00
C. Janowski, G. R.	1.25
Henry Hart, Houseman Bldg., G. R.	45.00
Michigan Lunch Room, G. R.	3.00
Dr. T. P. Bishop, G. R.	3.00
Utica Uniform Co., Utica	8.00
Joe Bulgarella, G. R.	2.79

September 28, 1933. On this day the schedules, reference, and adjudication in the matter of Leonard P. Jansens, bankrupt No. 5456, were received. The bankrupt is a farmer of Hudsonville, Michigan. The schedules show total assets of \$45.00, and total liabilities of \$6,019.65, listing the following creditors:

John Vander Stel, G. R.	\$2,000.00
Martin Koster, G. R.	1,000.00
Lennox Oil & Paint Co., Cleveland	200.00
Frank Vander Hyde, G. R.	90.00
Louis Ruben, G. R.	700.00
Wm. Sindlar, G. R.	45.00
Guy Soper, G. R.	165.00
Rosendall Bros., G. R.	33.00
Veenstra & Son, G. R.	80.00
West Side Feed & Builders Material Co., G. R.	60.00
Sparta Motor Sales Co., Sparta	14.00
General Tire Co., G. R.	10.00
Gerrit Butth, G. R.	40.00
John Vander Tuin Decatur	300.00
Lute & Pearley Willard, Portland	700.00
Sheriff-Goslin Sales Co., Battle Creek	18.95
Mol & DeVries Coal Co., G. R.	35.00
Schantz Implement Co., G. R.	185.00
Wm. Mull, G. R.	23.00
G. R. Savings Bank, G. R.	165.00
Berlin State Bank, Marne	135.70

September 27, 1933. On this day the schedules, reference, and adjudication in the matter of William G. Schaubel and Clarence Eybink, co-partners doing business under the trade name of Grand Rapids Rosette & Carving Company, bankrupt No. 5453, were received. The bankrupt is located at Grand Rapids, Michigan. The schedules show total assets of \$400.00 and total liabilities of \$5,644.99, listing the following creditors:

Kent County and City of G. R.	\$ 400.00
C. Schaubel, G. R.	40.00
Kellogg & Burlingame, G. R.	19.62
Shipman Coal Co., G. R.	42.50
Continental Products Co., Euclid, O.	25.54
Hill Machinery Co., G. R.	5.58
Consumers Power Co., G. R.	70.00
Mich. Bell Telephone Co., G. R.	15.34
G. R. Turning Co., G. R.	5.00
Voltz Wood Turning Co., G. R.	34.67
Lane Lumber & Veneer Co., G. R.	60.96
Old Kent Bank, G. R.	500.00
Kennedy Oil Co., G. R.	10.00
Despres Dowell Co., G. R.	10.85
Comstock Tire Co., G. R.	6.90
G. R. Belting Co., G. R.	8.95
Commercial Printing Co., G. R.	5.25
A. L. Holcomb Co., G. R.	6.00
D. C. Dowel, Co., G. R.	193.00
J. Widdicombe Co., G. R.	33.40
Baumgarth Co., South Bend, G. R.	82.00
Behr Manning Co., Chicago	9.82
Barclay, Ayers & Bertsch, G. R.	45.11
Williams, Voris Lumber Co., Jackson, Miss.	157.50
Coulter Lumber Co., G. R.	1,100.00
Evans & Retting Lumber Co., G. R.	368.00
J. Ten Cate, G. R.	20.00
G. R. Parlor Frame Co., G. R.	30.00
Jeffers Hake Ins. Co., G. R.	15.00
P. Engel, G. R.	300.00
Riverside Fuel Co., G. R.	3.50
G. R. Ins. Agency, G. R.	5.50
Quality Lumber Co., G. R.	5.00

September 29, 1933. On this day the schedules, reference, and adjudication in the matter of Reuben T. Johnson, bankrupt No. 5457, were received. The bankrupt is located at Kalamazoo, Michigan. The schedules show total assets of \$250.00 (all of which is claimed exempt), and total liabilities of \$1,088.37, listing the following creditors:

Colonial Finance Co., Kalamazoo	\$240.00
Dr. J. T. Burns, Kalamazoo	145.70
Kalamazoo Garbage Co., Kalamazoo	3.42
Dr. H. Stryker, Kalamazoo	100.00
Dr. James W. Barnabee, Kalamazoo	2.00
Calders Grocery, Kalamazoo	32.86
Moskins Clothing Store, Kalamazoo	40.00
Kronmeyer Meat Market, Kalamazoo	8.68
Carl Eichler, Kalamazoo	63.00
Ideal Dairy Co., Kalamazoo	3.83
Mrs. Messer, Kalamazoo	6.00
Consumers Power Co., Kalamazoo	5.38
Union Clothing Store, Kalamazoo	63.00
W. C. Vrouwenvelder, Kalamazoo	2.00
E. H. Stillwell, Kalamazoo	40.00
Bronson Hospital, Kalamazoo	85.00
Peoples Outfitting Co., Kalamazoo	45.00
Office Engineers, Inc., South Bend	26.00
Mrs. Zina Fox, Three Rivers	35.73
L. B. Price Mercantile Co., Kalamazoo	37.32
Costlow Clothing Co., Kalamazoo	70.00
Style Shop, Kalamazoo	.85
Grinnell Bros., Music House, Kalamazoo	32.00

In meeting engagements, promptness is the thief of time.—Paul Belamy.

DRY GOODS

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

Stores Stress \$25 Suits

Concentration of men's suit orders on the numbers to retail at \$25 indicates that stores are worried about the higher prices and are attempting to offer a wide selection in what is practically the cheapest bracket now for specialty and department stores. Buyers say that this range is still fairly cheap in comparison with last year and undoubtedly for quite a while will receive the bulk of public favor. More interest, however, is being shown in the higher brackets. Overcoats and topcoats are being held back by the warm weather, but it is believed that sales will be substantially ahead of the 1932 figures.

Spot Home Wares Scarce

With floor coverings mills reporting that orders now on their books will tax productive facilities for the coming six to eight weeks, house furnishings buyers face difficulties in getting prompt replacements in practically all the merchandise they handle. In the furniture trade deliveries are trailing as much as four weeks behind schedule. Upholstery fabric mills report they cannot promise shipment earlier than five weeks on many wanted numbers. Manufacturers of small housewares also are falling behind on their contracts. The difficulty for buyers arises on items on which sales were much larger than expected.

Quality Issue Now to Fore

In addition to studying consumer reaction to higher prices, merchandise managers and buyers are now watching the question of quality. In some lines of merchandise, notably dresses, it is reported that quality of garments even at the higher prices asked is inferior to that prior to pre-code operations. Dress manufacturers, however, said this was not generally the case. Some producers are passing on the increased costs through combination of the use of cheaper fabrics and a smaller price advance, while others are maintaining comparable qualities and asking a larger price increase.

Silk Underwear Orders Spurt

Settlement of the strike in the silk underwear and negligee field has brought this merchandise into the market. Many retailers had been holding up their orders because of the strike, and the resident offices had numerous open orders on these goods which they are now placing. While it is expected that deliveries will pick up sharply, it will take at least a week or more for output to cut into the current backlog of demand.

Lower Blanket Prices Sought

Although in many instances both retailers and wholesalers are short of blankets, particularly the all-wool numbers, all buyers are making intensive efforts to obtain much lower prices than those quoted by mills. Jobbers who have surplus stocks avail-

able find that they can only dispose of them at levels below current mill quotations. Present dissatisfaction with prices can be traced to the fact that many retailers are offering goods at prices under those of both manufacturers and wholesalers. Buyers also regard the advance in wool blankets as too sharp to be passed on easily.

Closing Out German Pottery

Opposition to German merchandise has become so determined among department stores and others that importers of kitchen crockery are now clearing their stocks of all German goods. A number of import houses offer to let remaining stocks of German crockery go at prices well below original costs. The importers say that in the future they will confine purchases to English makers. Japanese suppliers are getting only a small percentage of the crockery orders diverted from Germany because buyers here refuse to accept the sharp price advances quoted recently by Japanese manufacturers.

Price Rises Start in Cutlery

A price advance of 10 per cent. went into effect on all types of carving sets in the cutlery industry this week. The increase is the first step in a contemplated advance on all products in the cutlery trade. Retailers were warned in advance and given an opportunity to cover their Fall carving set requirements before the change went into effect. In view of the rumors of impending increases on other types of cutlery, retailers are covering for delivery up to the end of November on kitchen knives and similar merchandise.

Fur Prices Rising More Slowly

The pace of price rises in the fur trade has slowed down in comparison with recent weeks, a development traced primarily to the lull occasioned by warm weather. The general expectation in the trade is that a sharp pick-up in retail demand is due next month. In the meanwhile, dealers are holding prices of most pelts firm, and the supply of wanted furs is not large. The call for lapin jackets in popular price merchandise has continued good. Both long and short haired trimmings are being bought for use on cloth coats ordered weeks ago by retailers.

Spring Underwear Lines Ready

Major lines of lightweight underwear were officially opened for Spring on Monday, the day on which the underwear code went into effect. Credence is given to the report that a few houses have already named prices by the fact that one of the large wholesale buying syndicates has representatives in the market, primarily for the purpose of looking over lines. Unconfirmed reports have been heard of light, pull-over athletic shirts of a good carded yarn at \$1.60 a dozen and 80 by 60 broadcloth shorts at \$2.50 a dozen.

Resume Plated Ware Shipments

Settlement of labor troubles affecting metropolitan manufacturers of silver plate and pewter ware last week has helped materially in overcoming the delivery problem in that trade. Orders for silver plated hollow ware were exceptionally heavy early in the season and the tie-up in production threw producers back on all deliveries. The prin-

cipal buying at present centers on low-end goods, with manufacturers featuring merchandise which can be retailed at \$5.

To Standardize Dress Sizes

Efforts to bring about uniform sizing of half-size dresses is being undertaken by the Half-Size Dress Guild. A committee has been named to formulate size specifications, which will be the basis for a new model form. The step will end the size differences between the garments of the different manufacturers, a situation which has bothered retailers. The guild comprises 95 per cent. of the producers of half-size dresses.

My general theory is that sound management is merely sound thinking coupled with effective execution. The problems of all businesses are essentially the same. Yet there is some justification for the man who insists that his business is different. It is different. Therefore, while the principles of management are undoubtedly the same throughout business, the applications differ of necessity, and it is in the application of principles which anyone can understand that management proves itself good or bad.—Herman Nelson.

Many a friendship has been cut short by a long tongue.

MICHIGAN BELL TELEPHONE CO.



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"Oh, things look lots better for us. Jim is back at work. That's why we are able to have our telephone again. It's one of the things I missed most . . ."

"Tonight? We'd love to go, Grace. I'll call you back as soon as I can reach Jim."

You can have a telephone in your home for only a few cents a day. Order one today from the Telephone Business Office. Installation will be made promptly.



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

GRAND RAPIDS, MICHIGAN

HOTEL DEPARTMENT

Graphic Description of San Gabriel Canyon

Los Angeles, Sept. 30.—The capture of gangster Kelley is a long step toward the goal in the march inaugurated by Uncle Sam to create a respect for law and its enforcement. Now if the various states will do something to prevent the too frequent escapes from bastilles due to pure carelessness on the part of officials in charge of them it will prove another long stride forward. Also the parole system is another joke which should be eliminated. Long prison terms for major crimes should be strictly given with the understanding that good behavior shall be the only excuse for reversal or reduction. With Kelley in the hands of the general government there will be a return of confidence and presumably much less crime. Chicago has started on the right track and I am happy to say that Los Angeles is keeping in step by adopting a system which makes it obligatory for all law breakers, particularly new arrivals, to register and identify themselves so that they may be watched for evidences of illegitimate traffic.

Last week, under the guidance of my chauffeur-de-luxe, Mrs. Jacque Percy, it was my good fortune to visit the area known as San Gabriel Canyon, which only a few days ago was opened up by a recently completed highway, for a distance of fifty-two miles from Los Angeles. It was built by the general government, Los Angeles county and the state, and that model mountain boulevard also materially advances the progress of the scenic Los Angeles Crest Highway, being constructed through the watersheds of San Gabriel, Arroyo Seco and Big Tajunga between Azusa and La Canada. Beginning three miles north of Azusa, the new highway, safely lifted above the future Pasadena and county flood-control dam reservoirs, extends to West Fork, nine and a half miles. Here it joins with the county built road leading by Coldbrook to Crystal Lake Park, a large Los Angeles county playground shaded by giant pines on the southern slope of Mt. Islip, at an elevation of nearly 6,000 feet. This park has the distinction of possessing the only natural lake in the entire Sierra Madre mountain range. Crystal Lake Park is the present end of the road pending the extension of the Crest Highway over the thirty mile gap to Colby Canyon on the west side. From Colby canyon to Mr. Wilson road, a distance of four miles, arrangements for immediate construction have been completed. The outlay for the construction has been enormous, because of the almost impossible conditions it was found necessary to overcome, but California has a well established reputation for performing the impossible in highway construction, even with the tax payers smothering beneath a load of outgo. In this particular instance the highway proper is 28 feet in width with broad curves through one of the most rugged sections in America. But a drive over the new San Gabriel Highway and on to Crystal Lake Park brings to the motorist a new grandeur in mountain scenery and he enjoys an advanced conception of road building and marvels at man's acceptance of Nature's challenge in the construction of the Pasadena and county flood-control dams. The new road carries above these immense projects, so that visitors may have full observation of the scope and engineering genius of the work. Old timers will tell you what this new highway and the motor car mean. One of them whom we encountered made the statement that the twenty minutes consumed in making the first stage of our journey, used to be accomplished in a full half day and the driver who made it during that

space of time actually bragged about his accomplishment. Coldbrook then was the end of the stage trail laid along the river bottom and was a full days trip. We made it in 55 minutes, with leisurely time for observation of the dams and scenery. The first automobile road up this canyon floor followed the tortuous twists and winds much as the early stage trail had done. But, fortunately for motorists, when Pasadena began construction of its dam—now taken over by the Metropolitan Water District—which controls the Boulder Dam project—it was necessary to build a highway that would be above the levels of the impounded waters. The canyon being in the Angeles National Forest, the government took active part in the enterprise and made it possible to finance the undertaking, and produce a highway which conforms to the latest standards of safety and comfort. Since the completion of the new section it has become a part of the state highway system, which also includes the road continuing on to Crystal Lake Park, as a section of the Angeles Crest Highway. It is quite likely that the former county road from Coldbrook on will be thoroughly modernized in the near future and brought to the same high standards as the Crest Highway. The new San Gabriel Highway starts with a new bridge across the river at a point three miles north of Azusa, where the canyon begins to narrow. It then follows the west side of the canyon, climbing on a maximum grade to attain the necessary level above the water lines at the dams, which means that the maximum grade is six per cent., with a twenty-eight foot width on grades and considerably more in cuts with broad curves. The surfacing is a light "road-mix" of oil, and this application will also be made to the older portion of the road, which just at present is not so appetizing, though it is sure worth the effort to view the most magnificent scenery which borders its entire length. The huge total of excavation necessary is shown in the fact that 1,800,000 cubic yards of earth and rock were moved. This is an average of 200,000 cubic yards per mile. One embankment alone contains 300,000 cubic yards of fill. While a considerable percentage of this excavation was handled by tractors and graders innumerable trolleys were brought into play for the rock work, the cables supporting them reminding one of an enormous spider web, supporting many, many dump cars. Climbing up beyond Coldbrook, so named from a tiny watercourse, we finally reached La Cienga, and from then on encountered a much narrower road at times looking exceedingly dangerous—or, at least, was so indicated by numerous signs along the path—for a distance of six miles, when we reached our destination, Crystal Lake Park, where the county ranger advised us that since the opening of the new highway, two weeks since, the visitors averaged over 1,000 persons per day. This is a most attractive point, 8,000 feet above sea level, sheltered by mammoth evergreen trees, with a bountiful supply of the purest water, and which promises to be one of Los Angeles' most popular resorts. I certainly trust my Michigan friends contemplating a visit to California this winter, or any time in the future, will list this attractive drive as an objective point.

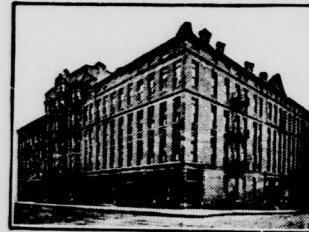
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Hotel, where the
appreciation of your
patronage is reflected
in an effort on the
part of the Hotel
management and employees to make your
visit as pleasant as
possible.

GRAND RAPIDS'

FRIENDLY HOTEL

Philip A. Jordan, Manager

I have traveled much in the Golden State, but this drive, easily accomplished, certainly appeals to me as being at once interesting and instructive. And "down hill" all the way back.

If the NRA can devise some scheme for disposing of that vast army of potential grafters, known as walking delegates, who fill the chairs of the executive offices of the unions, they will accomplish something and relieve the workingman of bearing the yoke of a form of tyranny, that would provoke revolution among thinking people. Out here in Los Angeles labor conditions are much more satisfactory than in many of the eastern sections for the very reason that trade unionism has no foothold. The right of the laboring man to conduct his own negotiations in disposing of his services, without the interference of a horde of leeches is unquestioned. Strikes are almost unheard of, and when a faithful wage earner lands a job, he is seldom displaced. Further north, at San Francisco, conditions are far different, and there is a continual turmoil, which results in the victim holding his nose in close proximity to the grindstone. Occasionally there is an outbreak brought about through the insidious interference of the so-called organizer. A short time ago it was the cleaners and pressers of clothing who were lined up by highjackers, a few establishments were dynamited and charges were advanced 100 per cent. New establishments opened by individuals, however, brought down the prices, but many a cleaning shop was permanently closed. Now it is the barbers who have advanced the price of haircuts to 65 cents—an unheard of charge. This will continue for a few days and a few "delegates" will collect "commissions," and then there will be a restoration of the 25 cent signs. Through the activities of this class of retired artisans, the safety-razor producer has been reaping a harvest for some time past, and before we know it some ingenious individual will develop a device for hair trimming and the barber will take a place in the bread line. But some people will learn nothing from experience even if it is an expensive experiment.

I note that at the recent annual convention of the Michigan Hotel Association, Claude S. Carney, chairman of the board of labor commissioners, verified the claim I advanced some time ago to the effect that an attempt to regulate the "tourist home" by legislation would run against a snag. Mr. Carney said: "The department of labor and industry cannot show partiality to any group. The tourist home problem is not for our department to solve. Every time an inspector goes over a tourist home and forces it to comply with the hotel law, it simply makes the home more highly competitive to hotels."

Now there is talk that as soon as the eighteenth amendment is removed from the blackboard, there will be a grand rush to procure stocks of liquor resulting in a veritable famine, with a consequent boost in prices. Better not worry about it. The bootlegger will be left with a complete stock of this class of merchandise, and, besides, in the whole world there is plenty of the stuff for everyone. If Uncle Sam does not place a prohibitive tax on distilled liquors, the consumer will take little interest in the alleged shortage, and municipalities will begin garnering ducats for licenses which will have much to do with alleviating their financial embarrassments.

The Biltmore Hotel, in Los Angeles, which has been a source of pride for everyone except its investors, has recently changed hands and will be operated by the bond-holders. About a year ago the operating company threat-

ened to "lay down" unless a lower rental was assured. A reduction equivalent to 50 per cent. was agreed upon, but it did not solve the problem, and the ship's crew turned it back to its sponsors.

At the meeting of the American Hotel Association, held at Del Monte, this state, last week, Thos. D. Green, was elected president for the seventh consecutive term, which was certainly a high mark of confidence in his ability as an executive. Just now the association has a hard task under consideration, which is to conform to the requirements of the NFA organization. Mr. Green has the assistance of several of the best and most prominent hotel men in the nation, and if the problem is workable, they will accomplish it. Trying to prevent the selling of rooms at a price below the cost of maintenance; performing unusual advertising stunts; paying commissions to procure business, besides trying to dispose of the competition of tourists homes which constitute a grave and serious menace to the financial stability of bona-fide hotels, is somewhat of an undertaking, as well as to handle the ever present help problem which, especially in hotel operation, adds to the conglomerated mass of difficulties which this committee is expected to iron out. If it can be accomplished the existence of the hotel man ought to bring him a full measure of happiness.

Frank S. Verbeck.

Hotels Order Bar Glassware

Manufacturers of glassware are enjoying a sharp increase in trade volume, due to the demand for bar goods. Hotel and restaurant proprietors have visited the market in search of whiskey, cocktail and other types of drinking glasses. A number of orders have been placed for goods to be delivered after the middle of November. One of the national hotel chains late last week placed a large order for glasses of all types. Half of the order is to be delivered Dec. 1 and the remainder Jan. 1. The hotel also obtained an option for the same quantity as ordered. Delivery on the second order will start after the first of the year if the hotel exercises its option.

Store Sold in Violation of Bulk Sales Law

When a retail merchant buys a going business he should have a care in respect to complying with the terms of any bulk sales law that may be in force in the state where the business is located. Laws of this kind have been widely enacted in the various states and generally provide that any sale of a business, except in the usual course of trade, will be void as to the creditors of the seller unless the law is complied with.

And, while the terms of laws of this character vary, they usually provide that the creditors of a seller be notified in advance of a contemplated sale. This for the purpose of giving such creditors an opportunity to protect their interests before the business is transferred to the buyer. It follows, if the provisions of such a law are violated, the creditors of the seller may have the right to levy upon the business after it has passed into the possession of the buyer.

Obviously then, the buyer of a business who takes possession, in the absence of a strict compliance with the terms of a bulk sales law, may be running a grave risk of loss in the event

that unsatisfied creditors of the seller appear upon the scene. This proposition may be illustrated by a brief review of a case that arose under the following facts.

Here the owner of a retail hardware business sold out for something over \$5,000. The buyers gave their check in full payment for the business and took possession. This transaction was carried through without strictly complying with a bulk sales law in force at that time. This law, in substance, provided:

That any sale of merchandise, other than in the ordinary course of trade, should be void as to the creditors of the seller, unless such creditors were notified of the proposed sale at least seven days before the buyer took possession. The law also provided that the seller should furnish the buyer a complete list of his creditors, certified to under oath, as to its correctness.

In this case the seller did furnish a list of creditors but the list did not purport to be complete, and, as a matter of fact, the list furnished contained only about half of the seller's creditors. But the buyers accepted the list, and some of the creditors thereon were paid from the money received by the seller.

However, plaintiff, who was a creditor of the seller for about \$1,000, did not appear on the list, nor was he notified of the sale as required by law. So, thereafter, when plaintiff learned of the sale, he brought the instant action against the buyers to enforce a levy upon the merchandise sold in satisfaction of his claim against the seller.

This action was based squarely upon the proposition that the sale of the business was void, in so far as the plaintiff's right as a creditor of the seller was concerned, because the terms of the bulk sales law had not been complied with. The case reached the higher court on appeal, and in reviewing the record and in directing judgment for the plaintiff the court reasoned as follows:

"There was no serious effort made to comply with this statute (bulk sales law). The purchasers never obtained from the seller a complete list of his creditors, or a list that even purported to be complete, and the list that was obtained was furnished November 23, the day the parties were closing their deal and the check in payment was signed, instead of at least seven days prior thereto. The purchasers had been in possession of the stock since the completion of the invoice, November 16.

"The statute says that the sale of a stock of merchandise in bulk shall be void as to the creditors of the seller if the statute is not complied with. In this case the statute was not complied with. The plaintiff is a creditor, and the necessary result is that the sale was void as to him. Judgment for the plaintiff."

The foregoing case constitutes a striking illustration of the importance, especially to a buyer, of demanding a strict compliance with bulk sales laws when a business is being purchased. For otherwise, the buyer will usually take possession, subject to the claims of any unsatisfied creditors of the seller, which may easily result in an

unexpected and substantial loss. A nice point, indeed, and one that should never be overlooked when a going business is being purchased.

Leslie Childs.

Edible Kinds of Mushrooms

Heavy rainfall, followed by warm, early September weather in many sections, apparently has brought on an abundant crop of mushrooms in fields and lawns.

Everyone wants to know a simple and sure way for distinguishing the edible from the poisonous species. Unfortunately, a reliable means for the average person to use in detecting poisonous forms of this unusual family of fungi has not been discovered.

None of the commonly supposed sure tests for the poisonous group, popularly called "toadstools" are reliable, according to M. C. Strausser, assistant pathologist of the Pennsylvania bureau of plant industry. These include the silver spoon test, the peeling test, and the color test.

Certain precautions are advised by the plant pathologist for guidance of inexperienced persons gathering mushrooms in the field. Among these are the following:

Never collect for food purposes, mushrooms which have bulbous and cup-like structures at the base of the stems.

Avoid mushrooms which change color when bruised.

Do not collect worm-eaten, over-mature specimens.

Beware of all mushrooms having a bitter or acid taste (the tasting should be confined to a small portion of the cap and this portion should not be swallowed.)

Reject all species which secrete a milky or colored juice.

Discard all specimens which are tough and leathery, and especially those with a thin, brightly colored cap.

Seventeen New Readers of the Tradesman

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

H. C. Noggle, AuGres
Emil H. Buch, Tawas City
Fred Brazeau, Pinconning
A. E. Shearer & Son, Pinconning
P. T. Ososki & Son, Pinconning
Klumpp Bros., Pinconning
Wm. H. Martin, Standish
Peter Kruft, Muskegon Heights
Quality Market, East Tawas
Knuse Market, East Tawas
Carlson Grocery, East Tawas
J. W. Walker, Lincoln
LeCunyer Bros, Lincoln
Wm. Josephson, Lincoln
Fred C. Cook, Alpena
H. B. Kingsbury, Alpena
Wm. B. Eerdmans, Grand Rapids.

Operating pressure of grease guns is stepped up, leakage eliminated, by a new ball-point fitting and an improved coupling which grips the fitting tighter as pressure increases. Present lubricating equipment is said to be readily adapted to the new system.

A new step-like device for ladders provides a solid, flat surface for painters, carpenters, etc., to stand on. It attaches between any two rungs, is adjustable to any angle of the ladder.

DRUGS

Michigan Board of Pharmacy
 President—Earl Durham, Corunna.
 Vice-Pres.—M. N. Henry, Lowell.
 Other members of the Board—Norman Weess, Evart; 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.
 Executive Committee—A. A. Sprague, Ithaca; Leo J. LaCroix, Detroit; J. M. Ciechanowsky, Detroit; M. N. Henry, Lowell; Benj. Peck, Kalamazoo; J. E. Mahar, Pontiac.

Some of the Possibilities in Hot Soda

Increasing sales in sandwiches and other foods at the soda counter cannot fail to help hot soda. Keeping this fact in mind, we can place hot soda on a more substantial basis than it has ever known. Hot soda, of course, is merely a trade term. We chill carbonated water, but we do not heat it. Under the heading "Hot Soda" we merely list a group of soups and hot drinks excellent of their kind but undergoing no carbonating process. This trade term, however, is worth keeping up as giving this group of drinks more of a drug store flavor, so to speak.

The Morning Coffee

Of all the hot soda list, good old coffee is probably the leader. Thousands of people do not care to start the day without it. Miss Stenog, starting her day, often orders a breakfast as follows:

Fruit
 Buttered toast
 Coffee

For this we offer summer fruits or berries in season; in winter we have sliced bananas, stewed or preserved fruits. Add to the above order soft-boiled eggs, and we have a breakfast ample for the average citizen. Or we might add prepared cereals. A notable grade of coffee will help us get business.

Now Miss Stenog can get this breakfast at the up town end of the line, before taking bus or street car, or she can get it at the down town end of the line, after leaving the vehicle which takes her to work. At which fountain does she find good service, appetizing food, notable coffee, and pleasant surroundings? It is up to the dispenser to make a bid for her custom.

In some instances local conditions provide a fine rush of early business. The store may be located opposite a street car terminal, near a market, or close to a railway station. Thus scores of car operators, marketmen, or passengers come in for their morning coffee.

The Luncheon Hour

With the advent of the luncheon hour, we can do even more with hot soda.

As a sample order, one might suggest:

Cup of hot bouillon
 A sandwich
 Coffee, tea or cocoa

Something of this kind is apt to be ordered by numerous customers. Here the hot soda group supplies two-thirds of the order.

The careful stenog, a good shopper, who must get value for her money, has discovered that in a single hot drink with wafers on the side she can acquire a complete lunch.

Here we have:

Hot chocolate
 Hot malted milk
 Hot milk with malted milk added
 Hot coffee with malted milk added
 Hot chocolate with malted milk added
 Hot clam broth
 Hot beef tea
 Etc.

Such combinations should be featured heavily as luncheon drinks. Appropriate placards will help carry the story.

A SQUARE LUNCH FOR FIFTEEN CENTS!

Something of that kind is apt to get attention in times of depression. Many dispensers are doing well with these luncheon hot drinks.

For Dyspeptics

The hard-driven business man who lunched not wisely but too well in his youth often finds that Old Man Dyspepsia has teamed up with him in middle age. This is no kindly companion. Very few of us, of course, chew our food properly. If we did, we would never be bothered with Mr. Dyspepsia. There is no use in going into that. The harassed business man usually has but little time for lunch. If he bolts his lunch, he suffers. The jokesmiths suggest a bowl of dyspepsia tablets on the soda counter, a sort of free lunch offering.

But here is a suggestion for a placard:

Hot Chocolate
 With Malted Milk . . .
 Sustaining! Invigorating!
 A complete lunch, and you don't have to chew it!

That ought to get a second glance from the rushed dyspeptic. We can feature a number of these special drinks for dyspeptics, and they are getting a play from wise people.

In this class, too, we advertise the Matinee Special

This is a hot food drink for people who are late for the matinee or who are trying to make the early afternoon picture show. Get up your own combination and give it a window card. Any fountain located near a theater can command attention from people who are trying to make the performance in a hurry. They know from past experience that it spoils the performance to attend on an empty stomach. At the same time they do not care to pause for an elaborate luncheon, nor do they care to enter the theater lobby munching a sandwich.

Many of life's little complexities may be capitalized in this manner.

Dinner Helps

During the hot days of late summer or early autumn, the dispenser finds it feasible to serve a cold meat or salad plate at the fountain grill as a dinner order.

For example:
 Slice of cold tongue

Portion of potato salad
 A quartered tomato
 A quartered hard-boiled egg
 Cheese ball

Here we have a very satisfactory and attractive dinner order which may be served without the aid of a cook. All these materials are served cold. As a dessert, we offer cuts of pies, fruits, or ice cream, all served cold, and all within the range of the average fountain menu. To round out such a dinner order, we draw on the hot soda group for hot soups and hot beverages.

It would be easy to prolong this cold plate service up to late autumn. And at the same time we get the public used to our hot drinks. In the old days it was customary to drop cold soda about the fifteenth of September. Some fountains remained entirely closed. Others, about the first of October, would attempt to run hot soda. Hot soda, dispensed in this fashion, was never strong enough to make much headway, with the possible exception

of a few metropolitan establishments. But now, by combining or merging hot and cold food features, many a village drug store can keep the fountain going merrily all winter.

As a druggist, I want to see all druggists succeed. And so, I earnestly suggest to druggists in small towns to put to themselves this question: "Has my town a place where people can get good food service?"

In many such towns there are marvelous opportunities for a fountain to prosper. There are places where it is possible to get a light luncheon but how is it served? Thick sandwiches, surroundings which a lady would not relish, indifferent service—such are the high points of the situation.

I once heard a railroad brakeman remark: "The lunchroom at this crossing thinks anything is good enough for a brakeman on a freight, because I lead a rough life. But I don't lead a rough life at home. We fellows could appreciate a little service."

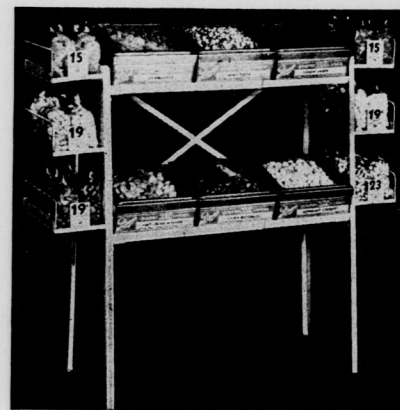
JUST WHAT YOU HAVE BEEN LOOKING FOR

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

Think that over.

The rise of luncheonettes gives dispensers everywhere splendid opportunities.

Hot soda will help.

What can you do with it?

Wm. S. Adkins.

Dangers of Neglect of Minor Defects of Teeth

There is an old axiom to the effect that the law does not take care of little things.

In other words, it is supposed to function only when justice is demanded in matters of importance. The inconsequential affairs are presumed to adjust themselves.

And while a fundamental idea of this kind may be all right in legal affairs, the application of such a principle to the ills of the flesh would be generally disastrous. In thousands of personal instances this has proved itself to be fact.

For it is precisely the little things that call for immediate and expert attention. In many instances they are eloquently backed up by one of man's greatest friends—pain. However, too often the average person is likely to rave and rant because he suffers, and at the same time entirely overlook the underlying and friendly purpose of pain.

Consequently, instead of hearkening to its voice, nothing much is done until the discomfort assumes proportions that can no longer be disregarded. For conduct such as this, there is absolutely no excuse, and the payment for such an unreasonable attitude is often of the most exacting type.

It can scarcely be expected of people who take a position of this kind to be very careful about the little things that give no warnings at all. And, indeed, they blissfully go on their way, imagining that because their bodies seem to be all right, they are all right. How often this deduction proves to be false!

In this latter class fall many of the little things that affect the teeth and jaw. Lacking the brass-band features associated with acute diseases, many mouth conditions by way of enemy germs carry on their work so quietly that their presence is not even suspected.

Like opera singers and actors, they do all their preparatory work "back stage"; then when everything is all set they put on the show. Moreover, box office receipts in terms of suffering and in doctors' and dentists' bills are likely to be "way out of proportion to the enjoyment (?) offered.

The old saying that "great oaks from little acorns grow," never had a better application than to the silent, little conditions in the mouth that develop into the painful, noisy, big ones.

The wise person will, therefore, not take any chances with the little things by ignoring them—even though he does not know they are present. To discover such matters is the dentist's work. The individual's job is to see that he gets the work to do, at least two times annually, and thus, respect the little things. Dr. C. J. Hollister.

A southern Indiana man, one hundred, attributes his longevity to his fondness for garlic and onions. A scentenarian.

A Business Man's Phylisophy

All visitors to the Century of Progress at Chicago seem to get a healthful stimulation from that great exhibit.

Margaret Marshall writing in the Nation, expresses her reaction this way:

"The answer to the question, Why the fair, conceived in prosperity, was carried through in depression, remains a mystery. Was it the hope of profit? In part, perhaps, though it seems a sorry hope. Was it civic pride? That would be irony indeed in Chicago. Or is it one of those strange manifestations of the American spirit, which, because it knows its fundamental strength rooted in 3,000,000 square miles of rich natural resources, is irrepressible? I am inclined to think so. After four days of circulating through the fair crowds I am convinced that Americans still believe in America. They even believe in its present incarnation, which may make it possible for the money changers and their henchmen in politics to hold out a good while longer. But they believe even more firmly in the fundamental America, the land and its resources, and I find myself indorsing the words of an ordinary passenger on a Loop street car: 'You can't keep this country down.'"

Tea, Moorish Style

Fill tall glass with crushed ice and pour in as much fresh cold tea as the glass will accommodate. Take a spray of fresh mint and bruise it with lumps of sugar, which will impregnate the sugar with the mint flavor. Sweeten the tea with these lumps of sugar and crown the glass with a spreading bunch of fresh mint.

Tea at the fountain has not received the consideration it deserves. It is one of the best of thirst-quenchers and pleases people who do not care very much for carbonated drinks. The dispenser should aim to catch all classes.

Tea Punch

Make up four quarts of ordinary breakfast tea; add three lemons and one orange, sliced. Sweeten to suit. Place in bowl and add large block of pure ice. Serve in all glasses. This is a variation of iced tea, but a great drink, and a different way of serving never hurts.

Maraschino Pineapple Sundae

Over ice cream in Sundae dish pour McCalla-Wilson maraschino pineapple. This makes a delicious blend of flavors. Garnish with small rose geranium leaf.

Claret Punch

One-half ounce claret syrup, one slice orange, one slice lemon, one-fourth glassful shaved ice. Fill in twelve-ounce glass with coarse stream, stir well, decorate with fruit and serve with straws.

For mechanical refrigerators: A new beverage rack which allows 11 bottles to be stored flat in a shelf 5 1/4 inches high; a small auxiliary ice box, fitting atop flat-topped boxes, which is cooled by a tray of ice from the mechanical box.

He who begins and does not finish loses his labor.

WHOLESALE DRUG PRICE CURRENT

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

ACID		GUM	
Acetic, No. 8, lb.	06 @ 10	Aloe Barbadoes,	1 55@2 20
Boric, Powd., or		so called, lb. gourds	1 00@1 25
Xtal, lb.	08 1/2 @ 20	Powd., lb.	3 00@3 20
Carbolic, Xtal, lb.	36 @ 43	Aloe, Socotrine,	1 50@1 75
Citric, lb.	35 @ 45	lb.	3 50@4 00
Muriatic, Com'l,		Powd., lb.	1 25@1 50
lb.	03 1/2 @ 10	Arabic, first, lb.	1 75@2 25
Nitric, lb.	09 @ 15	Arabic, sec., lb.	1 50@2 50
Oxalic, lb.	15 @ 25	Arabic, sorts, lb.	1 50@2 50
Sulphuric, lb.	03 1/2 @ 10	Arabic, Gran., lb.	1 50@2 50
Tartaric, lb.	35 @ 45	Arabic, P'd, lb.	1 50@2 50
ALCOHOL		HONEY	
Denatured, No. 5		Ground, lb.	22 1/2 @ 30
gal.	44 @ 55	Shallac, white,	22 1/2 @ 30
Grain, gal.	4 00@5 00	(bone dr'd) lb.	35 @ 45
Wood, gal.	50 @ 60	Tragacanth,	
ALUM-POTASH, USP		No. 1, bbls.	1 60@2 00
Lump, lb.	05 @ 13	No. 2, lbs.	1 50@1 75
Powd. or Gra., lb.	05 1/4 @ 13	Pow., lb.	1 25@1 50
AMMONIA		HOPS	
Concentrated, lb.	06 @ 18	1/2 Loose, Pressed,	
4-F, lb.	05 1/2 @ 13	lb.	@ 1 25
3-F, lb.	05 1/2 @ 13	HYDROGEN PEROXIDE	
Carbonate, lb.	20 @ 25	Pound, gross	25 00@27 00
Muriate, Lp., lb.	18 @ 30	1/2 lb., gross	15 00@16 00
Muriate, Gra., lb.	08 @ 18	1/4 lb., gross	10 00@10 50
Muriate, Po., lb.	20 @ 30	INDIGO	
ARSENIC		Madras, lb.	2 00@2 25
Pound	07 @ 20	INSECT POWDER	
BALSAMS		Pure, lb.	31 @ 41
Copaiba, lb.	60@1 40	LEAD ACETATE	
Fir, Cana., lb.	2 00@2 40	Xtal, lb.	17 @ 25
Fir, Oreg., lb.	50@1 00	Powd. & Gran.	25 @ 35
Peru, lb.	1 70@2 20	LICORICE	
Tolu, lb.	1 50@1 80	Extracts, sticks,	
BARKS		per box	1 50 @ 2 00
Cassia		Lozenges, lb.	40 @ 50
Ordinary, lb.	@ 39	Wafers, (24s) box	@ 1 50
Ordin., P'o., lb.	25 @ 35	LEAVES	
Saigon, lb.	@ 40	Buchu, lb., short	@ 60
Saigon, Po., lb.	50 @ 60	Buchu, lb., long	@ 70
Elm, lb.	40 @ 50	Buchu, P'd, lb.	@ 30
Elm, Powd., lb.	38 @ 45	Sage, bulk, lb.	25 @ 30
Elm, G'd, lb.	38 @ 45	Sage, loose	
Sassafras (P'd lb.)	45 @ 35	pressed, 1/4 lb.	@ 40
Soap-tree, cut, lb.	20 @ 30	Sage, ounces	@ 85
Soap-tree, po., lb.	35 @ 40	Sage, P'd & Grd.	@ 35
BERRIES		Senna,	
Cubeb, lb.	@ 55	Alexandria, lb.	55 @ 40
Cubeb, po., lb.	@ 75	Tinnevela, lb.	20 @ 30
Juniper, lb.	10 @ 20	Powd., lb.	25 @ 35
BLUE VITRIOL		Uva Ursi, lb.	@ 31
Pound	06 @ 15	Uva Ursi, P'd, lb.	@ 45
BORAX		LIME	
P'd or Xtal, lb.	06 @ 13	Chloride, med., dz.	@ 85
BRIMSTONE		Chloride large, dz.	@ 1 45
Pound	04 @ 10	LYCOPodium	
CAMPHOR		Pound	45 @ 60
Pound	55 @ 75	MAGNESIA	
CANTHARIDES		Carb., 1/8s, lb.	@ 30
Russian, Powd.,	@ 3 50	Carb., 1/16s, lb.	@ 32
Chinese, Powd.,	@ 2 00	Carb., P'd, lb.	15 @ 25
CHALK		Oxide, Hea., lb.	@ 75
Crayons,		Oxide, light, lb.	@ 75
White, dozen	@ 3 60	MENTHOL	
Dustless, doz.	@ 6 00	Pound	5 00@5 60
French Powder,		MERCURY	
Coml., lb.	03 1/2 @ 10	Pound	1 25@1 35
Precipitated, lb.	12 @ 15	MORPHINE	
Prepared, lb.	14 @ 16	Ounces	@ 11 80
White, lump, lb.	03 @ 10	1/8s	@ 13 96
CAPSICUM		MUSTARD	
Pods, lb.	60 @ 70	Bulk, Powd.,	
Powder, lb.	62 @ 75	select, lb.	45 @ 50
CLOVES		No. 1, lb.	25 @ 35
Whole, lb.	30 @ 40	NAPHTHALINE	
Powdered, lb.	35 @ 45	Balls, lb.	07 @ 12
COCAINE		Flake, lb.	07 @ 12
Ounce	12 68@14 85	NUTMEG	
COPPERAS		Pound	@ 40
Xtal lb.	03 1/4 @ 10	Powdered, lb.	@ 50
Powdered, lb.	04 @ 15	NUX VOMICA	
CREAM TARTAR		Pound	@ 25
Pound	23 @ 36	Powdered, lb.	15 @ 25
CUTTLEBONE		OIL ESSENTIAL	
Pound	40 @ 50	Almond,	
DEXTRINE		Bit., true, ozs.	@ 50
Yellow Corn, lb.	06 1/2 @ 15	Bit., art., ozs.	@ 30
White Corn, lb.	07 @ 15	Sweet, true, lb.	1 25@1 80
EXTRACT		Sw't, art., lbs.	1 00@1 25
Witch Hazel, Yel-		Amber, crude, lb.	71@1 40
low Lab., gal.	99 @ 1 82	Amber, rect., lb.	1 30@2 00
Licorice, P'd, lb.	50 @ 60	Anise, lb.	1 00@1 60
FLOWER		Bay, gal.	4 00@4 25
Arnica, lb.	50 @ 55	Bergamot lb.	3 00@3 60
Chamomile,		Cajeput, lb.	1 50@2 00
German, lb.	35 @ 45	Caraway S'd, lb.	2 80@3 40
Roman, lb.	@ 90	Cassia, USP, lb.	2 10@2 60
Saffron,		Cedar Leaf, lb.	1 50@2 00
American, lb.	50 @ 55	Coml., lb.	1 00@1 25
Spanish, ozs.	@ 1 65	Citronella, lb.	1 05@1 40
FORMALDEHYDE, BULK		Cloves, lb.	1 75@2 25
Pound	09 @ 20	Croton, lbs.	4 00@4 60
FULLER'S EARTH		Cubeb, lb.	4 25@4 80
Powder, lb.	05 @ 10	Erigeron, lb.	2 70@3 35
GELATIN		Eucalytus, lb.	95@1 60
Pound	55 @ 65	Fennel	2 00@2 60
GLUE		TURPENTINE	
Brok., Bro., lb.	20 @ 30	Gallons	59 @ 74
Gr'd, Dark, lb.	16 @ 22		
Whi. Flake, lb.	27 1/2 @ 35		
White G'd., lb.	25 @ 35		
White AXX light,			
lb.	@ 40		
Ribbon	42 1/2 @ 50		
GLYCERINE			
Pound	14 1/2 @ 35		

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		DECLINED	
No. 10 Peas	Cigarettes	Scotch Peas	
Rice	Imperial Currants	Am. Family Soap	
Cigars	Tobacco	Karo Syrup	
	Fairy Soap		

AMMONIA		BREAKFAST FOODS		Pears	
Parsons, 32 oz.	3 35	Kellogg's Brands		Pride of Mich. No. 2 1/2	2 25
Parsons, 10 oz.	2 70	Corn Flakes, No. 136	2 85	Black Raspberries	
Parsons, 6 oz.	1 80	Corn Flakes, No. 124	2 85	No. 2	2 60
Little Bo Peep, med.	1 35	Pep, No. 224	2 15	Pride of Mich. No. 2	1 60
Little Bo Peep, 1ge.	2 25	Pep, No. 250	1 05	Red Raspberries	
Quaker, 32 oz.	2 10	Krumbles, No. 412	1 40	No. 2	2 25
		Bran Flakes, No. 624	1 90	No. 1	1 25
		Bran Flakes, No. 650	35	Marcellus, No. 2	1 70
		Rice Krispies, 6 oz.	2 25	Strawberries	
		Rice Krispies, 1 oz.	1 10	No. 2	3 00
		All Bran, 16 oz.	2 25	8 oz.	1 20
		All Bran, 10 oz.	2 70	Marcellus, No. 2	1 45
		All Bran, 3/4 oz.	1 10		
		Kaffe Hag, 6 1-lb.	2 57		
		cans	2 57		
		Whole Wheat Fla.	24s 1 85		
		Whole Wheat Bis.	24s 2 30		

APPLE BUTTER		BAKING POWDERS	
Twin Lake, 12-31 oz.		Royal, 2 oz., doz.	80
doz.	1 70	Royal, 6 oz., doz.	2 00
		Royal, 12 oz., doz.	3 85
		Royal, 5 lbs., doz.	20 00



BRUSHES		BROOMS	
10 oz., 4 doz. in case	3 40	Quaker, 5 sewed	6 75
15 oz., 4 doz. in case	5 00	Warehouse	6 25
25 oz., 4 doz. in case	8 40	Rose	3 30
50 oz., 2 doz. in case	7 00	Winner, 5 sewed	5 00
5 lb., 1 doz. in case	6 00	Whisk, No. 3	2 25
10 lb., 1/2 doz. in case	5 75		

BLEACHER CLEANSER		CANNED MEAT	
Clorox, 16 oz., 24s	3 25	Bacon, med., Beechnut	1 71
Clorox, 22 oz., 12s	3 00	Bacon, lge., Beechnut	2 43
Lizzie, 16 oz., 12s	2 15	Beef, lge., Beechnut	3 51
		Beef, med., Beechnut	2 07
		Beef, No. 1, Corned	1 95
		Beef, No. 1, Roast	1 95
		Beef, 2 1/2 oz., Qua., Sli.	1 40
		Corn Beef Hash, doz.	1 85
		Beefsteak & Onions, s.	2 70
		Chili Con Car., ls	1 05
		Deviled Ham, 1/4s	90
		Deviled Ham, 1/2s	1 35
		Potted Meat, 1/4 Libby	48
		Potted Meat, 1/2 Libby	75
		Potted Meat, 1/2 Qua.	70
		Potted Ham, Gen. 1/4	1 35
		Vinna Saus. No. 1/2	90
		Vinna Sausage, Qua.	85

BLUING		BROOKS	
Am. Ball, 36-1 oz., cart.	1 00	Quaker, 5 sewed	6 75
Boy Blue, 18s, per cs.	1 35	Warehouse	6 25
		Rose	3 30
		Winner, 5 sewed	5 00
		Whisk, No. 3	2 25

BEANS and PEAS		CANDLES	
100 lb. bag		Electric Light, 40 lbs.	12.1
Dry Lima Beans, 100 lb.	7 50	Plumber, 40 lbs.	12.8
White H'd P. Beans	4 12	Paraffine, 6s	14 1/2
Split Peas, yell., 60 lb.	3 90	Paraffine, 12s	14 1/2
Split Peas, gr'n, 60 lb.	5 30	Wicking	40
Scotch Peas, 100 lb.	7 30	Tudor, 6s, per box	30

BURNERS		CANNED FRUITS	
Queen Ann, No. 1	1 15	Hart Brand	
Queen Ann, No. 2	1 25	Apples	
White Flame, No. 1		No. 10	5 00
and 2, doz.	2 25	Blackberries	
		Pride of Michigan	2 55
		Cherries	
		Mich. red, No. 10	6 25
		Pride of Mich., No. 2	2 10
		Marcellus Red	2 10
		Special Pie	1 35
		Whole White	2 89

BOTTLE CAPS		CANNED VEGETABLES	
Dbl. Lacquer, 1 gross		Hart Brand	
pkg., per gross	15	Asparagus	
		Natural, No. 2	3 00
		Tips & Cuts, No. 2	2 25
		Tips & Cuts, 8 oz.	1 35

Red Kidney Beans		CATSUP		CONFECTIONERY	
No. 10	4 60	Little Sport, 14 oz.,	1 18	Stick Candy	
No. 2	90	dozen	1 18	Pails	
		Sniders, 8 oz. doz.	95	Pure Sugar Sticks-600c	
		Sniders, 14 oz. doz.	1 55	Big Stick, 28 lb. case	
		Quaker, 8 oz. doz.	1 12	Horehound Stick, 120s	
		Quaker, 14 oz. doz.	1 35		

String Beans		CHILI SAUCE		Mixed Candy	
Choice, Whole, No. 2	1 60	Sniders, 8 oz.	1 65	Kindergarten	
Cut, No. 10	7 25	Sniders, 14 oz.	2 15	Leader	
Cut, No. 2	1 35			French Creams	
Pride of Michigan	1 15			Paris Creams	
Marcellus Cut, No. 10	6 00			Jupiter	
				Fancy Mixture	

Wax Beans		OYSTER COCKTAIL		Fancy Chocolate	
Choice, Whole, No. 2	1 60	Sniders, 11 oz.	2 00	5 lb. boxes	
Cut, No. 10	7 25			Bittersweets, Ass'ted	
Cut, No. 2	1 35			Nibble Sticks	
Pride of Mich., No. 2	1 15			Chocolate Nut Rolls	
Marcellus Cut, No. 10	5 50			Lady Vernon	
				Golden Klondikes	

Beets		CHEESE		Gum Drops	
Extra Small, No. 2	2 00	Roquefort	72	Cases	
Fancy Small, No. 2	1 75	Wisconsin Daisy	14 1/2	Jelly Strings	
Pride of Mich., No. 2 1/2	1 35	Wisconsin Twin	14	Tip Top Jellies	
Hart Cut, No. 10	4 00	New York June	24	Orange Slices	
Hart Cut, No. 2	85	Sap Sago	44		
Marcel. Whole, No. 2 1/2	1 35	Brick	18		
Hart Diced, No. 2	90	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, 1/2 lb.	1 60		
		Kraft, American, 1/2 lb.	1 30		
		Kraft, Brick, 1/2 lb.	1 30		
		Kraft, Limbur., 1/2 lb.	1 30		

Carrots		CHEWING GUM		Lozenges	
Diced, No. 2	95	Adams Black Jack	61	Pails	
Diced, No. 10	4 10	Adams Dentyne	65	A. A. Pep. Lozenges	
		Beeman's Pepsin	65	A. A. Pink Lozenges	
		Beechnut Peppermint	65	A. A. Cnoc. Lozenges	
		Doublemint	65	Motto Hearts	
		Peppermint, Wrigleys	65	Malted Milk Lozenges	
		Spearmint, Wrigleys	65		
		Juicy Fruit	65		
		Wrigley's P-K	65		
		Teaberry	65		

Corn		COUGH DROPS	
Golden Ban., No. 2	1 35	Bas.	
Golden Ban., No. 10	10 00	Smith Bros.	1 45
Little Quaker, No. 1	90	Luden's	1 45
Country Gen., No. 2	1 20	Vick's, 40/10c	2 40
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		

CHOCOLATE		COUPON BOOKS	
Baker, Prem., 6 lb. 1/2	2 50	50 Economic grade	2 50
Baker, Pre., 6 lb. 3 oz.	2 60	100 Economic grade	4 50
		500 Economic grade	20 00
		1000 Economic grade	37 50

CIGARS		CRACKERS	
Hemt. Champions	40 00	Hekman Biscuit Company	
Webster Plaza	76 00	Saltine Soda Crackers,	
Webster Golden Wed.	76 00	bulk	14
Websterettes	38 50	Saltine Soda Crackers,	
Cincos	38 50	1 lb. pkgs.	1 86
Garcia Grand Babies	38 50	Saltine Soda Crackers,	
Bradstreets	38 50	2 lb. pkgs.	3 36
Odins	40 00	Saltine Soda Crackers,	
R G Dun Boquet	75 00	6 1/2 oz. pkgs.	1 60
Perfect Garcia Subl.	95 00	Butter Crackers, bulk	13
Budwiser	19 50	Butter Crackers, 1 lb.	1 72
Hampton Arms Jun'r	33 00	Butter Crackers, 2 lb.	3 12
Rancho Corona	31 50	Graham Crackers, bulk	14
Kenway	20 00	Graham C's, 1 lb.	1 90
		Graham C's, 2 lb.	3 36
		Graham C's, 6 1/2 oz.	1 00
		Oyster C's, shell, bulk	16
		Junior Oyster C's, blk.	13
		Oyster C's, shell, 1 lb.	1 84

CLOTHES LINE		COFFEE ROASTED	
Riverside, 50 ft.	2 20	Lee & Cady	
Cupples Cord	2 90	1 lb. Package	
		Arrow Brand	21 1/2
		Boston Breakfast	23 1/2
		Breakfast Cup	21 1/2
		Competition	16
		J. V.	19 1/2
		Majestic	29 1/2
		Morton House	31
		Nedrow	26 1/2
		Quaker, in cartons	21 1/2

Spinach		COFFEE EXTRACTS	
No. 2 1/2	2 25	M. Y., per 100	12
No. 2	1 80	Frank's 50 pkgs.	4 25
		Hummel's 50, 1 lb.	10 1/2

Squash		CREAM OF TARTAR	
Boston, No. 3	1 35	6 lb. boxes	42

Succotash		DRIED FRUITS	
Golden Bantam, No. 2	1 75	Apples	
Hart, No. 2	1 55	N. Y. Fcy., 50 lb. box	13
Pride of Michigan	1 15	N. Y. Fcy., 14 oz. pkg.	16

Tomatoes		APRICOTS	
No. 10	5 25	Evaporated, Choice	14 1/2
No. 2 1/2	1 80	Evaporated, Ex. Choice	16 1/2
No. 2	1 40	Fancy	16 1/2
Pride of Mich., No. 2 1/2	1 35	Ex. Fancy Moorpack	
Pride of Mich., No. 2	1 10		

Tomato Juice		CONDENSED MILK	
Hart, No. 10		Eagle, 2 oz., per case	4 60

Citron		Lemon Drops	
10 lb. box	24	U. F. Horenound Drops	
		Anise Squares	
		Peanut Squares	

Currents		MARGARINE		FRESH MEATS		HERRING		SOAP		TEA			
Packages, 11 oz.----- 14		Wilson & Co.'s Brands		Beef		Holland Herring		Am. Family, 100 box. 5 60		Japan			
Dates		Oleo		Top Steers & Heif.----- 10		Mixed, Kegs-----		Crystal White, 100. 3 50		Medium----- 18			
Imperial, 12s, pitted. 1 90		Nut----- 09		Good Steers & Heif.----- 09		Mixed, half bbls.-----		F. B., 60s. 2 35		Choice----- 21@28			
Imperial, 12s, regular. 1 60		Special Roll----- 11		Med. Steers & Heif.----- 08		Mixed, bbls.-----		Fels Naptha, 100 box. 5 00		Fancy----- 30@32			
Figs		MATCHES		Com. Steers & Heif.----- 07		Milkers, kegs-----		Flake White, 10 box. 2 85		No. 1 Nibbs----- 31			
Calif., 24-83, case. 1 70		Diamond, No. 5, 144. 6 15		Veal		Milkers, half bbls.-----		Jap Rose, 100 box. 7 40		Gunpowder			
Peaches		Searchlight, 144 box. 6 15		Top----- 11		Milkers, bbls.-----		Fairly, 100 box. 3 25		Choice----- 32			
Evap. Choice-----		Swan, 144----- 5 20		Good----- 09		Lake Herring		Palm Olive, 144 box. 8 00		Fancy----- 40			
Fancy-----		Diamond, No. 0----- 4 90		Medium----- 07		½ bbl., 100 lbs.-----		Lava, 50 box. 2 25		Ceylon			
Peel		Safety Matches		Lamb		Mackerel		Pummo, 100 box. 4 85		English Breakfast			
Lemon, Dromdary,-----		Red Top, 5 gross case. 5 25		Spring Lamb----- 13		Tubs, 60 Count, fy. fat 6 00		Sweetheart, 100 box. 5 70		Congou, medium----- 28			
Orange, Dromdary,-----		Signal Light, 5 gro. cs 5 25		Good----- 11		Pails, 10 lb. Fancy fat 1 50		Grandpa Tar, 50 sm. 2 10		Congou, choice----- 35@36			
Citron, Dromdary,-----		MUELLER'S PRODUCTS		Medium----- 10		White Fish		Trilby Soap, 50, 10c. 3 15		Congou, fancy----- 42@43			
4 oz., dozen----- 1 10		Macaroni, 9 oz.----- 2 10		Poor----- 03		Med. Fancy, 100 lb. 13 00		Williams Barber Bar, 9s 50		Oolong			
Raisins		Spaghetti, 9 oz.----- 2 10		Mutton		K K K K Norway----- 19 50		Williams Mug, per doz. 48		Medium----- 39			
Seeded, bulk----- 6¼		Elbow Macaroni, 9 oz. 2 10		Good----- 04½		S lb. pails----- 1 40		Lux Toilet, 50----- 3 15		Choice----- 45			
Thompson's S'dless blk. 6¼		Egg Noodles, 6 oz. 2 10		Medium----- 03		Cut Lunch----- 1 50		SPICES		Fancy----- 50			
Quaker s'dless blk.-----		Egg Vermicelli, 6 oz. 2 10		Poor----- 02		Boned, 10 lb. boxes----- 16		Whole Spices		TWINE			
15 oz.----- 7¼		Egg Alphabets, 6 oz. 2 10		Pork		SHOE BLACKENING		Allspice Jamaica----- @24		Cotton, 3 ply cone----- 35			
Quaker Seeded, 15 oz. 7		Cooked Spaghetti, 24c, 17 oz.----- 2 20		Loin, med.----- 14		2 in 1, Paste, doz.----- 1 30		Cloves, Zanzibar----- @36		Cotton, 3 ply balls----- 35			
NUTS		Whole		Butts----- 10		E. Z. Combination, dz. 1 30		Cassia, Canton----- @24		VINEGAR			
Almonds, Peerless----- 15½		Brazil, large----- 12½		Shoulders----- 07		Dri-Foot, doz.----- 2 00		Cassia, 5c pkg., doz.----- @40		F. O. B. Grand Rapids			
California Prunes		Fancy Mixed----- 11½		Spareribs----- 06		Bixbys, doz.----- 1 30		Ginger, Corkin----- @20		Cider, 40 grain----- 15			
90@100, 25 lb. boxes----- @		Peanuts, Vir. Roasted----- 6¼		Neck bones----- 03		Shinola, doz.----- 90		Mustard----- @22		White Wine, 40 grain----- 20			
80@ 90, 25 lb. boxes----- @		Peanuts, Jumbo----- 7½		Trimnings----- 07		STOVE POLISH		Mace Penang----- @65		White Wine, 80 grain----- 25			
70@ 80, 25 lb. boxes----- @07½		Pecans, 3, star----- 25		PROVISIONS		Blackne, per doz.----- 1 30		Pepper, Black----- @22		WICKING			
60@ 70, 25 lb. boxes----- @08		Pecans, Jumbo----- 40		Barreled Pork		Black Silk Liquid, doz. 1 30		Pepper, White----- @26		No. 3, per gross----- 80			
50@ 60, 25 lb. boxes----- @09½		Pecans, Mammoth----- 50		Clear Back----- 16 00@18 00		Enameline Paste, doz. 1 30		Pepper, Cayenne----- @26		No. 1, per gross----- 1 25			
40@ 50, 25 lb. boxes----- @09½		Walnuts, Cal.----- 13@21		Short Cut, Clear----- 12 00		Enameline Liquid, doz. 1 30		Paprika, Spanish----- @34		No. 2, per gross----- 1 50			
30@ 40, 25 lb. boxes----- @10		Hickory----- 07		Dry Salt Meats		E. Z. Liquid, per doz. 1 30		Pure Ground in Bulk		No. 3, per gross----- 2 30			
30@ 30, 25 lb. boxes----- @12		Salted Peanuts		D S Belles----- 18-29@18-10-09		Radium, per doz.----- 1 30		Allspice, Jamaica----- @17		Peerless Rolls, per doz. 90			
18@ 24, 25 lb. boxes----- @14½		Fancy, No. 1----- 08½		Lard		Rising Sun, per doz.----- 1 30		Cloves, Zanzibar----- @30		Rochester, No. 2, doz. 50			
Hominy		12-1 lb. Cellope case. 1 25		Pure in tierces----- 7		654 Stove Enamel, dz. 2 80		Ginger, Corkin----- @20		Rochester, No. 3, doz. 2 00			
Pearl, 100 lb. sacks----- 3 50		Shelled		60 lb. tubs----- advance ¼		Vulcanol, No. 10, doz. 1 30		Mustard----- @22		Rayo, per doz.----- 75			
Bulk Goods		Almonds----- 39		50 lb. tubs----- advance ¼		SALT		Mace Penang----- @65		WOODENWARE			
Egg Macaroni, 20 lb. bx. 1 25		Peanuts, Spanish, 125 lb. bags----- 7½		20 lb. pails----- advance ¾		F. O. B. Grand Rapids		Pepper, Black----- @22		Baskets			
Egg Noodle, 10 lb. box 1 25		Filberts----- 32		10 lb. pails----- advance ¾		Colonial, 24, 2 lb.----- 95		Pepper, White----- @26		Bushels, Wide Band, wood handles----- 2 00			
Pearl Barley		Pecans, salted----- 45		5 lb. pails----- advance 1		Colonial, 36-1½----- 1 24		Paprika, Spanish----- @34		Market, drop handle----- 90			
0000----- 7 00		Walnut, California----- 48		3 lb. pails----- advance 1		Colonial, Iodized, 24-2----- 1 35		Seasoning		Market, single handle----- 95			
Barley Grits----- 5 00		MINCE MEAT		Compound tierces----- 8¼		Med. No. 1, bbls.----- 2 50		Chili Powder, ½ oz.----- 65		Market, extra----- 1 60			
Chester----- 4 50		None Such, 4 doz.----- 6 20		Compound, tubs----- 8¾		Med. No. 1, 100 lb. bk. 1 00		Celery Salt, ½ oz.----- 80		Splint, large----- 8 50			
Sage		Yo Ho, Kegs, wet, lb. 16¼		Sausages		Farmer Spec, 70 lb. 1 00		Sage, 2 oz.----- 80		Splint, medium----- 7 50			
East India----- 10		OLIVES		Bologna----- 10		Packers Meat, 50 lb. 85		Onion Salt----- 1 35		Splint, small----- 6 50			
Tapioca		7 oz. Jar, Plain, doz.----- 1 65		Liver----- 13		Cream Rock for ice, cream, 100 lb., each 85		Garlic----- 1 35		Churns			
Pearl, 100 lb. sacks----- 7¼		16 oz. Jar, Plain, doz.----- 1 95		Frankfort----- 12		Butter Salt, 280 lb. bbl. 4 00		Ponely, 3½ oz.----- 3 25		Barrel, 5 gal., each----- 2 40			
Minute, 8 oz., 3 doz.----- 4 05		Quart Jars, Plain, doz. 3 25		Pork----- 15		Block, 50 lb.----- 40		Kitchen Bouquet----- 4 25		Barrel, 10 gal., each----- 2 55			
Dromedary Instant----- 3 50		Gal. Kegs, each----- 6 50		Tongue, Jellied----- 21		Baker Salt, 280 lb. bbl 3 80		Laurel Leaves----- 26		3 to 6 gal., per gal.----- 16			
Jiffy Punch		3 oz. Jar, Stuff., doz.----- 1 15		Headcheese----- 13		6, 10 lb., per bale----- 93		Marjoram, 1 oz.----- 50		Pails			
3 doz. Carton----- 2 25		10 oz. Jar, Stuff., doz.----- 2 65		Smoked Meats		20, 3 lb., per bale----- 1 00		Savory, 1 oz.----- 65		10 qt. Galvanized----- 2 60			
Assorted flavors.-----		1 Gal. Jugs, Stuff., dz. 1 55		Hams, Cert., 14-16 lb.----- 14		28 lb. bags, table----- 40		Thyme, 1 oz.----- 50		12 qt. Galvanized----- 2 85			
EVAPORATED MILK		PARIS GREEN		Hams, Cert., Skinned----- @14		SALT		Tumeric, 1½ oz.----- 35		14 qt. Galvanized----- 3 10			
Quaker, Tall, 10½ oz.----- 2 85		½s----- 34		Knuckles----- @24		F. O. B. Grand Rapids		STARCH		12 qt. Flaring Gal. Jr. 5 00			
Quaker, Baby, 4 doz.----- 1 43		1s----- 32		California Hams----- @09		Colonial, 24, 2 lb.----- 95		Corn-----		10 qt. Tin Dairy----- 4 00			
Quaker, Gallon, ½ dz.----- 2 85		2s and 5s.----- 30		Picnic Boiled Hams----- @16		Colonial, 36-1½----- 1 24		Kingsford, 24 lbs.----- 2 50		Traps			
Carnation, Tall, 4 doz.----- 2 95		PICKLES		Boiled Hams----- @21		Med. No. 1, bbls.----- 2 50		Powd., bags, per 100.----- 2 65		Mouse, wood, 4 holes----- 60			
Carnation, Baby, 4 doz.----- 1 43		Medium Sour-----		Minced Hams----- @10		Med. No. 1, 100 lb. bk. 1 00		Argo, 24, 1 lb. pkgs.----- 1 52		Mouse, wood, 6 holes----- 70			
Pet, Tall----- 2 95		5 gallon, 400 count.----- 4 75		Bacon 4/6 Cert.----- @14		Farmer Spec, 70 lb. 1 00		Cream, 24-L.----- 2 20		Rat, wood----- 1 00			
Pet, Baby, 4 dozen----- 1 45		FRUIT CANS		Beef		Packers Meat, 50 lb. 85		SYRUP		Rat, spring----- 1 00			
Borden's, Tall, 4 doz.----- 2 95		Presto Mason		Boneless, rump----- @19 00	Liver		Blue Karo, No. 1½. 2 17		Corn-----		Mouse, spring----- 20		
Borden's, Baby, 4 doz. 1 43		Paris Green		Calf----- 35		Washing Powders		Blue Karo, No. 5, 1 dz. 2 99		Tubs		Banner, Globe----- 5 50	
FRUIT CANS		½s----- 34		Pork----- 05		Bon Ami Pd., 18s, box. 1 90		Blue Karo, No. 10. 2 82		Large Galvanized----- 8 75		Brass, single----- 6 25	
Presto Mason		2s and 5s.----- 30		RICE		Brillo----- 85		Red Karo, No. 1½. 2 37		Medium Galvanized----- 7 75		Glass, single----- 6 00	
F. O. B. Grand Rapids		Sweet Small		Fancy Blue Rose----- 4 75		Chipso, large----- 3 85		Red Karo, No. 5, 1 dz. 3 27		Small Galvanized----- 6 75		Double Peerless----- 8 50	
Half pint----- 7 15		5 gallon, 500----- 7 25		Fancy Head-----		Climaline, 4 doz.----- 3 60		Maple and Cane		Washboards		Single Peerless----- 7 50	
One pint----- 7 40		Banner, 6 oz. doz.----- 90		LIVER		Grandma, 100, 5c.----- 3 50		Kanuck, per gal.----- 1 19		Banner, Globe----- 5 50		Northern Queen----- 5 50	
One quart----- 8 65		Banner, quarts, doz.----- 2 10		Beef----- 12		Grandma, 24 large----- 3 50		Kanuck, 5 gal. can.----- 4 14		Brass, single----- 6 25		Universal----- 7 25	
Half gallon----- 11 55		Paw Paw, quarts, doz. 2 80		Calf----- 35		Snowdow, 12 large----- 1 80		Imit. Maple Flavor		Glass, single----- 6 00		Wrapping Paper	
FRUIT CAN RUBBERS		Dill Pickles		Pork----- 05		Gold Dust, 12 lb.----- 1 80		Orange, No. 1½. 2 dz. 2 73		Double Peerless----- 8 50		Fibre, Manila, white----- 65	
Presto Red Lip, 2 gro. carton----- 78		Gal., 40 to Tin, doz.----- 8 15		RUSKS		Golden Rod, 24.----- 4 25		Orange, No. 3, 20 cans. 4 39		Single Peerless----- 7 50		No. 1 Fibre----- 06½	
Presto White Lip, 2 gro. carton----- 83		32 oz. Glass Thrown----- 1 45		Postma Biscuit Co.		La France Lant. 4 dz. 3 65		Maple and Cane		Northern Queen----- 5 50		Butchers D F----- 05¼	
GELATINE		Dill Pickles, Bulk		18 rolls, per case----- 2 10		Old Dutch Clean. 4 dz. 3 40		Kanuck, 5 gal. can.----- 4 14		Single Peerless----- 7 50		Kraft----- 04	
Jell-o, 3 doz.----- 2 35		5 Gal., 200----- 3 65		12 rolls, per case----- 1 39		Octagon, 96s----- 3 90		Grape Juice		Double Peerless----- 8 50		Kraft Stripe----- 09½	
Minute, 3 doz.----- 4 05		16 Gal., 650----- 11 25		12 cartons, per case----- 2 35		Rinso, 24s----- 4 80		Welch, 12 quart case.----- 4 40		Single Peerless----- 7 50		Yeast Cake	
Plymouth, White----- 1 55		45 Gal., 1300----- 30 00		12 cartons, per case----- 1 57		Rinso, 40s----- 2 95		Welch, 12 pint case.----- 2 25		Northern Queen----- 5 50		Magic, 3 doz.----- 2 70	
Jeisert, 3 doz.----- 1 40		PIPES		SALERATUS		Spotless Cleanser, 48, 20 oz.----- 3 85		Welch, 26-4 oz. case.----- 2 30		Universal----- 7 25		Sunlight, 3 doz.----- 2 70	
JELLY AND PRESERVES		Cob, 3 doz. in bx. 1 00@1 20		Arm and Hammer 24s. 1 50		Sani Flush, 1 doz.----- 2 25		COOKING OIL		Wood Bowls		Sunlight, 1½ doz.----- 1 35	
Pure, 30 lb. pails----- 2 60		PLAYING CARDS		SAL SODA		Sapolio, 3 doz.----- 3 15		Mazola		13 in. Butter----- 5 00		Yeast Foam, 3 doz.----- 2 70	
Imitation, 30 lb. pails. 1 60		Battle Axe, per doz.----- 2 65		Granulated, 60 lbs. cs. 1 35		Snowdow, 3 doz.----- 7 20		Pints, 2 doz.----- 4 60		15 in. Butter----- 9 00		Yeast Foam, 1½ doz.----- 1 35	
Pure, 6 oz., Asst., doz.----- 90		Bicycle, per doz.----- 4 70		Granulated, 18-2½ lb. packages----- 1 10		Sunbrite, 50s----- 2 10		Quarts, 1 doz.----- 4 30		17 in. Butter----- 18 00		Yeast-Compressed	
Pure Pres., 16 oz., dz. 1 40		Torpedo, per doz.----- 2 50		COD FISH		Wyandot. Cleaner, 24s 1 85		Half Gallons, 1 doz.----- 5 40		19 in. Butter----- 25 00		Fleischmann, per doz.----- 30	
JELLY GLASSES		POTASH		Peerless, 1 lb. boxes----- 18		WASHING POWDERS		Gallons, each.----- 81		WRAPPING PAPER		Red Star, per doz.----- 20	
½ Pint Tall, per doz.----- 35		Babbitt's, 2 doz.----- 2 75		Old Kent, 1 lb. pure----- 25		Bon Ami Pd., 18s, box. 1 90		Gallon cans, each. 3 35		Fibre, Manila, white----- 65			

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.

Now Bring All Parts of the Trade Together

The major codes, as they apply to the shoe industry, are "in the works." The total codes affecting directly the shoe industry now number twelve—with more to come; but of this number, approximately five are of vital interest to the shoe retailer. First, his own retail code. Second—the shoe manufacturing code as it affects his buying. Third—the leather code as it affects the materials he uses. Fourth—the rubber industry code as it affects terms and datings and footwear of rubber content. Fifth—the wholesaler's code as it affects distribution and terms in that field. The other codes directly or indirectly play their part in the field of service of supplies leading into footwear in the making.

Now, after all this toil and tumult, comes the changing machinery of business; and harnessing it up to a new world of co-operative economics is work well done horizontally. By the word "horizontal" we mean that each group has been working in its own field—endeavoring to get the best possible code of fair competition as it relates to business within that horizontal industry. In other words—the retail code is for retailers. The shoe manufacturers' code is for shoe manufacturers and the tanners' code is for tanners—and so on right through. This is true of practically every trade in America—that the code work has been done to bring about fair competition, "on the level."

But now, in our opinion, comes the need for vertical co-ordination of the codes so that the tanner can get his business in gear with the shoe manufacturer—who in turn will get in gear with the retailers, so that the eventual purchasing power of the country can move all the machinery towards progress and profit. No industry is better suited for vertical machinery in gear with the times in accord with each division of the trade.

There has been some discord and some dissatisfaction in every industry in the preparation of these codes but happily that period is about at an end. When the President's signature is affixed to a code, it becomes the law of the land and must be observed. For that reason, each industry finds that its internal disorders are ironed out by the strong law of the code. Each tannery, each factory, and each store is forced to work collectively with its own competitors and we are in for the greatest testing of a new order of economics.

Now we ask the tanners, the manufacturers and the retailers to proceed to harmonize vertically the structure of industry so that the retailer will know the terms of the manufacturers; and the manufacturer the terms of the tanner and all will understand thoroughly the trade practices, the trade agreements and the trade movements that lead to the better sale and service of a pair of shoes to the customer. There never was a better time to har-

monize the industry toward that desired objective.

Here's the thing in a nutshell and the quotation is from a bank bulletin published first in America, republished in England and now reappearing here as a basis for harmonizing on a new common ground:

"The working force of a shoe factory consists of many groups which perform independent operations upon each shoe, besides the overhead organization, and perhaps collateral organizations supplying materials, etc. It is necessary that all of these groups shall be, numerically or in working capacity, in balanced relations to each other, in order to prevent loss of time—unemployment—and that the best results may be had. Evidently this is essential to the success of the business and stability of employment in it. If the groups get out of step, they hold each other back, and diminish their own earnings and those of the business.

"Furthermore, every group of industries and every branch of service in the entire industrial system bears a relation to that system as a whole corresponding to the relation which each group of workers in the shoe factory bears to that business as a whole. The whole system and all of its subdivisions are tied together in the task of supplying the wants of the public, and waste or disorder anywhere impairs the results to all.

"The equilibrium of relations between the subdivisions of a factory organization is maintained by the management, but there is no overhead authority to maintain the equilibrium between all the parts of the economic system. This has been maintained in the past by the law of supply and demand and the discipline of the competitive system, and so effectually that the participants have scarcely known that there was any co-operation or competition about it.

If we can unify the shoe trade in the next few months, we can open 1934 in a solidified service that will help balance production and distribution and make more regular the ordering and making of goods to the end that peaks and valleys be leveled out and economic, efficient business be regularized.—Boot and Shoe Record.

How Things Look in Northeastern Michigan

Standish, Sept. 26—It is over thirty years since I was in the towns in Northeastern Michigan. Pinconning has a pickle and chickory plant. The latter will operate this year, though closed last year. A dry season has cut the crops, but a fair price will be paid. Made oleo claims for all of the above merchants.

Wm. H. Martin, recently of the firm of Keller & Martin, has bought out his partner and has become sole owner of one of the most attractive food stores here. Mr. Martin has already made some improvements and contemplates making more in the near future. Although there is a national chain food store in town, it has nothing in the way of service to equal that supplied by the Martin store. One can notice at once the genial atmosphere here upon entering. Every clerk is alert, courteous and anxious to please.

Lincoln, Sept. 27—Passed through the former town of AuSable to-day and did not know it was once a town, until told so by a merchant in Oscoda. The stores are all gone and I do not know as there is a postoffice. Alpena is more

of a town than I expected to see. Pavement on US 23 reaches fifteen miles South, then gravel on to East Tawas. This coast seems to be a popular region for resorters. The tourist and resort trade are very important factors with the merchants. Most of the food merchants in this region are entitled to the refund. Found a number absent and will call upon them on my return.

Alpena, Sept. 28—Fred C. Cook, grocer, who formerly had two stores here, played it hard luck with the Internal Revenue Department in 1930. An employee, not understanding his instruction to not order more nut oleo, as he was to move one store to a new location, placed an order for a case. Not long after an inspector arrived and made him buy a license for a year at the old location, also assessed him a fine of \$7.50. Through the good offices of the Tradesman, he learned he is entitled to a refund covering the three annual licenses he was obliged to buy; also that he is further entitled to a refund of the fine assessed, together with interest. Claims have been forwarded for payment and Mr. Cook feels he has found a real friend.

I was just reading the editorial comment of the Detroit Free Press upon the recent editorial of Wm. R. Hearst on the working of the NRA. I cannot help but agree with some of the comment. It does not look reasonable that we can restore prosperity by borrowing money of Wall street, through the RFC. If the President would turn his attention to monopolies, which are sapping the life out of thousands of communities, he could actually benefit business conditions if he would put them out of business. On several occasions he has chastised big business, but thus far he has done nothing to restrict their looting. If the people who are in need had all the food and clothing required to make them comfortable, it would not be necessary to plow up cotton or butcher sow pigs. If the President could see what I witness every day he would be well informed upon the evils of monopoly. It is driving the people to revolution as rapidly as it is possible.

Orders for Shoes Decline

With retailers well-stocked with goods and awaiting an increase in consumer demand, orders for shoes fell back. Store inventories at the present time are the heaviest in years, producers said, and consequently, the lull is only natural. The addition of surcharges ranging up to 15 cents a pair has also been partly responsible for retarding new business, it was said. Manufacturers have started to reduce their operating rate, following the high averages for the last six months.

To rude words, deaf ears.

A House for One-Hundred Dollars

It looks now as if sporting goods stores will be the first to market ready-built houses at a popular price!

By next Spring, stores in Wisconsin, Minnesota and thereabouts may be selling "room units" at a price of less than \$100 each. Each "room unit" is a light but rigid structure which can be fitted up as a kitchen, dining room, bedroom or living room. One unit can readily be aligned with and joined to other units, to form a practical vacation home.

A demonstration home which has been in use this past Summer has hot and cold running water, refrigerator, gas and heating range, sink; concealed living, bedroom and bathroom fixtures; and an air conditioning system. The cost of the house itself is \$220.

Although first being developed as a vacation house, this new type of structure may before long be brought in competition with more traditional forms of permanent home construction. . . . Each room unit is made of wood covered with waterproofed cotton sheeting.

New Type of Sour Orange Suitable for Marmalade

A sour orange of a new type has recently been developed in Florida which promises to supply adequately a considerable demand now met from foreign sources. It has been found difficult to produce an American sour orange as satisfactory as those grown abroad for use in making marmalades.

An excellent marmalade can be made from the juice of fully mature sour oranges, says the Department of Agriculture, which points out that fruit of this new variety will be available when limes and lemons are out of season. The fruit of the new type usually ripens on the trees in late Spring or early Summer, when limes and lemons are scarce.

Sour orange juice may be added in varying amounts to other fruit juices to produce desirable flavoring. A good type of sour orange, such as that which has been developed, it is pointed out, will be a profitable addition to Florida home fruit gardens, particularly in regions with Winters too cold to grow limes and lemons successfully.

Fear, worry, excitement are the initial causes of both mental and physical diseases, remedies for which are difficult to find.

Positive protection
plus profitable investment
is the policy of the

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

Place in Diet for Skim Milk

Wanted: A suitable package for re-tailing powdered skim milk.

At present, most of the powdered skim milk which is sold is distributed in tin containers which greatly increase the price of the product. Dr. Louise Stanley, Chief of the Bureau of Home Economics, points out that if some means of cheap distribution could be developed, both rural and city families would be able to enrich their diets at a small additional cost.

The difficulty in obtaining a proper package for powdered skim milk was brought out recently in connection with the signing of the national agreement for the dry skim milk industry. Since the milk powder is a semi-perishable product it has been difficult to find a cheap package that will properly preserve it.

Secretary of Agriculture Wallace signed the agreement which went into effect Sept. 18, but objected to it on the grounds that wholesale distribution of powdered skim milk in package form is forbidden. He said that the agreement "apparently prohibits packaging except by retailers," and should be reworded to correct this situation.

Secretary Wallace suggested that a committee should be appointed by the industry to co-operate with the Bureau of Home Economics in developing and trying out suitable small size packages for dry skim milk in order to obtain a new outlet for this particular product.

Only a small amount of the product is now sold directly to the consumer. Ice-cream manufacturers and bakeries use a great deal of powdered skim milk, and it is also sold in large quantities as a stock feed.

Powdered skim milk is a comparatively new product. As a by-product of creameries, skim milk was formerly largely wasted. Its use in the powdered form has given the milk industry an additional source of income.

The enlargement of the use of the product by consumers is particularly desirable, according to Dr. Stanley, because of its high nutritive qualities.

Though it is much lower in food value than whole milk, dried skim milk provides protein, minerals, lactose, and vitamins B and G at a low cost.

Because of the difficulty of buying dried skim milk in small quantities people who use the product often buy it from bakeries. The Bureau of Home Economics suggests that 25 to 50 pound containers of the product can be purchased jointly by several families and divided among them.

The Bureau of Home Economics, says Dr. Stanley, is particularly interested in developing the use of powdered skim milk because it can be used to advantage in cooking. Its use for this purpose would not conflict with the use of whole milk but would supplement it.

When dried skim milk can be obtained at less than 15 cents a pound, it provides the equivalent of a quart of fluid skim milk at a cost of 3 cents or less.

In its suggestions for low cost diets the Bureau recommends the use of the powdered product as a cheap form of milk. In some communities where

fluid milk is not readily obtainable the powdered form is especially important.

Dried skim milk has been used with remarkable success in the prevention and cure of pellagra. The concentrated nutritive value of the powder, along with ease of shipping and storing and low price in wholesale lots, make it extremely valuable to welfare and relief organizations in feeding large groups in times of emergency.

Questions and Answers for Grocers and Clerks

No. 1. Question: What is the best way to take care of new bulk kraut?

Answer: When the package is received, place it on end and withdraw the plug. If this is not done, the pressure of fermentation will push the staves and heads out of shape. Cover the kraut with fresh brine (five ounces of salt for each gallon of water). Do this at least three times every week. When the package is opened to be re-tailed, place a heavy weight upon the kraut, so that it will be kept constantly covered with brine. Do not use metal fork, measure, or weights.

No. 2. Question: What are the leading varieties of sage?

Answer: The spice from the dried leaf of the sage plant which comes from Austria and is usually called Dalmatian Sage is the leader. Next comes the Italian and French, while the Greek sage is lowest in quality and flavor.

No. 3. Question: What two principal kinds of paprika are best known?

Answer: Spanish and Hungarian paprika are the best known. The Hungarian is sweet and mild, rich red in color, oily in appearance. The Spanish is less sweet, less mild, and less red in color. The spice comes from the dried ripe fruit of a plant called *Cap-sicum Annum*.

No. 4. Question: What can be done to make boiled eggs come out of their shell more easily?

Answer: Put a little salt in the water when you boil eggs and they will come out of the shell more easily when you break them.

No. 5. Question: If you wish a 25 per cent. margin or gross profit on an item, how much must you add to the cost?

Answer: Thirty-Three and one-third per cent or $\frac{1}{3}$ added to the cost of an item yields 25 per cent. on the selling price.

No. 6. Question: Is margin figured on cost or retail price?

Answer: Margin is figured on the retail price.

No. 7. Question: What is the technical definition of dried apricots—evaporated apricots?

Answer: They are the dried fruit obtained by the evaporation of the greater portion of the water from halved and pitted ripe apricots. The finished product contains not more than 24 per cent. of moisture.

No. 8. Question: What is "calin"? Answer: The lining of tea chests is called calin. It is composed of lead, tin, copper, and a small percentage of zinc.

No. 9. Question: What is now being done to increase the consumption of meat in this country?

Answer: The National Live Stock and Meat Board is promoting nation-

wide meat cutting tests and meat cooking schools before high schools, universities, retailers, women's clubs and teacher associations, in which the value of meat as a food is being vividly presented.

No. 10. Question: What is a "talking sign"? Will it help to sell more goods?

Answer: A "talking sign" is a card approximately 7x11 inches on which is a pithy phrase describing the merchandise and naming the price. A "talking sign" which says, "Strawberries, fresh from the field this morning—2 boxes for 29c will sell more than a sign which merely says "2 boxes for 29c." This is also true for other foods.—Kentucky Grocer.

Qualities of Best Potatoes

Probably more money is spent on potatoes and less care observed in buying them than is the case with any other vegetable, declares William B. Durgee, Secretary of Agriculture of New Jersey.

Probably more dependence is placed on potatoes as a source of substance in the average family diet, he also observes, than is expected from any other vegetable.

Potatoes represent one of our most economical and efficient sources of food. Consequently, somewhat more attention might well be devoted to a few points involved when purchasing potatoes.

Contrary to good food doctrines, many have perhaps been unwise in shunning potatoes merely because it was assumed that potatoes were not compatible with the dictates of fashion. But fashions change, even reverse themselves, and seem now to permit more generous indulgence.

At the same time, many have learned that potatoes are of great food value because of their mineral content, are economical and need not be curtailed provided we use with them ample quantities of milk, fresh fruits and vegetables.

Discriminating consumers recognize differences in potatoes. Nearly all Southern potatoes available in Spring and early Summer had been dug while the vines were green and immature.

This means that the potatoes from such vines are usually immature, watery and seldom cook to that dry, mealy consistency so characteristic of good potatoes. In fact, until the northern crop appears on the market in August, most potatoes can be shipped only in wooden barrels because of their immature condition.

When buying potatoes, select those which are clean, firm, smooth, free from bruises and scars. The amount of waste involved and the ease in peeling are two quality tests. Avoid those showing even the slightest green under-color, resulting from exposure to the sun or bright daylight because such potatoes are strong flavored.

Irish Cobbler, Green Mountain or Russets are recommended, although varietal colors and types are not of great importance.

Campers and others find shaving in the dark made easy by a new safety razor. Its handle contains a battery and a tiny light bulb which illuminates the face.

OUT AROUND

(Continued from page 9)

The first thing to remember in this connection is that the NRA did not start to function until the end of July. At the same time it was so much in the public attention—the bill having been enacted June 9—that one must credit it with certain effects before it actually got any codes adopted.

If one gives the NRA the full benefit of the improvement for July as well as August, he can credit it with having increased employment 1,200,000 as contrasted with an increase of 1,500,000 because of other factors in April, May and June. As a matter of fact, of course, this is being extremely liberal because these other factors continued to operate at least to some extent during July and August. In consequence it appears that any reasonable estimate of how much employment the NRA has caused must be placed at something under 1,000,000.

This, in itself, of course, is a substantial achievement. At the same time, it is far from sufficient to justify considering the NRA as a recovery measure. Rather, it shows that it must be considered a social reform. Once this fact is realized generally we will make much greater progress in getting down to trying to improve the fundamentals upon which real recovery must be based.

E. A. Stowe.

Luminous Displays

Every once in a while there comes along a new device so simple and striking that you wonder why it was not available sooner. For several years now, business has been learning the advantages of the luminous electric sign in which letters and designs are made with a gas-filled glass tube. Now, the luminous tube display fixture is being introduced.

A hat, shirt, an assortment of pocketbooks, a group of electric clocks, any moderate-sized display to which a merchant wishes to attract particular attention can now be assembled on shelves or brackets, surrounded by a red, rose pink or pastel blue glowing tube.

The display light plugs into an ordinary current outlet, and is said to use less power than a 40-watt bulb.

A learned doctor warns against kissing girlies who are dieting, because their power of resistance is low. No fun kissing a girl whose resistance is low, anyhow.—Indianapolis News.

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.

MOVEMENTS OF MERCHANTS

(Continued from page 4)

who have also recently opened a shoe store in this city. Store No. 1 of Goodwill Stores, Inc., occupies space formerly held by three stores, covering 1200 sq. ft. and providing chairs for fifteen customers. Seventy per cent. of the stock is shoes, the remainder being men's and boys' furnishings and boys clothing. The manager is assisted by a cashier and two clerks. Mr. Mills managed a small department store in Flint four years, and then conducted his own shoe store eighteen months before the recent expansion. The new store will feature the slogan, "A local store with national influence." It is entirely locally-owned.

Manufacturing Matters

Detroit—The Serv-O-Draft Corporation, 284 Iron street, has been organized to do general manufacturing with a capital stock of \$5,000, all subscribed and paid in.

Albion—The Gale Manufacturing Co., 115 Albion street, has decreased its capital stock from \$591,800 and 24,000 shares no par value, to 24,000 shares no par value.

Detroit—The American Winery, Inc., 992 Monroe avenue, has been organized to manufacture and sell wine, with a capital stock of \$25,000, \$3,000 of which has been subscribed and paid in.

Ludington—The Bates-Ludington Co., Ralph E. Bates, president, is renovating the former plant of the Stearns Motor Co. for the manufacture of auto parts. Daniel Webster is executive assistant to Mr. Bates.

Grand Rapids—The Winged Trailer Corporation, 1454 Paris avenue, S.E., has been organized to manufacture and sell trailers, boats, etc., with a capital stock of 2,500 shares at \$10 a share, \$17,000 being subscribed and \$1,000 paid in.

Detroit—The Cresog Laboratories Co., Alfred Station, has been incorporated to manufacture and sell drugs and medicines, with a capital stock of \$125,000 common and \$125,000 preferred, \$19,250 being subscribed and \$1,000 paid in.

Detroit—The Travelers Service Corporation, 3511 West Fort street, manufacturer and dealer in radio, television, advertising devices, etc., has been incorporated with a capital stock of 2,500 shares at \$10 a share, \$1,000 being subscribed and paid in.

Bravo—P. E. Ponte and T. Pope, both of Chicago, have engaged in the cheese manufacturing business here. They expect to use about 3,500 pounds of milk each day in the manufacture of 350 pounds of Romanto cheese, a blend of goat's and cow's milk.

Ludington—An agreement has been made between the industrial fund trustees of the Chamber of Commerce and an Illinois garment manufacturer in South Haven Michigan, to open a factory here for the manufacture of a complete line of out-door garments. The business will be conducted under the style of the Ludington Sportswear Co.

Lansing—Production has been increased at the Lansing plant of the Burton Dixie Corporation, Lansing. According to J. D. Masburn, general manager, employees have been added and new machinery installed to care for the plant's increased activity. At present mattresses, box springs, furniture upholstery and automobile pads are being manufactured.

Detroit—Lease of a four-story Detroit building by the Van Arman Cereal Co., recently incorporated with capital of \$200,000, is announced this week. The building is located at Lafayette boulevard and Fourth avenue and was formerly occupied by the Crown Hat Co. The new concern will manufacture flake breakfast foods from corn, wheat, barley and oats. Its incorporators and officers are: William A. Van Arman, president; Harry J. Gamond, vice-president; Walter A. Libka, treasurer, and Clara M. Murphy, secretary.

Corporations Wound Up

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

Luce Furniture Shops, Grand Rapids.
Connell Chevrolet Co., Detroit.
The Lane Co., Detroit.
Griswold Acceptance Corp., Detroit.
Michigan Solvents, Inc., Detroit.
Machinery and Grinding Service Co., Detroit.

Stark-Will Supply Co., Inc., Grand Rapids.

Practice Golf Course Co., Detroit.
Boston Blvd. Practice Golf Course Co., Detroit.

Krieger Land Co., Lake Odessa.
Grand-Allegan Realty Co., Lansing.
Lincoln Gold Mining Co., Calumet.
Aluminum Processes, Inc., Detroit.
Rose City Park Land Co., Detroit.
Fando Realty, Inc., Detroit.
Gordon-King Co., South Haven.
Wayco Oil Corp., Detroit.
Wayco Land Co., Detroit.

Paragon Refining Co. of Michigan, Detroit.

Counselors, Inc., Grand Rapids.
Michigan Trust Co. Building, Grand Rapids.

Founders Sand & Supply Co., Detroit.

Roto Pump Co., Detroit.
Traub Realty Co., Detroit.
MacLachlan Paint Co., Detroit.

En-Ve', Incorporated, Detroit.
Lansing Coal Credit Bureau, Lansing.

Seville Garage, Inc., Detroit.
Capital Silver Fox Co., Lansing.
McFarland Mortuary, Inc., Dearborn.

Peoples Savings Book Co., Detroit.
Pittsburgh Taximeter Co., Detroit.
Ohio Steel Foundry Co., Bay City.
Fields Mining Corp., Lansing.
Ada Fur Farms, Grand Rapids.
Raysal Chemical Co., Inc., Hamilton.
Wm. A. Johnson, Inc., Rochester.
Ryan's, Battle Creek.
Fisher Land Co., Bay City.
Detroit City Stove Co., Detroit.
Wolverine Garage Co., Detroit.
Blaine-Joyfield Electric Co., Arcadia.
Otsego Waxed Paper Co., Otsego.
Realty Investments, Inc., Detroit.
Advertisers, Inc., Detroit.

Concrete Products Co. of America, Detroit.

Hammond Co., Battle Creek.
Boyer Jewelry Co., Mt. Clemens.
United Plumbing and Heating, Inc., Sturgis.

Oneida Realty Co., Grand Ledge.
Floyd Oil Corp., Detroit.
Lake Superior Development Co., Marquette.

Flint Manufacturing Laboratory, Inc., Flint.

Stanley Foster, Inc., Detroit.

General Hardware & Supply Co., Muskegon Heights.

Public Garage Co., Calumet.

Globe Realty Co., Grand Rapids.

Catalpa Oakwood Land Co., Detroit.

Crown Cap Manufacturing Co., Inc., Lansing.

American Wire Fence Co., Detroit.

Watkins & Radcliffe Co., Detroit.

Traders, Inc., Detroit.

Alpena Gravel Co., Alpena.

Eastern Provision Co., Detroit.

Redford Real Estate Co., Detroit.

Mercantile Discount Corp., Detroit.

Central Colorpress Co., Lansing.

Interstate Clay Products Co., Detroit.

American Air Race Association, Inc., Lansing.

National Gas & Electric Corp., Battle Creek.

Morrison Railway Supply Corp., Detroit.

Apex Smelting Co., Detroit.

F. W. Young, Inc., Detroit.

Carter's Dairy Co., Flint.

Lewis Furniture Co., Pontiac.

Mutual Credit Service Co., Detroit.

Dix Ferndale Land Co., Detroit.

Grand Rapids Table Co., Grand Rapids.

Voneda Place, Inc., Lansing.

Elkton Co-operative Creamery Co., Elkton.

Octagon Oil Co., Williamston.

H. G. Christman-Burke Co., Detroit.

Food Products, Inc., Hamtramck.

Detroit Tile Guild, Detroit.

Hunter-Prell Co., Battle Creek.

Bullork-Green Hardware Co., Detroit.

Moynes-Kruger Painting and Decorating Co., Detroit.

Little Dutch Stamping Co., Inc., Detroit.

Jackson Estates Corp., Jackson.

Otten-Nicolai, Inc., Detroit.

Rudan Holding Co., Detroit.

Gerson Jewelry Co., Detroit.

Linwood Petroleum Corp., Detroit.

Guarantee Electric Construction Co., Battle Creek.

Ask Grocers Back Price Clause

A special appeal to independent retail and wholesale grocery merchants to write or telegraph President Roosevelt in behalf of the "stop-loss" clause in the fair-practice code for retailers was sent out last week by M. L. Toulme, secretary of the National-American Wholesale Grocers Association. The trade was asked to point out to President Roosevelt that "a cruel and impossible situation will result if a stop-loss clause does not appear in distribution codes" or if the controversy over the clause results in eliminating a fair-practice code for distributors. "Independent merchants cannot pay NRA wages and AAA prices to agriculture without definite and specific relief from predatory methods of doing business," Mr. Toulme's statement concludes.

Jacquard Bedspreads Ordered

A fair volume of fill-in orders for bedspreads is coming into the market at the present time and is enabling mills to continue operating at a good rate. The jacquard styles in the popular-price ranges, such as \$1.95 and \$2.95, are receiving the bulk of orders. These numbers, however, are of lighter construction than those in similar price ranges a few months ago, as producers have been compelled to cheapen their goods to keep them in the same brackets. Green and rose continue to be the outstanding shades, with rust and mahogany coming in for more attention.

Sewing Trend Aids Laces

The increase in home dress-making this season has benefited laces and other yard goods, reports in the trade indicate. The heavier types of Chantilly laces have sold well, although some increase in interest in the lighter laces has developed because of the sponsorship of these varieties abroad. Lace and feather trimmed dance handkerchiefs have also sold well in varied colors. Porto Rican handkerchiefs are currently in limited supply, owing to labor troubles on the island.

Evergreen

Just set me down in forests where
The growing trees are kindly there
The balsam, cedar, spruce and pine
Old hemlock too—long friends of mine
And juniper that lumberjacks
"Shintangle" dub, with tamaracks
Till beauty seems a thing divine
And so abounds that every line
Depicts some added loveliness
That only evergreens possess.

A warmth have they of fellowship
From timbered trunk to tallest tip
Of bough or branch which catch the breeze

In fragrant-pillowed companies;
Till symmetry becomes their form
On sturdy stems to battle storm
Surviving which they really seem
The arbors where the fairies dream;
Though many things the firs can be
They more than all are friends to me.

So let me pass wherever trees
Are ever green—whose pageantries
Of limb and friendly frond have made
Temples enshrined; and in their shade
I'll be a worshipper apart
From toil and stress; and let my heart
There whisper back to spruce and pine
The very creeds which they define
And filled with joy my vows shall be
To try and grow more like a tree.

Charles A. Heath.

A portable machine has been designed for wrapping and sealing articles in transparent cellulose. It takes a wide range of package sizes, handles 600 packages an hour.

Men's Stores Plan for Holidays

Men's wear stores are making preparations for their most active holiday season in several years. Substantial orders have been placed for shirts, neckwear, robes, hosiery and novelties in all price ranges. Merchants feel that the full benefits of the NRA program will have been felt by the beginning of the Christmas season and that the public will be in a mood to buy more liberally. At the same time the increase in prices will raise the dollar volume of stores.

The prim never tread the primrose path.

STAMP OUT FIRE!

STAMP OUT FIRE AND RECEIVE YOUR REWARD	1. I have destroyed all rubbish, waste paper, etc., which might have caused fire.	2. All matches have been put away from heat, and out of reach of children.	3. Those in our house who smoke have promised to be careful with matches, stubs, etc.	4. All oily rags and mops are kept in covered metal containers.
	5. All electric cords are in good shape. Appliances are disconnected after using.	6. Gasoline is never stored in our house or ever used there for cleaning.	7. Kerosene is kept in a safe container. It is never used to start fires.	8. All gas connections are in good shape and free from leaks.
	9. We have sheet metal on floor under stoves and on the woodwork nearby.	10. All flues and chimneys have been cleared of soot and repaired where needed.	11. Metal ash cans have been provided for ashes from furnace and stoves.	12. All open lights are protected and open fireplaces screened.

(If any hazard here does not apply to your home, you may stamp out that square.)

SCHOOL CAMPAIGN ON HOME FIRE INSPECTIONS

The National Board's fire prevention sticker this year is to be used in the schools to "stamp out fire" on cards, of which the above is a black-and-white reproduction.

The teacher is supplied with a card for each of her pupils and enough stickers to "stamp out fire" on each card. The pupils take their cards home and, with the aid of their parents, make inspections. Each day, as they correct one or more of the fire hazards noted on the card, the teacher will "stamp out" those hazards. After the inspection has been completed and the parent has signed the card, the teacher puts on the last stamp and the pupil is presented with the card as a certificate of merit and with an interesting story-booklet as a reward. The real reward, of course, is in having each home a safer place to live in. A spirit of contest and co-operation is injected into the activity by using a "score card" for each class.

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

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



A complete line of canned vegetables and fruits

Follow this New Trend in DESSERTS . . .

Now is a fine time to get behind Royal Desserts and give them your best selling effort. For, Today the buying trend in prepared desserts is decidedly toward Royal, because women are convinced of its high quality.

Feature Royal Desserts and get more of this growing business.

ROYAL DESSERTS



Product of
STANDARD BRANDS
INCORPORATED

Rademaker-Dooge Grocer Co.

Distributors of

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

The House of Quality and Service

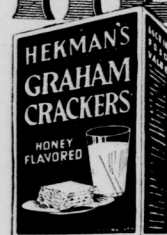
Taste the Difference



TASTE HEKMAN'S! TASTE OTHER BRANDS OF GRAHAM'S! THEN YOU'LL KNOW HOW MUCH TASTIER, FINER, HEKMAN'S ARE

HEKMAN'S GRAHAM'S

"THE FINEST IN GRAHAM'S"



Hekman Biscuit Co.
Grand Rapids, Mich.

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*mutual insurance
savings • help
counterbalance
the overhead of
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AVAILABLE FROM ALL FEDERATION COMPANIES
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LANSING •
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