

The Guests of God

From the dust of the weary highway—
 From the smart of sorrow's rod
 Into the royal presence—
 They are bidden as guests of God.
 The veil from their eyes is taken
 Sweet mysteries are shown
 Their doubts and fears are over
 For they know as they are known.
 For them there should be rejoicing
 And festival array;
 As for the bride in her beauty
 Whom love hath taken away—
 Sweet hours of peaceful waiting
 Till the path that we have trod
 Shall end at the Father's gateway
 And we are the guests of God.



Recompense

Who never wept knows laughter
 but a jest;
 Who never failed, no victory has
 sought;
 Who never suffered, never lived
 his best;
 Who never doubted, never really
 thought;
 Who never feared, real courage
 has not shown;
 Who never faltered, lacks a real
 intent;
 Whose soul was never troubled
 has not known
 The sweetness and the peace of
 real content.

E. M. BRAINERD.

THE CORN PRODUCTS REFINING COMPANY

presents the



STAR REVUE

A Stupendous Array of
Radio's Foremost Artists

featuring . . .



- ★ **NINO MARTINI** Internationally known young tenor soloist. Member of Metropolitan Grand Opera for the 1933-34 season.

- ★ **ERNO RAPEÉ** Noted musical conductor and director at Radio City Music Hall. Also a talented composer.

- ★ **JANE FROMAN** Captivating singing sensation scheduled for stellar role in New Ziegfield Follies.

- ★ **TED HUSING** Outstanding as radio's foremost master of ceremonies and announcer extraordinary.

- ★ **JULIUS TANNEN** Most urbane comedian in show business. Starred in numerous Broadway play hits.

- ★ **45 PIECE ORCHESTRA**
under the Personal Direction
of **Erno Rapeé** Recruited from among the music world's finest and most talented members.

- ★ **VAGABOND GLEE CLUB**
of **11 VOICES** Radio's newest sensation, offering unusual renditions of song hits—Old and New.

EVERY SUNDAY EVENING

City	Station	Time of Broadcast	City	Station	Time of Broadcast	City	Station	Time of Broadcast
New York City	WABC	9 PM	Little Rock	KLRA	8 PM	Toledo	WSPD	9 PM
Philadelphia	WCAU	9 PM	Salt Lake City	KSL	7 PM	Indianapolis	WFBM	8 PM
Chicago	WBBM	8 PM	Los Angeles	KHJ	6 PM	Providence	WEAN	9 PM
Boston	WNAC	9 PM	Portland	KOIN	6 PM	Memphis	WREC	8 PM
Pittsburgh	WJAS	9 PM	San Diego	KGB	6 PM	Denver	KLZ	7 PM
Cleveland	WHK	9 PM	San Francisco	KFRC	6 PM	Milwaukee	WISN	8 PM
Detroit	CKLW	9 PM	Spokane	KFPY	6 PM	Waterloo	WMT	8 PM
Cincinnati	WKRC	9 PM	Seattle	KOL	6 PM	Sioux City	KSCJ	8 PM
Baltimore	WCAO	9 PM	Washington	WJSV	9 PM	Dallas	KRLD	8 PM
St. Louis	KMOX	8 PM	Louisville	WHAS	8 PM	Houston	KTRH	8 PM
Kansas City	KMBC	8 PM	Buffalo	WGR	9 PM	Yankton	WNAX	8 PM
Minneapolis—St. P.	WCCO	8 PM	Syracuse	WFB	9 PM	Tacoma	KVI	6 PM
New Orleans	WDSU	8 PM	Hartford	WDR	9 PM	Stockton	KWG	6 PM
Oklahoma City	KOMA	8 PM	Fort Wayne	WOWO	8 PM	Fresno	KMJ	6 PM
Atlanta	WGST	8 PM	Akron	WADC	9 PM	Santa Barbara	KDB	6 PM
Worcester	WORC	9 PM	Albany	WOKO	9 PM	Sacramento	KFBK	6 PM
Norfolk	WTAR	9 PM				Bakersfield	KERN	6 PM

COAST TO COAST **COLUMBIA** NETWORK

MICHIGAN TRADESMAN

Fifty-first Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 11, 1933

Number 2612

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.

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SOME TRENDS IN TRADE

Sidelights on the General Business Situation

Colonel Ayres of the Cleveland Trust Company, who has production records dating back to 1790, says that "industrial production advanced from March to July with a sustained vigor never before equaled or even approached in our economic history. The percentage increase during that period was more than three times as great as that of any previous four months in our history."

Since March recovery effort may be divided into cycles. 1. From March through July we were preparing for recovery and in so doing we achieved a considerable measure of recovery. 2. Now we are trying to adjust ourselves to the new conditions—and it is proving more painful than most of us expected. 3. The next phase is for the new partnership of government and business to make some profits.

And the time is fast coming when Mr. Roosevelt will have to announce what, if anything, he will do on that much-argued-about subject of inflation. Business men, through the Committee for the Nation, are bombarding him daily for action, and on the first of January will come a Congress which a straw-vote shows stands 95 per cent. in favor of printing more greenbacks.

Every time the demand for monetary inflation grows heated the President shows his resourcefulness by countering with a form of budgetary inflation. During the fortnight he (1) had the Federal Reserve step up the purchase of "governments," (2) appropriated 75 million for the needy, (3)

offered to loan cotton farmers 10 cents a pound on their cotton if they cut down next year's planting—a possible loan of 400 million, (3) announced through Secretary Ickes that the \$3,300,000,000 public works fund will be exhausted by January 1, (4) announced the construction of 50 million dollars' worth of army houses, (5) announced plans for spending 25 million at once for building subsistence homesteads, (6) formulated tentative plans for releasing \$2,000,000,000 to depositors in closed banks, (7) arranged to loan railroads the money to buy 700,000 tons of rails, (8) indicated the early recognition of Russia and the opening up of that potential billion-dollar market for machinery, cotton, building materials, etc.

We wonder if the President will not have something important to say on or about the fourth of this month. We have no inside information. It is just a hunch, based on the fact that most of his announcements have come on that date, and also that he must know, master psychologist that he is, that the blue eagle isn't quite as chipper as he was, and that the country soon will need something new to worship.

At the moment there seems to be very little confidence about price levels. The theory still persists that prices are destined to go much higher, but no one knows how or when this will happen, or whether there will be enough purchasing power to sustain high volume at high prices. True, two million or more men are back at work and minimum wages have been raised, but the white collar workers are no better off, nor has there been much increase in the spending power of laborers receiving more than the minimum.

The Axton-Fisher Tobacco Co., of Louisville, is rushing an additional seven-story plant to completion, and present factories are working day and night on four shifts of six hours each. The principal product of the company is the menthol-cooled Spud cigarette, which was aggressively and fearlessly promoted throughout the depression. Net earnings for the first half of this year quadrupled earnings for the same period last year, and set a new high record in the history of the firm.

A. W. Robertson, Westinghouse Chairman, told the Controller's Institute last week that "we will make no progress if we are always hesitating to the end

that no man will be thrown out of work, or that no overproduction or overexpansion will result from the change. Every machine that has a place in our economic life is a labor-saving machine and has given great wealth to the world which, in turn, has enabled the people of the world to employ and be employed."

According to a compilation made by Rand McNally & Co., nearly 16 per cent. of the banks have closed during the past year, but the total banking resources of the Nation have declined less than 10 per cent. The deflationary policy can be seen from the decline of nearly 19 per cent. in loans and discounts.

But the credit expansion plan of the Federal Reserve System now is beginning to take hold. Business loans, not including security loans, gained \$35,000,000 in the past week, but the total for reserve bank members was only 91 per cent. of the total on the corresponding date last year.

There has been some letdown in automobile production and sales, but it seems probable that automobile business will be greater in the last half of the year than in the first—which is contrary to normal trends. Buick's deliveries in the first ten days of September were 182 per cent. of last year; Pontiac sales in the same period were greater by 1,662 units than last year.

State gasoline taxes seem to have reached a point of diminishing returns. For the year to date the total collections are off 3 per cent. Automobile registrations for the first half of the year were 5.1 per cent. under last year.

"A Pooled Accounts" credit plan has been sponsored by the Association of Commerce in Milwaukee. Debtors are invited to bring in all their accumulated bills and state the difference between their income and necessary living expenses. The Association receives a lump sum payment each month, and allocates the money among the various creditors. Each is given equal treatment.

A separate credit pooling plan protects the debtor from threats or garnishments by the more aggressive creditors, and from the extra expenses which these actions entail. The plan seems practical. Why wouldn't it be a logical development of the functions of trade associations?

From the point of view of the hatter, two heads are better than one.

ARE YOU PATRONIZING

The Store Which Sells Calamity to Your Town?

Look at your dollar, Mr. Buyer, before you spend it. And when you do let it go, be sure that it returns something for your town. Because as your town grows your business increases, and as your town declines your prosperity declines—your prosperity fades. A penny saved in the price of a commodity is an expensive penny if in saving that penny your town loses a dollar.

By that we mean just this: A merchant is valuable in just the proportion that his money stays on the town site. If he keeps it in town, he builds up the community's capital. Even if he gives it to his church, or his club, or to his civic improvements, it adds to the security, beauty, and substantial worth of the town. If he builds his home or just adds to his stock, his taxes put in the public pot decreases the taxes of his neighbor just that much. And the customer's penny saved out of his dollar on the price of a commodity is a loss if the dollar leaves the town and goes to the accumulated dollars that are poured into Wall Street.

Before letting loose of your dollar, consider the man who gets it.

Does he help the town?

Is he public spirited?

Can he be counted on in times of emergency to give his time, his money, his brains, and his patriotic endeavor to building the town where you live, where your family and your life are invested? If your merchant is an alien to the community, merely sinking his blood-sucking beak into the veins of the town, drawing off its idle dollars, his prices must be weighed against his menace to the community's prosperity. The fly-by-night peddler of bargains is really selling calamity to the town wrapped in his shoddy goods.

For every man who spends a dollar in a town rises and falls by his town's success or failure.

So study the givers' lists that are published in the paper, look at your church donations, look at the membership in your Chamber of Commerce, look at the men who lead public enterprises, and let your dollar follow in the path of its highest prosperity.

And the highest prosperity of every man's dollar is that which leads to a better town.

William Allen White



Lines of Interest to Grand Rapids Council

The October meeting of Grand Rapids Council was called to order Saturday evening by Senior Counselor Wagner, with about eighty members present. Due to the publicity given the meeting there were many present who have not attended for some time. It was a pleasure to see some of the old members who have been connected with the order longer than the life of many of our newer members. Among the old timers was Daddy Keyes, who has rounded out a membership of forty years and during that long span of years has never drawn one cent of indemnity. That is a record which very few can equal. Daddy was the first full term Senior Counselor of Grand Rapids Council.

The meeting swung into action with a bang and business was transacted with precision and dispatch. Many important details were discussed by the members, especially by the team work group. This group, headed by Past Counselor and Council leader, W. E. Lypps, presented a resolution concerning the Council's co-operation with the local municipality in furthering public works. The resolution was unanimously adopted. Another interesting feature of the meeting was the taking of testimonials from the members as to the condition of their business. The statements gave one a very vivid cross section of business conditions, locally and in territories at a distance. The average on the reports showed that conditions are improving. This record is kept by the secretary and will be used in making projections in the future.

After the transaction of business, Leader Lypps was called to the Junior Counselor's station; where he presented team work as an order of business under the heading of unity. After outlining some of the group's plans he introduced A. G. Guimond, of Detroit, state director of team work. Director Guimond discussed the new salesman's code briefly. As he was to speak later to an open meeting he conserved his dynamite for that time. The meeting was closed at 9:45, with the announcement that there would be a gathering of the Ladies Auxiliary and visitors assembled in the chambers to partake of the team work program.

W. E. Lypps opened this meeting by outlining a program for the year which the team work group hoped to follow. Leader Lypps has some very definite ideas and if the Council will co-operate with him much good will be accomplished and the net results will be a bigger and better Council.

Al Guimond was next on the program and he never fails to click with his listeners because he is thoroughly sold on team work and he knows what he is talking about when he steps out before an audience. He gave a resume of the work the various groups had done and what they expected to do.

Mr. Guimond said that the group expects to get results that will be national and world wide in effect. He gave the high lights on the new code for salesmen, which we hope to present through these columns at a later date. Al closed his remarks by reading excerpts from a letter written for the Sample Case by President Roosevelt when he was governor of New York. In this letter Mr. Roosevelt emphatically stated that the traveling salesmen were going to be the big factors in bringing the country back to normalcy. It is not to be doubted but what the President will gladly sign the code when it is presented to him.

Muskegon and Kalamazoo Councils were represented at the meeting. E. P. Monroe, Frank Anderson and Herman Anderson attended from Muskegon and C. W. Siple, M. O. Leach, R. Folkers and E. Fraker attended from Kalamazoo Council.

At the close of the mass meeting the Ladies Auxiliary served ice cream, cake, mixed nuts and coffee. The way the eats disappeared proved that those who labor in any cause must be sustained by ample and wholesome food. Don't think for one minute that the Ladies Auxiliary cannot furnish the eats. Following the lunch a few ambitious salesmen rolled up the floor covering and Mrs. Tom Fishleigh, at the piano, gave the crowd some tickle-toe music to dance by. The gathering dispersed at low twelve, with the information that the November meeting would be a bigger and better session than any held for some time. Better mark the first Saturday in November on your calendar so that you will be sure and be on hand when a flock of surprise packages will be handed out to the members.

Believe it or not—the steno's new seal skin coat was not given her to keep her warm but to keep her still.

Selby Miller, chairman of the entertainment committee, was unable to attend the last meeting because of illness. He is reported to be on the road to complete recovery.

Mrs. R. S. Hallgren, who has been confined to a local hospital for the past week, is reported on the mend at her home, 725 Bagley. Council members and the Ladies Auxiliary extend their sincere wishes for her speedy recovery.

Counselor Orrie Geelhoed, representative for Brown & Sehler Co., suffered a severe injury to his eye last week. He was breaking up some kindling when a piece of wood bounded and struck him in the eye. Fortunately the sight was not injured permanently, but Orrie will wear a blinker for some time. Much sympathy, Old Timer. We realize that it is quite necessary for us to keep both eyes open in order to get by during these times.

D. A. Drummond, successful real estate operator and an old-time member of Grand Rapids Council, 'faw down and go boom.' Dave's feet got the best of his equilibrium and caused him to capsize, resulting in a badly sprained hand. Nothing serious, but we understand that Dave will not walk on his hands for some time. We extend our sympathy and hope that the injury does not erase that hearty smile Dave always wears.

E. J. Steeby of 1807 Horton avenue, who was injured in a motor accident last January, is still suffering from the injuries received at that time. He is unable to return to his position, due to severe pains in his back and hip. Counselor Steeby has had a long pull back to normal health and the Council sincerely hopes he will soon be back on the job again.

The guide at the Grand Canyon told the party that it took millions of years for the great abyss to be carved out. A New Yorker replied: "I didn't know it was a Government job."

Letters have been received from Dan R. Lewis, of Haddon Heights, N.J., and Alva Cruzen, of Arcadia, California. Their being on opposite coasts does not immunize them from a yearning for some home news. Each requested that he be remembered to his friends and "for gosh sakes—write."

Persuasion is the soft glove; conviction is the iron hand beneath. Use both.

H. Fred DeGraff spent the week end in Detroit on business. Due to some important business engagements, he was unable to attend the meeting.

Lewis De Boer, a former member of the Council, has opened a restaurant in Marne and cordially invites all his friends to visit him when in the town. Having been a traveling man, Lewis should know what to cook to please the travelers.

Word has been received from Past Counselor Dan Viergiver that he has been transferred from Buffalo to Syracuse, N.Y. The move comes as a promotion for Dan and it is accompanied with a substantial raise in salary. He is doing sales promotional work for the Olds Motor Works, of Lansing. Congratulations and many happy returns of the event.

Landlady: "A professor formerly occupied this room, sir. He invented an explosive."

New Roomer: "A, I suppose those spots on the ceiling are the explosive."

Landlady: "No, they're the professor."

The fact that Ray Shinn fills the Chaplain's station in the Council saved Lansing inhabitants from hearing an explosion of expletives last week. Ray parked his car at the curb and was calling on a customer. When he emerged from the store he could not locate his car. After hunting around for a time he located it about half a block down the street from where he had left it. Striding down to the car, muttering what he would do to the darn thing, he found upon his arrival that the said car had embraced a fine large tree and the front end was some-

what the worse for the contact. From evidence gained, Ray decided that it was not the car's fault but that some one had given it a shove and it had started out on an uncontrolled wild ride and had wound up its jaunt when a tree had stepped out and interfered with its progress. Ray is snooping around trying to locate an old fashioned hitching weight and a length of rope. He remarked a hefty boat anchor might be used as he wanted his transportation to stay put when he left it for a few minutes.

If you think the automobile has come to stay, try parking your car over half an hour.

Raymond Bentley and family spent the latter part of last week at the Century of Progress. We expect some very interesting high lights on the fair when we see Ray.

When you see a married couple coming down the street the one who is two or three steps ahead is the one that's mad.

We promised last week to give you the low down on the bag of game Walter Lypps secured on his hunting trip in the Upper Peninsula. When the information reached us we were tempted to put the old gun away in moth balls and hang up the hunting togs forever, because Walt proved himself to be a peer among all the nimrods. He hunted in the Whitefish Bay district and brought home twenty ducks, four partridge and two rabbits. There are two reasons why he got such a bag—game is plentiful and Walt is a dead shot. He has been removed from our razzing list for the balance of the season.

All some hunters ever bag is their trousers.

Frank Holman has returned home after spending three weeks in Chicago doing detail work for the Atlanta Sales Corporation. His company specializes in bird foods. Frank related a little incident which happened while calling on some of the foreign trade. He had put over a whiz of a sales talk on bird seed and when he had concluded, the proprietor said, "Sure I take him, how you cook him?" Frank said he enjoyed the change of work, but was glad to get back home and on the old territory.

Ever notice a bunch of pesky sparrows harass a native bird that was trying to feed? Their dipping, darting maneuvers may be likened to the tax hounds which are forever hopping onto the automotive industry, which is one of the largest industries in the world. The following figures will give you some conception as to the magnitude of the business that is done yearly even

(Continued on page 7)



M. E. Davenport
President.

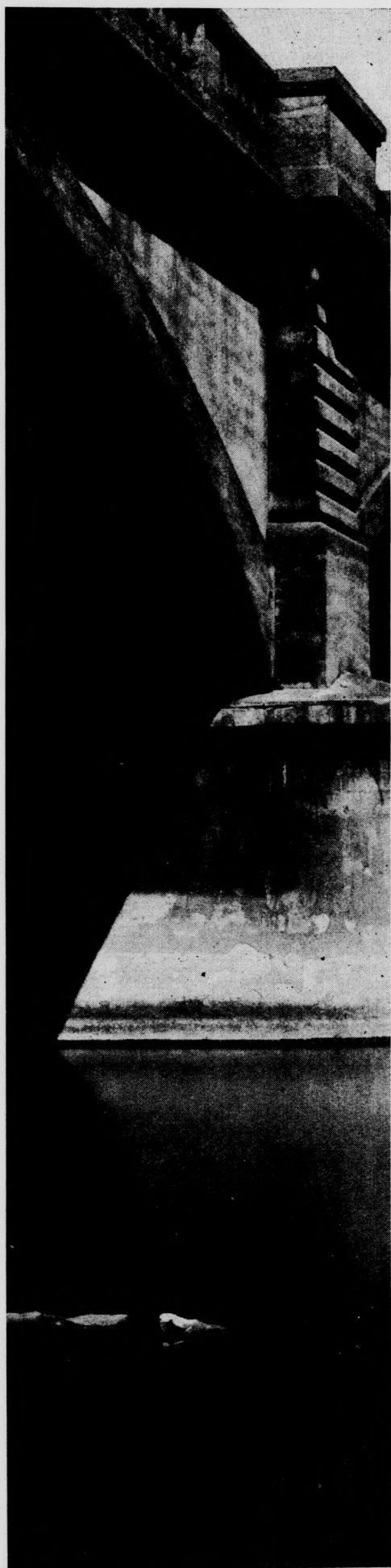
BUSINESS EDUCATION

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Fall terms start September 5 and October 1.

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215 Sheldon Avenue, Grand Rapids, Michigan



For
STRENGTH
look below the Surface

Sound, conservative management, ample resources, an experienced personnel, these are safety-factors that have enabled THE MICHIGAN TRUST COMPANY, in the transit of the years to withstand the cross-currents of economic and business cycles . . to maintain its record of trustworthiness . A SAFE EXECUTOR AND TRUSTEE

The **MICHIGAN TRUST** Co.
GRAND RAPIDS

.. Trust Service Exclusively ..

THE FIRST TRUST COMPANY IN MICHIGAN

MOVEMENTS OF MERCHANTS.

Howard City—LaMorre's 5c to \$1 Store is now open for business. It is located in the Masonic block.

St. Joseph—The Dixie Fuel Terminal Co., has increased its capital stock from \$15,000 to \$50,000.

Kalamazoo—The Imperial Orange Crush Bottling Co. has changed its name to the Imperial Beverage Co.

Muskegon—The Liquidating Sales Co., 68 West Webster avenue, has opened a branch store at Terrace and Webster.

Kalamazoo—The Peter Pan Bakeries has installed new equipment which will give it a capacity of 45,000 loaves of bread daily.

Edmore—R. A. Bowersox has sold his grocery stock and store building to R. Smith, formerly of Saginaw, who has taken possession.

Ithaca—The Tucker Coal Co. has been organized with a capital stock of \$50,000, \$10,000 of which has been subscribed and \$1,500 paid in.

Lowell—The Lowell Lumber & Supply Co. has taken over the property and business of the Hoyt Lumber Co. and will consolidate it with its own.

Detroit—The K. & N. Penny Cafeteria, Inc., 2444 Woodward avenue, has been incorporated with a capital stock of \$1,000, all subscribed and paid in.

Detroit—The Standard Clay & Sand Co., 16511 Roselawn avenue, has been incorporated with a capital stock of \$75,000, \$47,500 being subscribed and paid in.

Muskegon Heights—The C. Thomas Co., of Grand Rapids, opened a new double grocery store at 32-34 Broadway avenue, with Harvey Dowl as manager.

Lansing—Louis Estfan and M. N. Nakfoor have engaged in the restaurant business at 1701 South Cedar street under the style of the Cedar Way Cafe.

Detroit—The Krue-McMorrow Corporation, 1330 West Lafayette Blvd., dealer in radios and accessories, has changed its name to Harland, Krue & Co.

Detroit—The Painters Supply Co., 2512 Grand River avenue, wholesale and retail dealer in wallpaper, paints, etc., has changed its name to the Craigie Paint Co.

Detroit—The O. K. Drug Co., Inc., 3541 Hastings street, has been organized to conduct a retail drug business with a capital stock of \$3,000, all subscribed and paid in.

Detroit—The Tapert-Wiseman Memorial Funeral Home, Inc., 1086 East Grand Blvd., has been incorporated with a capital stock of \$1,000, all subscribed and paid in.

Detroit—Sloan's Cut Rate Hardware Co., 13214 Jefferson avenue, has been organized with a capital stock of 500 shares at \$10 a share, \$5,000 being subscribed and paid in.

Detroit—The Ace Bag Co., 957 First Nat'l. Bank Bldg., has been organized to deal in new and used bags and burlaps with a capital stock of \$1,000, all subscribed and paid in.

Flint—The Citizens Market, 113 South Saginaw street, restaurant,

wholesale and retail meats, groceries and confectionery, has changed its name to Mansour's Market, Inc.

Detroit—The Irish Hills Distilleries, Inc., with business offices at 820 Book Tower, has been incorporated with a capital stock of \$1,250,000, of which \$78,250 has been subscribed and paid in.

Muskegon—The Hughes Shop, dealer in ready-to-wear apparel for women, also millinery, opened for business at 225 West Western avenue, with Jack Rolnick, formerly of Chicago, as manager.

Battle Creek—Neon Electric Signs, Inc., has been organized to manufacture and deal in signs with a capital stock of 5,000 shares at \$1 a share, \$3,600 being subscribed and \$2,600 paid in.

Detroit—A. Galante & Corrado Co., 2431 Russell avenue, has been organized to deal in cigars, tobaccos and notions, with a capital stock of \$6,000, \$3,000 of which has been subscribed and paid in.

Romeo—The Romeo Creamery, Inc., has merged its business into a stock company under the same style with a capital stock of 1,000 shares at no par value, (book value \$2.46) \$1,000 being subscribed and paid in.

Detroit—The U. S. Automotive Surplus Co., Inc., 3931 Grand River avenue, has been organized to purchase and sell surpluses from automotive concerns with a capital stock of \$2,500, all subscribed and paid in.

Detroit—Flemings, Inc., 803 Francis Palms Bldg., has been organized to import and distribute wines and other beverages with a capital stock of 100,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Detroit—The Detroit Glass Co., Inc., 4005 Grand River avenue, dealer in glass for autos, has merged the business into a stock company under the same style with a capital stock of \$1,000, all subscribed and paid in.

Highland Park—The Economy China Co., 16231 Woodward avenue, wholesale and retail dealer in china and pottery, has been incorporated with a capital stock of \$10,000, \$5,500 of which has been subscribed and paid in.

Lansing—The Lansing Heating-Ventilating Co., has merged its plumbing, heating and ventilating business into a stock company under the same style with a capital stock of \$25,000, \$10,000 being subscribed and paid in.

Detroit—Sternhagen & Son, Inc., 1511 Winder street, dealer in food products, has merged the business into a stock company under the same style with a capital stock of \$10,000, of which \$1,659.56 has been subscribed and paid in.

Detroit—Heinman's Inc., department store and women's wear, has been organized with a capital stock of 500 shares at \$20 a share, \$3,500 being subscribed and paid in. The business will be conducted at 14221 East Jefferson avenue.

Fowlerville—J. A. Byerly, of Owosso, who conducts a chain of grocery stores, has purchased the Mrs. Carrie Miner grocery stock and store building and will occupy it with a stock of groceries as soon as the building has been remodeled.

Lansing—Frank Preuss, 64, founder of the wholesale and retail meat business of Frank Preuss & Son, East Grand River avenue, died at his home, Oct. 7, following an illness of nearly two years, most of which time he was confined to his bed. Burial was in Mt. Hope cemetery.

Muskegon—D. E. Hower, proprietor of the Style Shop here for 17 years, has remodeled his former residence at 318 Houston avenue into a unique and modern shop for the sale of wearing apparel for women and misses, which he will conduct with the assistance of Mrs. Julia Lovelace.

Wayland—Mr. and Mrs. Arthur Rockwell, who have been in charge of the Wayland hotel the last three years, left Monday for their new home at Daytona Beach, Fla. W. O. Ephlin, of Grand Rapids, is in temporary charge of the hotel, which is owned by August Hardy, of Grand Rapids.

Saugatuck—Edson G. Crow, who has owned and conducted hotel Crow for the past eight years, has purchased the Saugatuck hotel, on the river front. Several old buildings will be removed from the property and the grounds beautified to the river's edge. The hotel will be modernized throughout.

Ludington—Floyd Vogel, manager of the Central Shoe Store, announces the sale of the interest in the stock of the Frank Washatka estate to William L. Burdick, field representative of the Central Shoe Co., St. Louis, Mo., who will retain his present position and the store will continue under the management of Mr. Vogel.

Petoskey—Theodore J. Bathke has purchased the interest of his brother, Louis R. Bathke, in the grocery and meat stock of Bathke Bros. and will continue the business under his own name, with Lester Hilderbrant, of Harbor Springs, in charge of the meat department. The former system of credit business has been eliminated and a strictly cash basis established.

Manufacturing Matters

Detroit—The New Deal Radio Corporation, 5736 Twelfth street, has been organized to manufacture and deal in radio with a capital stock of \$5,000, \$1,000 being subscribed and paid in.

Detroit—The Aerseel Co., 1114 Buhl Bldg., has been organized to manufacture and sell auto parts and interior fittings, with a capital stock of \$50,000, \$25,000 being subscribed and paid in.

Detroit—Thermatic Appliances, Inc., 9050 Alpine avenue, has been organized to manufacture and sell heat appliances with a capital stock of \$20,000, \$2,500 being subscribed and paid in.

Flint—The M & S Beverage Co., manufacturer of soft drinks, has merged the business into a stock company under the same style with a capital stock of \$20,000, \$10,000 being subscribed and paid in.

Detroit—The Jewelers Supply Co. of Michigan, 512 Metropolitan Bldg., manufacturer of watch parts and chemicals for jewelers, has been incorporated with a capital stock of 5,000 shares

at \$1 a share, \$5,000 being subscribed and paid in.

Detroit—The Capitol Pipe & Nipple Works, Inc., 2762 West Jefferson avenue, has merged its business into a stock company under the style of the Capitol Pipe & Nipple Manufacturing Co., with a capital stock of \$5,000, all subscribed and paid in.

St. Louis—The Alma Manufacturing Co., manufacturer and dealer in axle parts, motor vehicles, etc., has been incorporated with a capital stock of \$25,000 common and 10,000 shares at \$1 a share, of which \$12,500 has been subscribed and paid in.

Detroit—The Industrial Conveyor Co., 14262 Birwood avenue, manufacturer of conveyor equipment, has merged the business into a stock company under the same style with a capital stock of 1,000 shares at \$10 a share, \$10,000 being subscribed and paid in.

Proportion of Retailers Sales Requiring Delivery 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 in department stores, dry goods and specialty stores made by the Bureau of Foreign and Domestic Commerce at the request of the National Retail Dry Goods Association. The survey was recently printed by the NRPGA and is being distributed by that organization. It is based on data gathered in 1931 and 1932, from stores and consolidated delivery organizations throughout the country, with a special case study in Boston.

The survey shows that at least up until last year the proportion of goods sold requiring delivery was increasing and had increased steadily for several years. It was found that customers were moving farther away from the neighborhood of the store 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 of she desires to have the article sent is indicated as causing more customers to accept the suggestion and increasing the delivery burden.

Without credit on a huge scale, the world as we know it, could not continue its daily life. Money as a medium of exchange, is in most restricted and infrequent use, when compared with the dependence which men put upon credit. Destroy or impair credit and the trade of the world begins to slacken even to the stopping point. That which impairs credit is lack of confidence, and again it must be repeated that lack of confidence springs from observation of men's conduct, which conduct, in turn, is the outgrowth and revelation of character. Once again, we come back from economics to morals.—Dr. Nicholas Murray Butler.

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 has not been under discussion with the A.A.A. for two days and 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.

Tea—The market has shown but little change during the week and with slight advances in Indias and Ceylons. Prices in this country have shown little or no change, but the markets are firm, though the demand is not more than fair. Consumptive demand for tea is about as usual.

Coffee—The market for green Rio and Santos sold in a large way started the week with considerable weakness. Later some buying from Europe produced some strength, helped by conditions in Brazil. The undertone, however, is at this writing quite weak and business is dull. Actual Rio and Santos sold in a large way green; demand is very poor at present. Prices are about unchanged. Milds show no change for the week. Jobbing on roasted coffee is about steady.

Canned Fruits—The canned fruit market keeps in a narrow range, while distributors continue to take goods on contract rather than do any new buying. The market in general is holding up remarkably well in view of the lull in trade. This steadiness is inspired by the fact that unsold surpluses in the hands of the packers are not large and canners are optimistic on the outlook. They feel that once the uncertainty over codes is out of the way, business will be able to proceed more normally. The California fruit situation is unchanged. Shipments on old contracts are reported at code prices, but no new business.

Canned Vegetables—Show no material changes this week and there is little buying reported. Basically the market continues steady. Packs are light and future buying, with a good movement of merchandise on contracts, has left packers in a relatively favorable position. Not only are some stocks definitely below last year's in quantity, but many are reporting less unshipped goods in their warehouses. The present lull is causing a lot of concern in the trade, but probably its causes are exaggerated. There was so much speculative buying a short time ago that a reaction was in the cards. Added to this is the fact that the apparent sidetracking of currency inflation has brought forth a different sense of values. A slow steady improvement in business is more to be desired than a temporary rush with its resultant headache. There have been a few signs of reaction in prices, but nothing at all serious. Progress has been impeded by the delay over wholesale and retail codes, which doubtless has handicapped distribution. The California winter spinach crop is coming along in good shape and one operator believes it will be possible to make delivery in November-December, rather than December-January. Prices are up, owing to increased labor costs and

other items and a fairly sizable business has been reported. Baltimore reported the South is just getting started on spinach in a limited way. Southern tomatoes are unchanged as the week opens and other Tri-State items are well maintained. New Jersey pumpkin and squash look short, but the crop could still be materially increased by favorable weather.

Canned Fish—Demand for salmon has been quite dull since the last report, particularly on Alaska reds, pinks and chums. Prices, however, are well maintained, although there has been some shading in pink salmon. Other tinned fish unchanged and quiet, except that there has been some shading in shrimp.

Dried Fruit—The dried fruit market shows up satisfactorily on the Coast this week, with prices generally firm to slightly higher. Apricots are especially strong, while raisins held firm with future sentiment for higher prices as a result of the progress being made in the stabilization campaign. California prunes hold firm in the large sizes, with a slight tendency to level off in the smallest sizes, as a readjustment to supply. Northwest prunes will grade smaller, it is reported, and a marked shortage is looked for in 30-40s and up. There are practically no 20-30s and only a very small percentage of 25-35s. Confidence is gaining among growers and packers in the Northwest, and they are following the California prune market closely, expecting to see advances in Italians if the California interests held their gains.

Beans and Peas—Demand for dried beans is very poor and the market is weak, with the possible exception of marrows, which are relatively stronger than the other varieties. Dried peas are also neglected and weak.

Cheese—Cheese is in moderate demand at steady prices.

Olives—Olive prices have a very firm appearance. Replacement costs are high, being advanced by the strong foreign exchange and the short crop of olives this year. Demand is limited, consumers showing a desire to wait out the market for new developments. It seemed likely that spot prices will work higher shortly.

Olive Oil—The olive oil market has shown no change abroad since the recent decline in prices in both Italy and Spain. Importers have not got much faith in the primary market on its present basis and are not inclined to order until it shows further evidence of stability. Stocks here continue light and demand is routine.

Pickles—There is very little demand for either dill or sweet pickles. The market, however, has become very firm. The pack this year is less than 2,000,000 barrels, compared with a normal of 5,000,000 to 6,000,000, which, plus an exceptionally small carryover, has put the market on a very strong basis.

Rice—The rice market in the South is leading the way in recovery with millers buying rough freely where offered. Reports reaching here in the last few days said that \$3.25 was bid and refused for Blue Rose by the barrel and that some 75 per cent. of the Prolific crop in Louisiana and Texas had been disposed of. The rough mar-

ket has advanced ¼c in the past ten days and has picked up volume on the advance. Distribution of milled rice here and in other distributing centers has turned fairly active and sales are expected to gain further in coming weeks.

Salt Fish—No change has occurred in mackerel and other salt fish since the last report. Demand has been fair and will be better as soon as the weather settles on an autumn basis. Norway and Irish mackerel are not much of a factor just now, as the price is too high.

Syrup and Molasses—Sugar syrup is about unchanged since the last report. Supplies are moderate and just about enough for the demand, which is fair. Compound syrup is still unchanged in price with a small demand. Fine grades of molasses are in moderate demand at unchanged prices.

Review of the Produce Market

Apples—Wolf River, 50 @ 75c per bu.; Shiawasse, 75 @ 80c per bu. Fall varieties generally, 75 @ \$1 per bu.

Bananas—6 @ 6½c per lb.

Beets—20c per dozen bunches or 75c per bu.

Brussels Sprouts—California, 17c per qt.

Butter—Jobbers hold plain wrapped creamery prints at 23½c and tub butter at 22½c.

Eggs—Jobbers pay 11c per lb. for mixed eggs and 12c 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
Storage, cracks.....14c

Cabbage—75c per bushel.

Carrots—20c per dozen 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 dozen.

Grapes—Wordens and Niagaras, \$1.20 per dozen for 7 lb. baskets; Delawares, \$1.75; 40c 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—\$2.50 per bu. for Florida grown.

Green Peas—\$2.75 per hamper 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.

Hubbard Squash—2c per lb. Table Queen are the same.

Honey Dew Melons—\$2.50 per crate.

Lettuce—In good demand on the following basis:

Imperial Valley, 6s, per crate.....\$3.00
Imperial Valley, 4s and 5s, crate... 3.25

Leaf, hot house......35

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, 75c per bu. for Yellow and \$1 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—30c per dozen.

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

Potatoes—85c per bu.; Idahos, \$2.25 per 100 lb. bag.

Poultry—Wilson & Company pay as follows:

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

Quinces—\$1.25 per bu.

Radishes—12c per doz. bunches.

Spinach—65c 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:

Fancy7@8½c
Good5@6c

Wax Beans—\$2.50 per bu. for Southern grown.

What A Young Business Man Should Know

How much is too much?

In President Roosevelt's new deal for business, the golden rule replaces the rules of gold and greed.

John Wanamaker was certainly wrong when he said "The customer is always right."

Study the retail sales tax from all angles. It may yet replace all other forms of taxation when it is thoroughly understood.

Can people be taught to save when by every trick of advertising and salesmanship they are urged to spend?

The Mississippi River is made up of rain drops.

A good many "Captains of Industry" have been reduced to the ranks by the Kings of Finance.

A good local newspaper published once or twice a week — one that isn't afraid of the big advertisers — is of far more value to a community and its merchants than the big city dailies.

Many business and professional men are recovering from a brain affliction called "moneymania" or "poweritis" which always results in hardening the heart. It was a nation-wide epidemic prior to 1929.

No business or mercantile association should depend on the advertising in its official publication for its financial support. Such an organization soon becomes a publishing house instead of a business association.

MUTUAL FIRE INSURANCE

Fire Insurance Companies Still Have Problems

Fire insurance is improving owing to the low loss ratios that have prevailed since the adoption of the 60 day rule in the payment of losses. But while losses have decreased expenses have not decreased in like proportion and the income has likewise decreased to an appreciable extent.

The editor of the insurance section of the New York Journal of Commerce points out in a recent editorial some of the adverse experiences from which many of the companies are suffering. In part the editor comments as follows:

"In times such as those through which the country has been passing, it was inevitable that many assureds should be unable to pay their premiums promptly and that some agents who had been good collectors should be unable to meet their obligations to their companies promptly, but the depression alone can not be blamed for the conditions which have existed for a long time and still exist. The trouble lies deeper. Too many agents who are not of the right kind had been appointed and some who had once been of the right kind had been spoiled by companies which were lenient in collecting balances for the purpose of influencing business.

"This was an incident—and a very bad one—of the hectic period before the depression. Too many companies became overzealous in securing a large premium income and careless about the kind of people through who they secured it. When the character of the agency plant of an insurance company deteriorates, whether by the addition of unfit agents or by the permitting or encouraging agents who have done business right to adopt less desirable methods, one of the worst things which can happen to that company has happened.

"The depression has shown companies which of their agencies had been run in an unbusinesslike way and which of their special agents had permitted agencies under their jurisdiction to continue in that way. It also has shown which of their special agents had handled their fields the best before the depression and have proved most competent in meeting the problems which have arisen since it set in. If they do not take strong steps either to strengthen or replace field men who have not come up to the mark, the fault will be their own and the troubles which arise from poor agencies will continue for them. Luckily for some of them they will not have many changes to make either among field men or agents for they never had lost sight of the purpose for which they are in business."

The Spare Tire

So far as we know none of those who feel responsible for the moral status of the nation has yet hit upon the spare tire as a possible cause of degeneration.

A spare tire is an accessory of an automobile. As such it is subject to wear and tear as well as to the inclemency of the weather, with the result

that after a few months it has depreciated in value anywhere from 10 to 50 per cent.

Right here is where the Easy Lesson in Insurance begins. Some one steals Bill Smith's spare. Bill can give no clue to the theft, other than the fact that he was parked in front of his mother-in-law's house and when he started home noticed the spare was gone. This happens to be the second time Bill has lost his spare. The first time the Company's adjuster, who also happens to be a solicitor on commission, appeared on the scene and gave Bill an order for a brand new tire. Bill being reasonably honest couldn't understand why, as the tire had gone 10,000 miles and was worth about 50 cents on the dollar. But the adjuster just handed over the order without a question of any sort and, of course, Bill took it.

Now here he was again in the same position. Naturally he would like another brand new tire. Not that he was entitled to it—the stolen one had gone at least 6,000 miles; but if insurance companies were in the habit of passing out new tires for old, well, there was no reason why he shouldn't sit in the game and get his. And Bill does get another new tire, and he tells some of the fellows down at the shop about it, and they too in the course of time get new tires.

And they wonder why some insurance companies can be so easy—but that's one of the ways they get their business.

But in the end Bill and his friends pay the shot, because the premiums must pay the losses and all expenses, or the insurance company must close its doors.

An insurance policy is not intended to pay for anything more than was stolen—that's the contract—that's just plain horse sense.—

The Chief Causes of Fire

Igniting agents, and places and methods of origin are commonly referred to as causes of fires. This is obviously incorrect because igniting agents must be brought into close proximity with combustible material before fires can start, which ordinarily involves action, intentional or otherwise, on the part of human beings. For example, matches are intended for starting fires, and stoves, furnaces and many other appliances are designed to supply heat. If they produce harmful results in the fulfillment of their respective purposes, it is because human beings use them improperly. Therefore, the actual cause of most preventable fires is human failure—carelessness, poor judgment, improper action, or lack of action.

However, there are various igniting agents and places and methods of origin that are associated with large numbers of fires resulting in heavy losses. Listed according to the order of their importance, there is little change from year to year. The losses for 1930, in some of these different classifications, are as follows:

Unknown (many suspicious)	\$240,110,016
Exposure from other bldgs.	44,358,606
Matches, smoking, etc.	40,020,945
Stoves, furnaces and pipes	24,894,376

Misuse of electricity	19,965,156
Spontaneous combustion	17,316,224
Defective chimneys, flues	26,064,594
Sparks on roofs	16,437,220
Petroleum and its products	14,300,713

Fire prevention is true economy. It costs nothing in money to develop and practice careful habits, but we can be assured of ample compensation for the effort involved.

A Business Man's Philosophy

A bad break in the stock market often has a wholesome effect. Usually it's the wife who says: "You've had your fling; now I'm going to have mine. We're going to take the money we have left and buy a lot, and then we're going to build a house. We need a new piano and new carpets. Willie's teeth need straightening, and I intend to get a new coat."

After a market break people think in terms of what they can do and not in terms of what they would like to do. They adjust their desires to their assured income. They look upon a dollar as one-hundred cents, and not as something that will be \$5 in a couple of months.

Most of us can do very well if we will proceed carefully, living within our incomes actually and imaginatively. We can have the things we really want—a house, good furniture, health and education for our children, an occasional holiday, an automobile, life insurance, and finally a modest competence in our old age.

When we realize, after bitter experience, that the way to comfort and peace is not along the exciting path of

speculation, but rather along the well-paved, level road of hard work, we have acquired wisdom.

Such wisdom, possessed by the major part of the people, makes a nation great. It insures steady, constructive, enjoyable progress.

William Feather.

What Would Happen If?—

All stores went on a cash basis tomorrow morning,

All stores stopped delivering orders, All telephones were discontinued,

All merchants bought their produce from the big cities and none was purchased locally,

All the bread sold was baked out of town,

All profits were sent to New York each morning,

No money was deposited in local banks,

All wholesale houses were closed and everyone had to buy direct from manufacturers,

No merchant helped to support undertakings or charities,

All traveling men were discontinued, All freight was hauled by contract carriers,

Every merchant demanded an "advertising allowance" on everything,

All clerks were just clerks and not human beings?

In other words, what would happen If all stores were chain stores?

Sam Sugarsax.

NRA may temporarily get you more; but only you can make yourself worth more.

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

No interruption in dividend payments to policy holders since organization

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

WILLIAM N. SENF, Secretary-Treasurer

The GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE CO.

A LEGAL RESERVE MUTUAL COMPANY

23 YEARS

OF DIVIDENDS TO POLICYHOLDERS

Affiliated with

THE MICHIGAN RETAIL DRY GOODS ASSOCIATION
320 Houseman Bldg., Grand Rapids, Mich.

Lines of Interest to Grand Rapids Council

(Continued from page 2)

though we are quoting depression years:

In 1932 there were \$1,400,000,000 worth of new cars sold; \$3,600,000,000 worth of gasoline, oil and greases used; \$3,060,000,000 worth of parts and labor sold; \$859,000,000 were spent for tires and tubes; \$550,000,000 worth of accessories were used; \$440,000,000 were spent in bump and paint shops to re-condition damaged cars; \$580,000,000 were invested in electric service and batteries, and \$250,000,000 were spent on wash racks. The above figures are approximate and represent but a small total if conditions change and the industry really hits its stride. Isn't that a nice healthy goose for the tax hounds to jump on?

The greatest invention of the age would be a mechanical taxpayer.

Harold Hedler, of the Valley Inn, at Newaygo, presented Council members with a quantity of the official log of the colors tour which started Saturday and continues through to the 31st. The tour begins at Grant and ends at the Valley Inn. The distance traveled is 49.3 miles. This color tour winds thru the beautiful scenic country adjacent to Newaygo and is well worth the time spent to make it. It was very thoughtful of Mr. Hedler to send the many copies to us and we extend our thanks. Mr. Hedler was one of the original advertisers in the Grand Rapids Traveler, which was published some time ago.

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

Business Gets RFC Loans For Recovery Push

Grand Rapids and Western Michigan manufacturers, wholesalers and merchants, who are members of NRA, shortly will be able to borrow Reconstruction Finance corporation funds, through a local corporation, to enable them to meet the new conditions imposed by the recovery program and to carry the program to a successful end.

The local corporation will be the Industrial Recovery Loan Corporation, for which articles of incorporation have been filed in Lansing by Alex T. McFadyen, secretary of the Grand Rapids Association of Commerce which is sponsoring the new corporation.

Incorporating directors are Harry C. Leonard, Harry M. Taliaferro, David A. Warner, Leroy J. Thompson and Mr. McFadyen. Suggestion for the organization came from the Detroit loan agency of the RFC, to give direction to the RFC program and to extend financial aid to commerce and industry in the western Michigan area. The localized medium was needed, it was explained, to give business men operating under the NRA an organization to which to appeal, and from which funds might be promptly secured for use in the emergency.

The articles of incorporation provide for the borrowing of money for:

(a) Purchase of materials for manufacture.

(b) Actual cost of labor in manufacturing materials.

(c) Merchants especially affected by the NRA program.

The local corporation will borrow the money from the RFC at the rate of 3 per cent, and re-loan it to NRA members at a rate of not more than 5 per cent. for periods of six months or less. The two per cent. is expected to cover all expenses, but neither the incorporators nor the Association of Commerce will profit.

In addition to the purpose mentioned above, loans for other purposes, and having a maturity up to three years, may be made through the local company, borrowing from the RFC on a 4 per cent. basis and charging 6 per cent. to the borrowing industry.

The Industrial Recovery Loan Corporation will be capitalized at \$500,000 with five directors who are prominent Grand Rapids business men. The capital will consist of 50,000 shares of no-par stock having a declared value of \$10 a share. This amount can be increased if and when necessary. The 50,000 shares, or so much as is necessary, will ultimately be sold to borrowers from the corporation, and all stock will be held by the borrowers who will receive voting trust certificates, the stock being placed in a voting trust with the directors, or some of them, acting as trustees. This will insure continuity of management.

Each borrower will be required to purchase stock at \$10 per share equal to at least 10 per cent. of the amount of the loan finally granted, but not less than five shares of stock.

The borrower cannot complain about purchasing stock for if he were to form his own company he would be obliged to subscribe to stock for at least \$1,000, and must maintain a ratio of ten to one between the capital of the company and the amount of its loans from RFC. The RFC will only make loans to mortgage loan companies in an amount not to exceed ten times its capital structure.

Upon the liquidation of the corporation the capital and net earnings, if any, will be returned to the borrowers. The profits from the lending corporation will be the source of funds for the operating expenses of the company, the loans being made on a discount basis.

Application blanks will be supplied as soon as possible, and the corporation will apply, with these to the Detroit loan agency of the RFC for loans.

While the law also provides for the making of such loans by banks and trust companies, banks are limited materially in the amount of credit they may extend because of the nature of the loans which may be made and the restrictions of the federal reserve system and the comptroller of the currency.

Loans for purchase of materials, payment of payrolls, and for merchants will be made on notes secured by a valid assignment of unconditional orders for a manufactured product, or by real or chattel mortgage on plant equipment, real estate, raw materials, manufactured products, or by any security acceptable to the RFC.

It is required that the corporation be satisfied that borrowers have complied with all conditions of the applicable approved code of fair competition for

the trade industry concerned, or if there be no approved code, then with the provisions of the president's re-employment agreement.

Offices will be established in the Association of Commerce Building. Incorporation papers were drawn by the legal firm of Warner, Norcross & Judd.

John R. Casselman, industrial commissioner of the Association of Commerce, who will work with officers and directors of the loan company, now has contracts with a number of industries which can make immediate use of this new credit facility, he said yesterday.

The Small Store

A letter from a Petoskey merchant says it would be interesting to know the percentage of individual merchants who have been forced to the wall by chain-store and mail-order competition. Presumably there are special studies on the subject. The simplest approach is to see what has happened to the class described in the Federal census returns as "retail dealers."

In the 1920 census they numbered 1,328,000. In 1930 they numbered 1,704,000, an increase of 375,000. Included in the total, to be sure, are managers and superintendents of chain store units. But all such units in 1930 numbered about 160,000. That would leave an increase of something like 200,000 to 250,000 in the number of individual retail merchants, say 20 per cent. in ten years.

No doubt the chain store has made relatively faster progress than the retail dealer. But the imminent extinction of the latter, like many other such dooms around the corner, has been exaggerated. Roughly, one may say that one in every ten retail stores is a chain store, and that it does twice as much business as the average store. In 1929 the chains made one-fifth of all the retail sales.

Floor lamps, other lighting fixtures equipped with holders for flowering house plants are now being offered. The light rays are said to enhance the plants' appearance, lengthen their life.

KEEP SUPPLIED WITH

LILY WHITE FLOUR

"The flour the best cooks use"

VALLEY CITY MILLING COMPANY

Portland — Grand Rapids — Kalamazoo — Traverse City

HEKMAN'S

COOKIE-CAKES and CRACKERS

Supreme in Wholesomeness and Flavor

HEKMAN BISCUIT CO.
GRAND RAPIDS, MICHIGAN.



PRICE TESTING PERIOD

Some testing of wholesale prices which were marked up rather drastically in preparation for the higher costs which would come under the codes now appear to be in the offing. Price weakness has already developed here and there in the markets since the falling off in retail orders, and more is quite likely unless retail sales do much better than they have in recent weeks. Under the pressure of getting their supplies from sources that were disrupted by labor difficulties and short of necessary raw materials because of the hesitation on costs and prices, retailers did not question many advances. Now that their stocks are ample and consumer demand is somewhat slow, the new prices are subject to sharp scrutiny, and in not a few cases the analysis shows what amounts to profiteering.

A survey made by one of the large statistical organizations indicates that labor costs in a long list of industries have not been increased much more than 10 per cent. on the average by the codes. This should mean an effect of less than 4 per cent. upon prices, with the labor cost taken as about one-third of the total cost.

Of course, there is the pyramiding of higher costs along the line. On the other hand, there is reduction in unit costs which is brought about by higher operation that diminishes overhead and other fixed charges.

A tendency toward restricted output would mean higher costs, and the tide seems to be moving in that direction. Since this can mean only higher prices, the recovery program risks no greater jeopardy than such a trend. Production is the only real source of wealth, and only lower prices open the way toward expanded outputs.

THE FUTURE OF THE NRA

It still is too early to make more than a preliminary appraisal of the idea of establishing a permanent organization to enforce NRA codes. Because of the necessary influence of these agreements, nevertheless, it is important to realize the problem that faces us in this connection. If a permanent organization is well handled it should be able to perpetuate some of the potential gains realized by the NRA. On the other hand, such an organization might become a millstone around the neck of our economic organization and be a retarding influence to that growth of efficiency which is essential to an improvement in the standard of living.

According to the preliminary plan for the permanent organization, it is to consist of three basic parts. The first of these is a group from within each industry to administer its code. Secondly, there is a division to receive complaints and to take the necessary action in meeting them. Finally, there is a quasi-judicial body to handle labor disputes.

The thought underlying this proposed setup is commendable. This thought is, obviously, that business should be self-governing and should establish such new machinery as is necessary to make this government effective. Expressed in other words, it

may be said that the plan looks to a "civilizing" of competition rather than the elimination of competition or the establishment of a workers' state.

For many weeks it has been apparent that the NRA was moving in this direction. Those officials of a radical turn of mind who seemed to want to make the NRA a means for socializing American industry have been driven into the background to a greater and greater extent. In their places have developed others who still believe in individual initiative and the necessity of individual profits as a motive of business. This latter group still is far from in complete control of the NRA, but its growth of strength makes the outlook much more encouraging.

By this is meant simply that there is within the framework of the NRA the possibility of immense good. This, however, is not in the direction of using the plan as a recovery measure, except in a very general sense, but rather in using it as a means for making some badly needed social reforms in our business structure. The elimination of child labor and sweatshops is a case in point. Putting an end to socially destructive competition is another example.

If the NRA directs its efforts to these ends it may well go down in history as a major constructive move. On the other hand, if it is used to get rigidity into our business structure, to make uneconomic price advances and to perpetuate the existence of inefficient producing units, the final accounting inevitably will show the balance to be on the debit side.

DRY GOODS CONDITION

Continuing at its improved level, retail trade in the week held fairly close to last year's figures. A few stores here are showing small gains over a year ago. Business on apparel lines has picked up somewhat and home furnishings have been more active. The principal demand, however, has been on main-floor items.

It is understood that September department store sales in this area ran about 5 per cent. under those in the same month last year. Early chain store reports reflect the same gains as in August, but later figures are likely to show smaller increases.

Delays in the "Buy Now" campaign have finally been overcome and the drive starts this week on a Nation-wide basis. Retailers will strive to hold off the full effect of wholesale price increases during this special appeal to the public, looking to volume to offset closer margins.

The recent improvement in trade is traced to more seasonal weather, but also to the effect of higher wages and increased employment under the codes. The August boom was attributed to those of the public who had money or credit and were anxious to avoid higher prices.

In the wholesale merchandise market business has been restricted more or less to fill-in orders. Retail stocks are quite ample. In this district, for instance, store inventories at the end of August were 12½ per cent. over those of a year previous and showed the first gain since December, 1929.

MOVING UPWARD AGAIN

On the side favorable to business prospects last week were the redoubled efforts to speed the public-works program and to re-open banks and ease credit. On the other side was increased labor trouble in important industrial regions.

For the first time in ten weeks, the weekly business index recorded a real gain, four of its series advancing. Car loadings failed to make their usual seasonal gain, which normally carries them to the year's peak. Steel activity was affected by labor troubles.

In building construction the statistics have become more cheerful. The daily average of contract awards for the first eighteen days of last month was 23 per cent. ahead of the August average. However, the conclusion of authorities who have been studying the situation in this line is that costs are too high for both labor and raw materials and must be reduced if substantial expansion is desired. Administration of the building code itself, according to a report, will cost 3 per cent.

Agitation for revaluation of the dollar and similar currency inflation moves has pretty well subsided. The stand of the American Legion last week for sound currency should strengthen considerably the hands of the administration. To attempt any of these schemes without settling the war debts would be obviously ridiculous.

YOUR HOUSE A GARDEN

A trend which may become public this Fall, and in which the consumer figures largely, is the development of lighting fixtures especially adapted to stimulate the growth of plants in the home. Up to now, the apartment or house dweller hungry for a bit of greenery has had to confine her agricultural activities according to amount of good window light available. Plants may now, however, be successfully grown in artificial light of high intensity, with no daylight at all. Or plants that have some day-light may be brought into bloom out of season with the help of artificial light.

Fixtures for this type of work have to be specially and scientifically designed. Otherwise plants may tend to bend unnaturally, or even get burned, in their efforts to get nearer the light. A number of lighting manufacturers are said to be developing practical equipment, some of which ought to be on the market before very long.

FOUR MORE TO GO

With Virginia making it thirty-two for Repeal, only four more States are needed to finish the job. Florida voted yesterday and North and South Carolina, Pennsylvania, Ohio, Kentucky and Utah on November 7, Kentucky voters will probably be staging a bit of lost motion, since their convention does not meet until December 15, by which time, unless all signs fail, Repeal will be a legal fact.

If any four of the other five states yet to vote favor Repeal, the Twenty-first Amendment will be ratified not later than December 6. If Florida, South Carolina, Pennsylvania, Ohio and Utah go for Repeal, ratification will be completed by conventions meeting December 5. The interesting question now is not what, but when?

THE KING'S ENGLISH

Yes, there really is such a thing. It is heard when King George speaks over the radio. But, alas, there are many of the King's subjects who do not seem to know this brand of speech and, what is worse, most of the broadcasters in the British Isles appear to be chosen from their ranks. So we have complaints in English newspapers like this: "Why should nearly all those chosen to speak on the wireless speak with a dialect? There is an insidious conspiracy to foist what is in effect a dialect on the whole of England as standard English." With British broadcasting under Government management, it ought to be possible to have standards of pronunciation and enunciation like those of which many an American announcer, too, is blithely ignorant.

ETERNAL HOPE

The President, it is announced, will not call a special session of Congress in December to consider the liquor-tax problem, made somewhat important by the imminent repeal of prohibition. It is obvious that those who think—or wish—that the President is slipping are watching the trees and not the forest. Mr. Roosevelt knows about special sessions. It will be time enough in January, when the regular session convenes, to deal with Senators and Congressmen who have for months been storing up a great deal to say.

Meanwhile we will pray that the next edition of the Congressional Record will be held within a single volume, and a thin one at that. It is nice to dream about such things.

RETURN OF THE JIG SAW

Reappearance of jig-saw puzzles in store windows suggests that a revival of this once popular pastime may be on the way. The manufacture and sale of these puzzles gave sudden and unexpected employment to thousands of persons a year or less ago. New and brighter pictures are now being shown. This development is encouraging on both the economic and the recreational sides. But the putting together of one of these ingenious arrangements should be entirely voluntary. It does not add to the peace of the world for one to be drafted to help in the working out of a picture—especially when the draftee discovers that one of the key pieces has dropped off the table and is on the floor under the divan.

POKER ELBOWS

We are all again indebted to a man of science for new light. Dr. William H. Blake, professor of dramatics at Teachers College, Columbia University, lately said that a poker player should watch the other fellow's elbows, not his face, for tips on the cards he holds. He has been checking up, laboratorically speaking.

Well, maybe so; maybe so. But a large class of graduates of the school of bitter experience knew long ago that the poker face was a myth and that the deadliest danger at poker was and is the chap who wriggles, chortles, chatters, chuckles and collects. Even his elbows won't give that kind of a player away, consarn him.

He threatens who is afraid.

OUT AROUND

Things Seen and Heard on a Week End Trip

When the Newaygo county cities—Grant, Newaygo and Fremont—send out word to "come and see the colors" I always respond, because the show they give their spectators on that occasion is always worth the price of admission. It is a little early in the season to see it at its best—next Sunday or the Sunday following will present a more gorgeous appearance—but it is well worth the effort involved, even before Jack Frost puts in an appearance with his paint pot and turns the green leaves to the most beautiful reds, yellows and browns. M 37, North of Grand Rapids, is always a very attractive thoroughfare, but this season it promises to excel itself in the presentation of its color display. After reaching Newaygo we always take M 82 to Croton dam, stopping at the bluff three or four miles East of Newaygo to secure the attractive view of the trees 200 or 300 feet below. This road is about as near perfection as it is possible to secure in a gravel road.

Croton looked very peaceful and contented with its water setting. One thing I have never been able to understand and that is why Croton has never had a grocery store worth the name since the town was moved from its original location on the bank of the old river up to the high ground well above the level of the water, as has been the case since the dam was constructed. The two alleged merchants now there have not \$100 worth of stock in either store. I do not wonder the people within the trading radius of Croton feel it necessary to go to Newaygo or Howard City to replenish their larders. Some time a merchant who is worthy the name and who will conduct an establishment worth patronizing will open a well stocked store at Croton, and, I believe, receive an ample return on his investment. When I recall the ample stocks carried in the old town of Croton by J. F. Gauweiler and others I laugh outright at the little handful of merchandise now in evidence in the two so-called stores in the new town of Croton.

The six mile drive from Croton to Hardy dam is interesting every foot of the way with many reminders of the hectic days when the dam was under construction.

The dam itself, with the wonderful surroundings, are worth going a long way to see. The manner in which the Consumers Power Co. has landscaped the surroundings and created comfortable homes for its main employees is worthy of much commendation.

En route home we visited the dahlia farm on Walker road, where the owner has 200 different varieties in full bloom. The exhibit is a very interesting one. A Holly correspondent refers to a dahlia development at that place as follows

The Hamilton Dahlia Garden is a showplace here, and is attracting many visitors. L. C. Hamilton is a member of National and state societies of dahlia

growers and has customers as far away as Panama. His wife and son Lawrence also qualify as experts.

The bulbs are started in greenhouses in February, being taken outdoors late in May. The blooms start in August and run until frost, the long flowering season being responsible for the wide popularity of this flower.

Hamilton started five years ago with \$5 worth of bulbs, but his hobby has developed so rapidly that he exhibited at five shows in 1932. Competing against commercial growers, the local fancier won first prize at the State show and third at the State Fair.

There are 8,000 known varieties of dahlias which first were known among the Aztecs in Mexico. A priest sent bulbs to Spain in 1795. The flower was named for a Swedish botanist, Dahl.

Reports reach me from Grand Traverse Bay that the pine borer is causing much consternation in that vicinity. The state sent an expert from Lansing, who informed the people who are suffering from that scourge they can stop its ravages by fertilizing the soil near the trees which have been attacked.

I am still awaiting authoritative information concerning the scourge which has attacked the oak trees on U. S. 31, South of Grand Haven.

Northeastern Michigan is evidently handing out some very attractive scenery, particularly at this time of the year, judging by the following letter from Wm. B. Gregg, of Onaway, who writes occasional letters to the Tradesman from his home town over the signature of Squire Signal:

I have just returned from Bay City, where Mrs. Gregg and I attended an annual meeting of the East Michigan Development Bureau and Tourist Association.

A one day visit from home is about my limit and rarely do Mrs. Gregg and I have an opportunity to leave together on the same trip. This time was an exception and the trip was very much enjoyed by both for more reasons than one. We drove South over the new county road 489 to Atlanta, through twenty-five miles of wooded land, and such scenery and colors do we get at this time of the year! On the way to Atlanta we counted four deer. Then over those high hills to and beyond Mio, what could be more beautiful?

The convention was well attended and the banquet at the Hotel Winona where over 300 were seated was a real treat.

Coming home to-day via Alpena we traversed No. 638 North from Hillman and, while not so hilly, the winding trail opening up new territory was even more delightful than the trip going South.

I cannot recall a year when Jack Frost has stayed away so long as he has this season. The result is that the pasture fields, rejuvenated by the late rains, are as green and inviting as they usually are in June.

If there is anything Grand Rapids needs to make it an ideal community it is greater loyalty to and veneration for the men who have helped to make this city great and enhance its reputation in the eyes of the world. I have in mind about thirty men—there may be 200—who lived here practically all their lives and yet were permitted to go to their reward without the recog-

nition due them by their fellows in the form of a testimonial banquet or public reception. Those in mind are as follows:

William Widdicomb
John Mowatt
D. W. Kendall
J. A. S. Verdier
Wm. A. Berkey
Chas R. Sligh
Thomas D. Gilbert
Harvey J. Hollister
James M. Barnett
E. A. Strong
A. J. Daniels
M. R. Bissell
George W. Gay
C. C. Comstock
Wilder D. Stevens
Sidney F. Stevens
Wm. S. Robinson
Albert Baxter
A. G. Hodenpyl
L. H. Withey
James R. Wylie
Willard Barnhart
John Widdicomb
Geo. G. Whitworth
Chas. Black
E. H. Foote

Among those still living who are deserving of generous recognition for the super service they have rendered the community are the following:

Wm. H. Anderson
Gaius W. Perkins
Joseph Brewer
Henry Idema
John McNabb

The only person who has been given due recognition—not a tenth of what he deserves—is Hon. Charles W. Garfield.

Emerson once wrote that the civilization of the community is determined by the veneration it accords its dead. I believe he could well have enlarged the statement by including men still living who lived worth while lives and pursued worthy ideals to the point of accomplishment.

Some of the ablest statesmen and diplomats of the age predict another war in Europe inside of a year. The preparation for war going on in Germany, day and night—contrary to the terms of the peace treaty she signed about fifteen years ago—leads to the belief that Germany will again be the aggressor in any general conflict which may be precipitated, the same as she was in the kaiser's war which he started in 1914. Here's hoping that if Germany does start another bloody combat, she gets such a trimming that she will be unable to precipitate any more wars in Europe for a hundred years to come. This means, of course, that she be placed under the government of England to bring about her rehabilitation under circumstances which will preclude the manufacture of any kind of war material. After the kaiser's war was over and the chief actor in the conflict had fled to Holland like the coward he is, there was only one man who could have brought Germany out of the predicament the kaiser left her in, but he had died of a broken heart over the declaration of war. He was a Jew and his name was Albert Ballin. He was a friend of the kaiser from boyhood up to the time of the war and

did all he could to influence the kaiser to prevent war. He had built up the Hamburg-American steamship line, in which the kaiser was the largest stockholder. He was the greatest constructive genius Germany has ever produced.

Many thanks to the ladies of the Women's City Club for the following reference to the Tradesman in their official publication:

We congratulate Mr. E. A. Stowe and the Michigan Tradesman which has just celebrated its fiftieth anniversary. Fifty years ago Mr. Stowe introduced a small four-page newspaper type magazine which has grown to its present splendid proportions. During all of these years Mr. Stowe and his paper have stood for clean journalism, and Grand Rapids is proud of such an institution.

During the civil war England permitted armed ships to be fitted out in her seaports under contract with the Confederacy to prey on the commerce of the United States. This was contrary to the rules of war and international law. Great damage was inflicted on our shipping. England paid no attention to our protests and refused to arbitrate the matter direct with the United States. The feeling between the two nations became so bitter that many thought it would result in a war between the two leading nations of the world.

In 1871 the United States appealed from the arbitrary attitude of England by requesting an arbitration of our differences. England, Italy, Switzerland and Brazil were requested to appoint arbitrators to meet our representative at Geneva, Switzerland, Dec. 15. The United States claimed damages for both direct and indirect losses and for injuries inflicted by thirteen vessels. The tribunal decided to allow only direct losses caused by the Alabama and Florida and their tenders and by the Shenandoah during the last part of her cruise. Various rules of international law were laid down which supported most of the contentions of our Government. Sept. 14, 1872, the tribunal awarded the United States the sum of \$15,500,000 in gold as the indemnity to be paid by Great Britain to the United States; also that the Queen of England make an official apology to this country. The English representative cast the only dissenting vote, but Great Britain accepted the decision and carried it into effect within a year. The following is the language of the national apology:

"Her Britannic Majesty has authorized her High Commissioners and Plenipotentiaries to express, in a friendly spirit, the regrets felt by Her Majesty's government for the escape, under whatever circumstances, of the Alabama and other vessels from British ports, and for the depredations committed by those vessels."

The apology was accompanied by an agreement to pay for the losses sustained by American citizens.

I first read the above apology in a book entitled Good Morals and Gentle Manners in 1873—sixty years ago. I

(Continued on page 23)

FINANCIAL

BRINGS HONOR AND CREDIT

Lawyers' Duties to Clients and Courts

The American Bar Association, in formulating the oath which it suggested should be administered to all applicants at the bar, has with admirable clearness laid down principles and admonitions outlining the obligation and duty of a lawyer. This oath has been adopted in Ohio and is administered to all successful applicants for admission to the bar. The oath follows:

"I do solemnly swear that—

"I will support the Constitution of the United States and the Constitution of the State of Ohio.

"I will maintain the respect due to courts of justice and judicial officers.

"I will not counsel or maintain any suit or proceeding which shall appear to me to be unjust, nor any defense except such as I believe to be honestly debatable under the law of the land.

"I will employ for the purpose of maintaining the causes confided to me such means only as are consistent with truth and honor, and will never seek to mislead the judge or jury by any artifice or false statement of fact or law.

"I will maintain the confidence and preserve inviolate the secrets of my client, and will accept no compensation in connection with his business except from him or with his knowledge and approval.

"I will abstain from all offensive personality, and advance no fact prejudicial to the honor or reputation of a witness, unless required by the justice of the cause with which I am charged.

"I will never reject, from any consideration personal to myself, the cause of the defenseless or oppressed, or delay any man's cause for lucre or malice, so help me God."

There are a few simple precepts that a lawyer must observe if he desires to be faithful to the duty which he owes himself. One is the control of his own temper. It is laid down of old that "He that ruleth his spirit is mightier than he that taketh a city."

No lawyer who fails to control his temper can ever expect to succeed in the trial of a case. The court room, of all places, is where he is under most constant observation, and his personal demeanor and self-control must be ever his first consideration.

The temptation is often to lose one's temper with a witness, and with the court itself and with the opponent in the trial; but each time a lawyer so far forgets himself as to permit his anger to overthrow his better judgment, just that moment his client's interests suffer and he has failed in his duty toward himself.

No audience ever watched with keener interest or more critical eye the great actors of the world upon the stage than the judge and jury view the conduct and demeanor of the trial lawyer in the court room. He must always be courteous to court, counsel, and to witness; for when a lawyer is abusive, either to his opponent or to a witness, he handicaps his own client, because each juror puts himself in the position of the witness or the opposing

lawyer, and feels the wrath of the enraged counsel. Such conduct is perilous to the client's cause.

So I might go on enumerating those attributes of personal conduct and character which lie purely within the lawyer's own personality. But above all one point should be stressed. I suppose, coming down from the annals of the past, beyond even the memory of man, has come the raillery that has been directed against the lawyer and the bar, as to the lawyer's integrity, uprightness and honesty.

Those of us who have studied for the profession and been admitted to its portals, realize how, above almost any class, we are trusted—not only with material wealth, but with the secret, the hopes, the ambitions and the fears of our clients. No class of men hold greater confidences than does the legal profession, and as a first principle no lawyer can be worthy of the name who does not wear within his heart the precept of common honesty; because within each man there is implanted the still, small voice of conscience that directs him in what is right and what is wrong. And the duty of the lawyer to himself can be best epitomized by saying that the keystone of all legal ethics is absolute honesty.

There are two cardinal principles that must be adopted by every man ambitious to succeed in the profession of the law. One is industry and the other is integrity. Without these two elemental attributes, success can never be attained.

When a lawyer gets a case, no matter whose case nor what kind of case, he should first advise himself as fully as may be of the facts in the case which he and his client believe he will be able to establish; and having marshaled the facts in his mind, then say to himself: "Now, what principles of law apply to and govern the situation?" and determine the kind of judgment or decree that he will be able to procure.

He should reason the case out in his mind from the standpoint of fundamental principles that govern the case. He should not make a mad rush for the library to see how many similar decisions he can find. There will be time enough or him to examine these after he has first dissected his case, settled upon its facts and associated therewith the legal principles that must govern that case; and after having done this, he should formulate in his mind the best argument that he can by which he would sustain his position and accomplish justice for his client.

The lawyer not only has a duty to himself but he also has a duty toward the court. Theoretically, the lawyer is the officer of the court, entrusted by his clients with the privilege and opportunity, as an officer of the court, of presenting his client's cause. Sitting upon the bench, the judge sees many kinds of lawyers, and each from his own viewpoint is measured by the judge as to the duties which he performs as an officer of the court.

First, there is the technical lawyer, who strains at the gnat and swallows the camel, who can see the knothole on the barn but cannot see the barn, and who is more particular about getting error into the court's record upon some extremely technical point than he is

in the securing of his client's rights. Such a lawyer, while versed in the practice, seldom serves his client's interests as successfully as he who views legal questions from a broader and more general standpoint. Technicality serves its purposes. It should not, however, be permitted to interfere with the ends of justice, simply for technicality's sake.

Second, there is the lawyer who knows more than the court, the jury, fellow lawyers, or the entire body of the law put together. He struts through the courts, with an air of self-satisfaction and perfection of pose that is only surpassed by the contempt in which really learned lawyers hold him.

Third, there is the lazy, procrastinating lawyer, who is never ready, never prepared, and who expects the court to look up the law for him and trusts to luck and good fortune to mislead the jury, twisting the evidence, and riding to success, if possible, on the lucky turn of the wheel of fortune; too indolent himself to investigate the law or to look up the details of his case; an abomination to the courts, and of worse than no service to his clients.

Fourth, there comes the lawyer whose thought is of fees and gain; to get money into his purse, no matter by what means; who squeezes his client dry by a retaining fee, gets him into court, keeps him there as long as possible, wheedling money from him at every legal turn and, in the end, leaving him like a squeezed lemon. Such a man is not only no credit to himself but is a disgrace to the profession.

Then there is the lawyer of high ideals, who is conscious of his duties to the court, to opposing counsel, to witnesses and to his client; courteous, fair, upright and reliable. It is this type of lawyer that brings credit and honor to the legal profession.

Robert H. Day,
Judge of the Supreme Court,
State of Ohio.

Price Artificiality Must Be Considered

Those urging immediate stabilization of our currency at the present level are asking for a step that involves many grave dangers. As a matter of fact, it might well cause such serious disturbances that it would result in a net loss to the country. This despite the fact that there is nothing this country needs so badly in its fight for a return of prosperity as a stable currency. Or, expressed from the opposite point of view, there is nothing which will delay a return of lasting prosperity as much as a continuation of the present uncertainty about our currency.

It is primarily because of a realization of this relation of stable currency and prosperity that proponents of stabilization are urging their case with such vigor. Every day they see more evidence that the present situation is undermining our strength and preventing the fundamental economic forces that are bringing better conditions in foreign nations from being effective in this country. What they overlook, or give too little weight, are the conditions created by our recent currency policies that must be ironed out before stabilization is feasible.

Most important of these conditions is the runup in prices. Even after the declines of the last few weeks there still is a large element of artificiality in the price structure. This is because under the threat of inflation owners of commodities have marked up values above what the current demand would support if the threat were removed.


Sudden stabilization, accordingly, would let the wind out of these price bubbles. In many instances this would mean throwing heavy supplies on the market more or less for what they would bring, in consequence, values would be driven disproportionately low again, with all of the collateral effects such a situation necessarily involves. Ultimately, this artificiality must be removed, but an attempt should be made to do it without subjecting the economic system to such a violent strain as would result from stabilizing in one move.

Only slightly less important than this price situation is the vast amount of capital that has flown from this country as a result of the uncertainty of the outlook here. Estimates of this range as high as \$2,000,000,000. In case of stabilization, granting it was in a form which the public would accept as lasting, much of this fund would try

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to return. In addition, foreigners who dislike their own financial situation would attempt to shift capital to the United States.

Such capital movements would subject the entire world to a new set of strains. Here, too, however, the problem has to be faced for ultimately such movements will occur. Again, thus, it is a question of letting the readjustments be gradual instead of throwing them into the economic system in a lump as immediate stabilization would do.

The existence of such difficulties, nevertheless, does not justify a continuation of the present uncertainty. Through our currency policies we have disrupted the entire world economy and none more than our own. It now is a question of recognizing this fact and trying to correct the situation without further complicating the problem of recovery.

Ralph West Robey.
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Proceedings of the Grand Rapids Bankruptcy Court

September 25, 1933. On this day the schedules, reference, and adjudication in the matter of Frank Van Oosten, Jr., bankrupt No. 5450, were received. The bankrupt is a paper mill worker, of Kalamazoo, Michigan. The schedules show total assets of \$150.00 (all of which are claimed exempt), and total liabilities of \$695.13, listing the following creditors: National Storage Co., Kalamazoo \$125.00; Lemmer & Zeedyke, Kalamazoo 61.00; Dr. Leslie DeWitt, Kalamazoo 110.00; Edward F. Klian, Kalamazoo 53.00; Dr. Thomas Van Urk, Kalamazoo 50.00; Consumers Power Co., Kalamazoo 45.00; Borgess Hospital, Kalamazoo 35.00; Smith & Haas Dairy, Kalamazoo 10.00; Nussbaum Motor Supply, Kalamazoo 6.00; J. R. Jones Sons & Co., Kalamazoo 7.00; Main Oil Company, Kalamazoo 103.13.

In the matter of Fred H. Salisbury, bankrupt No. 5101, final meeting of creditors was held under date of September 6, 1933. M. N. Kennedy, trustee, was present. Bidders on accounts present. Trustee's final report and account was approved and allowed. Certain attorney's bills were approved and allowed. Balance of bills, notes and accounts receivable was sold to C. D. Bunting for the sum of \$4.00. Order was made on the payment of expenses of administration and for the payment of a first and final dividend to creditors of 11%. No objection to discharge. Files will be returned to U. S. District Court.

In the matter of Thomas W. Butler, bankrupt No. 5425, first meeting of creditors was held September 28, 1933. Bankrupt was present and represented by Don B. Reshore, Attorney. M. N. Kennedy, Custodian, present. The bankrupt was sworn and examined before a reporter. M. N. Kennedy, of Kalamazoo, Michigan, was appointed trustee and his bond fixed at the sum of \$100.00. The meeting then adjourned without date.

In the matter of D. Stern, doing business as D. Stern & Company, Bankrupt No. 5360, adjourned first meeting of creditors was held September 28, 1933. Bankrupt was present and represented by I. C. Montague, Attorney. M. N. Kennedy, Trustee, was present and represented by Fred G. Stanley, Attorney. The bankrupt was sworn and examined before a reporter. The meeting then adjourned without date.

In the matter of Fred Berger, Bankrupt No. 5391, first meeting of creditors was held September 27, 1933. Bankrupt was present and represented by Willard McIntyre, Attorney. No creditors present or represented. Bankrupt sworn and examined without a reporter. Fred G. Timmer, of Grand Rapids, Michigan, was appointed trustee and his bond fixed at the sum of \$100.00. The meeting then adjourned without date.

September 29, 1933. On this day the schedules, reference, and adjudication in the matter of Avery R. Zimmerman, bankrupt No. 5460, were received. The bankrupt is a farmer of Ashland Township, Michigan. The schedules show total assets of \$550.00, (all of which are claimed exempt), and total liabilities of \$2,042.00 listing the following creditors: St. Mary's Hospital, G. R. \$ 28.50; Dr. D. Lettinga, Grant 309.50; Dr. Reuben Maurits, G. R. 15.00; Blodgett Memorial Hospital, G. R. 120.00; Dr. Richard R. Smith and Dr. Henry J. Vandenberg, G. R. 259.50

Gerber Memorial Hospital Fremont 409.50; Thompson Travis, Grant 300.00; Helena Schneider, Butler, Ind. 600.00

September 29, 1933. On this day the schedules, reference, and adjudication in the matter of Henrietta A. Newman, doing business as H. A. Newman, bankrupt No. 5459, were received. The bankrupt is a grocer of Charlotte, Michigan. The schedules show total assets of \$3,479.64, (of which \$240.00 are claimed exempt), and total liabilities of \$1,353.27, listing the following creditors: City of Charlotte, Eaton County \$ 15.70; Charles M. White Estate, Charlotte 26.71; Proctor & Gamble, Detroit 12.29; Symons Bros., Jackson 37.43; G. H. Hammond Co., Chicago 8.53; Reid, Murdoch, Chicago 20.00; Cartwright Paper Co., Battle Creek 19.25; Johnson Paper Co., Kalamazoo 67.63; Valley City Milling Co., G. R. 14.70; Paul Schulze, Chicago 6.00; Armour & Co., Lansing 27.01; Hekman Biscuit Co., Lansing 36.86; Spencer Grocer Co., Jackson 148.75; H. J. Heinz Co., G. R. 27.08; Swift & Co., Lansing 114.19; Taylor Produce, Battle Creek 65.56; Dudley Paper Co., Lansing 21.44; Michigan Fruit Co., Lansing 15.00; Frank Fairchild, Charlotte 24.75; Nashville Creamery, Nashville 20.00; John Colizzi Charlotte 29.00; Star Market, Lansing 9.68; Herend & Co., G. R. 15.33; Ferry Morse Seed Co., Detroit 17.52; Farrington Co. 14.63; Schust Co. 9.00; Mich. Bell Tele. Co., Charlotte 11.49; Clyde Fulton, Charlotte 275.00; Colburn-Fulton Lumber Co., Charlotte 60.00; Mrs. Mary Thompson Charlotte 46.06; Mr. Roy Preston, Charlotte 50.00; A. C. Puttbrese, Charlotte 77.00; Star Market, Lansing 9.68

September 29, 1933. On this day the schedules, reference, and adjudication in the matter of George Eckman, bankrupt No. 5458, were received. The bankrupt is a box maker of Kalamazoo, Michigan. The schedules show total assets of \$100.00, (all of which are claimed exempt), and total liabilities of \$793.52, listing the following creditors: Paper City Motor Sale, Kalamazoo \$42.00; Wison Brown, Kalamazoo 92.00; Kilian's Budget Shop, Kalamazoo 50.00; Finley's Jewelry Shop, Kalamazoo 7.00; Spiegel, May Stern Co., Chicago 28.00; Edwin Heaton, Kalamazoo 10.00; James and Clara Brown, Kalamazoo 56.32; Goodrich Tire Co., Kalamazoo 7.00; Service Tire Co., Kalamazoo 8.90; Fleisher Insurance Agency, Kalamazoo 3.00

Mrs. Lillian Harris, Kalamazoo 24.00; Chas. Sherman, Vicksburg 27.00; Earl A. Marey, Kalamazoo 163.55; Orrin B. Hayes, Inc., Kalamazoo 32.10; George Schroder, Kalamazoo 25.00; Kalamazoo Industrial Bank 70.00; Glenn R. Ling, Kalamazoo 30.00; Merkle Dairy Co., Kalamazoo 6.00; Mrs. George Butler, Kalamazoo 6.00; Vander Woude Auto Elec. Service, Kalamazoo 2.65; Trietstram's Tires & Radio Kalamazoo 3.00

October 2, 1933. On this day the schedules, reference, and adjudication in the matter of Bert Vanderwier, individually and doing business as the Park Grocery, bankrupt No. 5462, were received. The bankrupt is a merchant of Muskegon, Michigan. The schedules show total assets of \$6,331.14, (of which \$500.00 are claimed exempt), and total liabilities of \$5,244.01 listing the following creditors: Turner, Engle, and Cochran, Muskegon 76.50; Henry Witt, Muskegon 3,000.00; Anderson Packing Co., Muskegon Hts. 35.00; Chas. Brems & Son, Muskegon 6.92; H. A. Franke, Co., Muskegon 13.00; Ferris Coffee & Nut Co., G. R. 88.75; Hecht Produce Co., Muskegon 42.90; Hume Grocer Co., Muskegon 880.77; Hekman Biscuit Co., Muskegon 267.40; Mona Lake Ice Co., Muskegon Hts. 35.00

Muskegon Candy Corp., Muskegon 28.65; G. W. Mills Paper Co., G. R. 16.80; Mich. Biscuit Co., Muskegon 26.19; Peoples Milling Co., Muskegon 47.73; T. Schillacci & Co., Muskegon 18.94; Sanitary Dairy Co., Muskegon 189.61; J. S. Temple & Son, Muskegon 70.00; J. Van Westenbruggen, G. R. 14.47; Wolis Brothers, Muskegon 39.75; J. T. Wiersema, Muskegon 34.31; Wood St. Market, Muskegon 77.00; Superior Oil Co., Muskegon 130.64; Drinan Roach & Co., Muskegon 52.22; Harvey Cooper Agency, Muskegon 47.00; C. Karel & Sons, Muskegon 25.68; J. F. Jelle Co., Chicago 2.68; Muller Bakeries, Inc., G. R. 10.00

In the matter of George N. Edwards, bankrupt No. 5428. The first meeting of creditors has been called for October 20, 1933, at 2 P. M.

In the matter of George N. Edwards, bankrupt No. 5428. The sale of assets has been called for October 24, 1933, at 2 P. M. at the premises formerly occupied by the bankrupt at No. 11 Second St.,

Niles, Michigan. The assets for sale consists of automobiles, parts, accessories and equipment, office fixtures etc., all appraised at \$898.35. All interested in such sale should be present at the date and time of sale.

Sales of Small Specialties Promoted with Gadget Show

A means of promoting sales of housewares, notions, linens, fancy groceries and other small specialties, used by a New Jersey store, is reported. It consists of a gadget show, which is a display to a group of invited guests of various types of small merchandise in which the store considers the group to be interested.

The store's "director of customer service," it is reported, contacts the leaders of neighborhood and church groups and women's clubs, booking dates for the show and stating frankly that it is a sales promotion plan. In conducting the show three card tables are used, set with the merchandise chosen for display. One may be used to display appropriate linens, glassware, and silver, with different patterns being used at each plate at the table, while another may be covered with small novelties, suitable for gifts, and another loaded with fancy groceries and small labor-saving devices for the kitchen. In using the plan, this store is reported to sell items on the spot if requested and take orders for duplicates.

Something different in the way of food is prepared by the demonstrator in charge and served to the guests, it is stated, while attractive menus and new recipes are distributed.

The Retail Bulletin of the University of Wisconsin, in commenting upon this type of promotion, suggests that it might also be done co-operatively by small, non-competing stores; for example, a grocery, a china shop, a hardware store, and a gift shop.

A Business Man's Philosophy

With better speech in mind, the Bell Telephone Company studied the 80,000,000 telephone conversations carried on each day over their system.

It was found that in 500 typical telephone conversations about 80,000 words were used. Of these, only 2,200, or less than 3 per cent., were different words. Fifty words account for 60 per cent of the total words in these conversations, and 700 words account for 95 per cent. If a person's vocabulary were limited to 700 words, he could transact business over the telephone with 95 per cent. efficiency. A foreigner knowing only fifty words of English would be 60 per cent. efficient, if he could use these words correctly.

William Feather.

Production of Canned Peas Increases During 1933

An increase of more than 2,000,000 cases in the production of canned peas this year over 1932 is shown in reports collected by the Foodstuffs Division of the Bureau of Foreign and Domestic Commerce, at the request of the canning industry. The statistics are based on individual figures submitted by canners representing about 92 per cent. of the total pack. The total pack is calculated with the addition of reliable estimates of the remaining 8 per cent. of production.

The pack of canned peas in cases of all sizes is shown as 12,481,008 in 1933, compared with 10,117,784 in 1932.

Home-Knitting Vogue Revived

Revival of the vogue for home-knitting on a scale greater than any witnessed since 1918 is reported by mills manufacturing yarns suitable for home use. Two of the larger mills at present are working on overtime schedules to keep up with retailers' orders. The growing popularity of knitting is due in part, manufacturers say, to the fact that Mrs. Roosevelt is known as an exponent of the art. In addition, the manufacturers have furthered the vogue by sponsoring style shows at which prizes for the best examples of home-knitted apparel are awarded.

Do Not Want To Be Without the Paper

Carson City, Oct. 10—We are pleased to enclose check for the Tradesman for the coming year.

We are hard pressed for money, but do not want to be without your paper as long as the front door of our store is open.

We enjoy reading your editorials, the Realm of Rascality, things seen and heard on your week end trips, and many other articles you print.

We hope to have the pleasure of seeing you in our store some day and shaking hands with you and wish that you may have many years of health to continue the good you have been doing the retail merchants of Michigan for fifty years.

Brooks & Warner.

Office Appliance Sales Rise

Sales of office appliances in the three months ended Sept. 30 were greater than for the first six months of the year, according to reports in the trade. Dictating machines, typewriters, office files and adding and calculating machines shared in the sharp increase in demand. Companies with branches throughout the country recently have made surveys of their office equipment at the suggestion of appliance manufacturers and are planning to replace 25 to 30 per cent. of their present machines with up-to-date models.

Twilight

I wonder if the Twilight knows
How beautiful she grows
When behind the setting sun
As we say the day is done
She is coming like a bride
Down a chancel glorified—
I wonder if the Twilight knows
How beautiful she grows.

I wonder is she lifting there
A pictured silent prayer,
With the afterglow of day
When all Nature bows to pray;
Signalling the Night to bring
Quietness with slumbering—
I wonder if the Twilight knows
How beautiful she grows.

I wonder if in heaven above
She longed our Earth to love
Dreaming there of serving best
Could she lure a world to rest
So it haps with sunset hours
That her winsomeness o'er-powers—
I wonder if the Twilight knows
How beautiful she grows.
Charles A. Heath.

Shoe polish is now being marketed in lipstick form. A few strokes with the stick upon the shoe and a rubbing with a shoe cloth is said to be all that is needed for a shine.

A new household fly spray is said to serve to double purpose of swiftly putting flies to death and lending a flower-like scent to the rooms in which it is used.

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.

What of Our "Sour" Departments?

A highbrow phrase like "stock control" is apt to stop most of us, yet the essentials are simple to understand—and they are vital. For instance:

Chains know what items pay, both generally, as applied to their entire number of units and specifically, as applied to every individual unit. It should then be a simple matter for any individual grocer, operating one store, to know this about his own business.

They know that out of seventy-five items, fifteen or twenty account for 60 per cent. of the sales. Eighty to 85 per cent. of all items are largely sleepers.

There is a "sour department" in every store. Plenty of stores have several such. Paint and varnish departments are sour in every hardware store.

Thirty to 40 per cent. of selling time is wasted.

Of 408 businesses that failed in a given time, ninety-six kept no books; 120 kept books that were no good; forty-two kept good books—just over 10 per cent. of all.

One district of a certain city enjoys the highest family income of the entire community.

Of what value is all that suggestion to any grocer? It is as valueless as yesterday's newspaper to him who fails to reflect on it, bestir himself to apply it, and keep on working in the light thereof forever after. But he who makes use of it will find it worth more than its weight in gold.

How to use it is the question. For to misuse it is to fail worse than without it.

Consider the 80 to 85 per cent. sleeper items. Why keep them? Because experience shows that you could not operate without most of them. Folks want them. They require most of them to sort out their needful supplies. That is why wise merchants carry such things, regardless of their slow turning. The point is, to keep close tab on that range of items. As some of them become really dead, clean 'em out. Better yet: Keep them moving when you see them slowing up, get rid of them before they quite die.

Such is the merchandising reasoning behind the hardware man's sour paint-varnish department. It is not profitable in itself, but it rounds out his stock and leads to the sale of many other articles which would not move so well otherwise; but the wise hardware man is as vigilant to keep that moving as fast as may be as the grocer must be.

When we come to wasted selling time, there is a factor we can all improve. That requires constant vigilance and planning, but nothing pays better. The good merchant studies his time-cost always—every day. He plans new ways to use each minute advantageously. If he does this consistently,

he evolves a definite schedule of odd-time work for every employe, so that there is really never an idle minute.

Departmentizing may seem a bit involved, also; but there is one kind that every grocer can practice. That is to put a section of the store under the charge of one person and hold him responsible for its upkeep. Such a plan can be laid out in a half hour in most stores. It will be subject to modification in the light of experience. But put it into operation now.

Let it include care of all showcases. These must be wiped with a clean dry cloth every morning on the exterior. That will remove dust and most soils. Grease can be removed speedily with a bit of dry sawdust, rubbed on, followed by the cloth. Inside the cases should be cleaned weekly. Add to or reduce the labors of each assistant as circumstances indicate changes, but keep them all actively busy every minute of the day. One advantage of this is that all of them will be happier this way than when they have time to "stand around."

Little good will result from discussion of book-keeping, because those who have no records are apt to be incorrigible. But this angle may help: Records may be started because you feel you may need them to keep peace with NIRA; but the real value is to yourself. Further, you will not go far with records without finding them the most interesting feature of your business. Nothing about business is so fascinating as real knowledge of it.

The last item—family income in your vicinity—is crucial. If you have exact knowledge of that, you can then proceed to select and classify your prospects and go after the worth while ones. It is the grocer's business to be an inveterate gossip to the extent that he shall know the family affairs of every customer and would-be customer.

As the basis of trade building, no information can compare with the knowledge of the occupation, income, living habits of each prospect within reach. The beginning can be made from census or assessor's figures. From that vantage the grocer can gather unlimited information, bit by bit, about everybody. If he then follows this up by consistent solicitation and strategic attack on desirable consumer families, he will build up profitable trade. That is so much better than haphazard trade that no man can use his time to better advantage.

All of this is good business practice, whether other factors outside the business work or fail to work. And it should always be remembered that each man's business is, after all, within his own store.

One grocer friend of mine has conducted service-family for many years. A few years ago he fell for the commonly popular notion that cash-carry was the cat's whiskers. But, fortunately, he retained his service store and opened his cash-carry experimentally in another district.

Lately, I asked him how he was coming on with the new venture. He said, disgustedly, that plenty of goods moved under cash-carry, but there was no money in it. Meantime, his family-

(Continued on page 14)

The Way to more DESSERTS BUSINESS

Feature

ROYAL DESSERTS

America's fastest selling line, in your windows, store and advertising.

It will lead to better and quicker profits.

Products of
STANDARD BRANDS INCORPORATED



30% sales increase
... would that interest you?

That's what happened when Grocer B. S. G. installed this Custom-Built Biscuit Display



MR. B. S. G., located in a modest neighborhood, could not increase his business, despite his best efforts. Then he installed Uneeda Bakers Custom Built Biscuit Department, and biscuit sales jumped 30% the very first month!

It's a real self-seller... saves space, saves steps, saves time, sells MORE biscuit. The price? Not a penny more than the bare cost of building it. You make your profit when the

extra business comes rolling in. And it will! See the Uneeda Bakers representative for prices and plans—or write us direct. Let this money-making Silent Salesman start selling for you now. National Biscuit Company, 449 West 14th Street, New York City.

Uneeda Bakers

MEAT DEALER

Fish Flour as Nutritive Food for Economy Diet

What is fish flour? What information does the Bureau of Fisheries have on the use of fish flour? How is it used and where can it be obtained? Fish flour is a finely ground product of light and attractive appearance made from the edible remainder of the fish fileting industry and other fishery industries. This edible portion, otherwise wasted, consists of the backbone of the fish with some flesh adhering to it.

Fish flour usually contains from 18 to 30 per cent of minerals, although some samples contain as low as 8 per cent of minerals. It varies in protein content from 55 to 80 per cent, depending on the percentage of minerals contained in the flour. It contains from 1½ to 2½ per cent of fat, and compares favorably with other fishery products in iodine content.

The Bureau of Fisheries has in its files and distributes information on the uses of fish flour, its food value, and recipes for the preparation of fish flour products. These pamphlets may be ordered from the Bureau of Fisheries by number as follows:

Fisheries Special Memorandum 2475-A is entitled "Recipes for Fish Flour Cookies," and contains the ingredients for the preparation of delicious cookies which have been tried out on children and which the children really like.

These cookies contain about 10 per cent of fish flour, in which either cinnamon, orange, or ginger flavors may be used to mask the taste of the fish flour. As such, these cookies are an excellent and palatable source of those minerals, principally calcium and phosphorus, which are of vital importance in the growth and maintenance of bones and teeth.

Fisheries Special Memoranda 2468 and 2482 contain information on the food value of fish flour and describe an experiment in which fish flour was fed to children. Fisheries Special Memorandum 2476 contains a partial list of producers of fish flour.

While this product is not readily obtainable on the market and is not yet being produced in any great commercial quantities, it can be obtained in limited quantities from the companies which are described in the above mentioned list.

Fish flour may be used in various bakery products and it makes excellent soup stock. The writer has tasted a soup made from fish flour, containing one oyster, which was fully as delicious and nourishing as any soup that can be prepared.

The advantage of this product is that when sufficient public demand has been developed for it to justify its manufacture for marketing on any considerable commercial scale, the competitive price should be attractive. Therefore, it should be within the reach of the pocketbook of those of extremely moderate means, or those who have suffered from the recent business depression.

Since fish flour is developed from material which ordinarily goes to waste and since it is a highly nutritious and edible product, a distinct public service can be performed by interesting yourself in it. This and many other products in the fisheries are very useful to those interested in public relief work.

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Best Cold-Storage Poultry

Ducks, chickens and other poultry preserved by quick freezing and held in cold storage six months or more are scarcely to be distinguished from fresh killed birds in both appearance and taste, according to Federal specialists who are experimenting with this innovation in processing and marketing of poultry.

The quick freezing system has possibilities and may put former methods into the discard, since the birds can be frozen in about two hours as contrasted with 36 to 48 hours by slow freezing. Quick freezing yields a better product. Quick frozen ducks are bringing premiums over birds which are frozen slowly, because of superior appearance and quality.

The United States Bureau of Agricultural Economics and of Chemistry and Soils are working jointly on the project. In the experiments, Long Island ducks and other poultry were frozen by the use of a fog or mist of brine at 4 degrees below zero. The ducks and larger classes of poultry required about three hours to freeze, and smaller size chickens about two hours.

The quick-frozen birds were then rinsed with clear water and dipped in ice water which formed a thin film or glaze of ice over the carcasses and protected them from desiccation or freezer burn during the period of cold storage.

After six months of cold storage, samples of the quick frozen ducks and of ducks frozen by the slow process were subjected to bacteriological and chemical analyses. The quick frozen ducks were found to be distinctly superior to the slow frozen ducks from the standpoint of bacterial content of the flesh and acidity of the fat.

In appearance they were attractive, retaining much of their original color and "bloom," whereas the slow frozen ducks were much misshapen and discolored. Eating tests proved the quick frozen ducks distinctly superior in aroma, flavor, and juiciness.

Other poultry similarly handled were held in cold storage for about seven months. The glaze endured well during this period and upon removal from storage the poultry was found to be entirely free from any drying out of the skin or freezer burn. The skin retained a remarkable fresh appearance and the "bloom" was so well preserved that it would have been difficult to distinguish the frozen poultry from fresh killed poultry, says the Department.

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.

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

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

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



A complete line of canned vegetables and fruits



WE MUST ALL
UNITE



FOR THE COMMON GOOD

No one person, no one industry can, alone bring about the improvement hoped for by NRA.

The C. F. Mueller Company was prompt to enroll—we gladly do our part.

Cooperate by signing up and displaying the Blue Eagle, and speaking of displaying, don't overlook MUELLER'S—the popular Red, White and Blue package.



Jersey City - - - - - New Jersey

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.

Some Features of the Industrial Recovery Act

Hearings opened in Washington Aug. 22 on the retail code. The code, as presented to General Johnson for approval, is substantially as given on page 16 of October Hardware Retailer which should be carefully read. The code contains a "stop-loss provision" that it shall be considered unfair competition to sell merchandise at less than 10 per cent. above cost. The principal opposition to this clause is offered by Macy's, of New York City, and the mail order houses who desire to continue the "loss leader" principle in selling merchandise. Analysis of letters received by the Recovery Administration on this point indicates that only 0.4 per cent. oppose retaining the 10 per cent. clause.

Possibly the code may be signed by the President by the time this reaches you. Watch the papers and if the code has not yet been signed, write General H. S. Johnson, National Recovery Administration, Washington, D. C. asking for the retention of the 10 per cent. clause. Within a few days after the code has been signed you will receive from your Association a printed copy.

Sales Tax—Important New Ruling
Question. Must I pay on total sales including the tax?

Answer. No. A ruling made recently by the State Tax Board eliminates "tax on tax." The previous ruling was to the effect that, if the tax was kept separately, this amount could be deducted from the gross income (less non-taxable sales) and 3 per cent. paid on the difference, but unless the tax was kept separately, it must be computed on the total received, including tax. It is not now necessary to keep the tax separately in order to avoid "tax on tax."

If record is kept of the tax actually paid by customers, continue as before and deduct the tax paid by customers before computing the amount of tax due the state. For example, if taxable sales for the month, exclusive of tax, were \$5,000 and tax received from customers \$150, you pay 3 per cent. on \$5,000.

If, however, no record is kept of the amount of the tax paid by customers, use the following formula: First, divide taxable sales (which include tax received) by 103 and multiply by 3. For example, if taxable sales for September (including tax received from customers) amounts to \$5,150, divide by 103. The result is 50. Second, multiply by 3. The result is \$150, the amount of the tax. On the basis formerly used by the Tax Board, unless the tax paid by the customer was kept separate, the dealer would have had to pay 3 per cent. of \$5,150 (amount of sales including tax), or \$157.50.

Q. Should I make my report for September on the above basis?

A. Yes.

Q. Should I make amended return for July and August to secure any overpayment?

A. That is not necessary. When you make your return for the last month of your fiscal year, compute total tax for the period on the basis outlined above and pay the difference between what you have already paid in preceding months and what is due the state for the entire period.

Q. What has happened to the Legislative Resolution excluding sales to farmers and manufacturers from the sales tax?

A. It is declared inoperative by the State Tax Board. The only exceptions permitted on sales to manufacturers are, as heretofore, of goods forming a component part of the manufactured article. For example, the sale of bolts used in construction of an article to be sold would not be taxable, but the sale of lubricating oil to a factory is taxable.

Q. In computing the tax, can I deduct the cost of installing a furnace, for example, as a labor charge.

A. Only if it was the accepted practice prior to July 1st to carry the installation charge separately. (See Ruling No. 10 in Supplementary Regulations, issued July 20. Copies available from this office on request.)

Q. In computing the tax on the sale of goods sold on instalment, must I pay tax on the carrying charge.

A. Not if the carrying or finance charge is set up as a separate item on the books, and on the itemized bill given the customer. (See Ruling No. 17, Supplementary Regulations.)

Q. What is the best way of recording tax-exempt sales?

A. For the average business, by making a duplicate of the original sales slip at the time of sale, stamping or marking it "Tax Exempt" (see Stamp "C" at bottom of next page) and noting on the slip the reason for exemption. Total these slips at the end of month. Exemptions are (see your monthly tax form):

- (1) Sale for purpose of resale.
- (2) Sale in interstate commerce.
- (3) Sale to U. S. Government.
- (4) Sale to State of Michigan, or its institutions.

If the article is sold for purpose of resale, it would be advisable to have the purchaser sign his name to the slip. (See Stamp "B" at bottom of next page). Dealers having considerable business with manufacturers should use Certificate "A" (illustrated at bottom of next page) which will eliminate the need of securing signature on each separate sale. Have the manufacturer sign the card and keep it in your file.

Q. Are sales to churches, hospitals, not owned by the government, road contractors, etc., taxable?

A. Yes, they are not sales to the government.

Q. Is the tax to be paid on cash receipts, including collections?

A. No. Tax is paid on total sales, cash or credit, whether or not the money has been received. No deduc-

tions are permitted for loss on bad debts.

Q. Should I continue to charge tax separately on sales?

A. Yes. If that is not done, it will be more difficult, at the next session of the legislature, to secure reduction in the amount of the tax. Moreover, on sales of "established price" merchandise, unless this practice is continued, the dealer will be forced to absorb all the tax on such items.

Q. Should I buy one of the many "sales tax" forms being sold?

A. No. They are inadequate for accounting purposes, or too intricate and expensive. Your association is preparing a complete accounting record with special forms for sales tax purposes. The sales tax form is the same as the Daily Record sheet now used in the NRHA Accounting System with changes for recording non-taxable sales and returns, cash or credit. Users of NRHA systems need only purchase the extra sheets. For others, there will be available a special low price introductory accounting system, using the Sales Tax Form. For information (available about Oct. 15) write the Lansing office.

There was a 41 per cent. increase over last year in attendance at the fall series of group meetings. This is the record hung up by the group chairmen. These men were:

Town and Chairman
Ithaca—C. G. Larry
W. Branch—E. H. McGowan
Cheboygan—J. Louisignau
Mancelona—Wm. Brower.
Manistee—John W. Meyer.
Ewart—R. Bregenzer.
Pickford—Fred Taylor
Ishpeming—W. Jackson
Houghton—Paul Swift
Bessemer—R. Johnson
Cr. Falls—Casper Bauer
Menominee—W. B. Winter
Gladstone—H. W. Blackwell

The program opened with an interesting talk by I. E. Douglas of the National Association on the "Recovery Act," followed by a talk on the sales tax and the work of the Association for the past year by the secretary. Each meeting closed with an interesting question box discussion in which almost every dealer participated.

Keep a record of the serial numbers of all guns and rifles in stock. In case of theft, immediately report to the Association, giving these numbers. That information will be communicated to the state police. Your Association has frequently been able to assist in the recovery of stolen goods and in apprehending the thieves.

Harold W. Bervig.

Sec'y Michigan Retail Hardware Association.

Hardware Buying Picks Up

Buying activity in the wholesale hardware market went ahead sharply this week in comparison with the previous week. Jobbers reported that sales up to last night were heavier than in any similar period for the past six weeks. Demand again centered on furnace accessories and other seasonal merchandise. Orders for holiday goods continue at a high level for this time

of year. The call for builders' hardware and supplies was slightly better than in the previous week but total volume in that line is still at an abnormally low level.

What of Our "Sour" Departments?

(Continued from page 12)

service store brings in satisfactory profits.

That may mean that it is wise to stick to the line we know about. I incline to think that is the answer. It is difficult to carry water on both shoulders—even though some exceptionally skilful men succeed in both lines simultaneously. For one thing, a single store is simpler to handle than two or more. I know. I found I could not handle branches, though I could do well enough with one store.

The first day's program of the Washington State Grocers Association is mighty interesting in one important respect. In the afternoon three speakers are listed, thus:

"Nathan Eckstein, head of Schwabacher Bros., a wholesaler serving independent stores; J. A. Malchett, serving voluntary buying groups—notably Red & White; and W. L. McEachran, president Pacific Coast Chain Store Association."

There we have real progress. It indicates how harmony and mutual understanding are coming to the grocery business as such—with frank recognition that the various subdivisions of it are all legitimate and economic.

Another news note interests from a different angle. That tells that I. G. A. adds gloves, stationery, half soles, toys, gasoline, cleaning fluids and automobile lubricants to the stocks of its members. That is perfectly legitimate, of course; but it tends to scotch objections to "unrelated lines" about which we hear from sundry—mostly independent sources. It's a bit embarrassing when the pot calls the kettle black.

Paul Findlay.

Steel Beer Barrels Gain

Cooperage houses are worried by the inroads being made into the market for wooden beer kegs by the steel barrel. In the last month or six weeks, breweries have shown more favor for the steel packages, with the result that the demand for wooden barrels has dropped off considerably. The steel people are credited with doing a more alert merchandising job, are taking space in national weeklies and are promoting their product vigorously. As a result of this development, it seems likely that the cooperage houses will start a counter campaign, in order to regain their markets.

Defer Rise on Electrical Goods

Threatened price advances on electrical household appliances have failed to materialize in the market as expected and buyers who had purchased heavily in the last two weeks in anticipation of a rise are at a loss to explain the manufacturers' failure to act. In producing circles it is said the advance has been deferred for the time being while manufacturers satisfy themselves that retail volume on appliances will hold up to early September levels.

Nothing happens for nothing.

DRY GOODS

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

Push Premium Sales for Spring

As an answer to those who are urging the discontinuance of premiums in sales campaigns, manufacturers of such goods are making intensive efforts this month to get customers to contract for Spring delivery. In the food, drug and tobacco trades agitation against premiums has been under way since last July, and producers of low-price novelties and kitchen tools are fearful that serious inroads will be made into their business if the movement is not forestalled. Several leading producers in the grocery and toilet goods industries have already signed contracts for premiums and others are being approached, it was said.

Greeting Card Trade Unchanged

Greeting card sales for the coming holiday season are holding even with those of 1932. Although initial orders were large and were placed much earlier this year, the total volume will show little variation from last year. Greeting cards, according to manufacturers, are one of the few items which have not advanced in price since July. Because the bulk of such goods is produced eight months or more in advance of the consumer selling season, manufacturers had practically completed their Christmas card production before the wage and hour regulations of the recovery program went into effect.

Will Open Spring Curtains Jan. 8

Spring lines of better curtains will be opened to the trade Jan. 8, according to a decision reached by manufacturers last week. The new lines, it is said, will be priced at levels only slightly above prevailing quotations. Current business has dropped off in the wholesale trade, but continues good at retail. Stores report that last month's sales volume on better curtains was 10 to 50 per cent. ahead of September, 1932. Coarse mesh curtains with tailored edges are selling best and are wanted in price ranges of \$2 to \$5 a pair, retailers said.

Underwear Orders Heavy

A surprisingly large volume of business has been booked on light-weight underwear for Spring since the official opening of the lines. The large wholesale syndicates and individual houses have placed substantial orders with details, in addition to good-sized sample orders. Agents reported that the total is far in excess of that booked at this time a year ago, both in dollar and unit volume. Buyers apparently find no fault with the new prices, despite the substantial advances put into effect. In heavyweight goods, mills are far behind in deliveries, some as much as a month and a half.

Scarcity of \$1 Bridge Tables

Bridge tables which can be retailed around \$1, are wanted for use in special sales, but are not available in

suitable quantities and most of the stores compromised on goods to retail at \$1.49 to \$1.95. At the present time card tables are selling freely in all ranges up to \$5. Tables of both wood and steel construction are popular. Price advances averaging 10 per cent. put into effect recently by manufacturers have not slowed the demand for tables and current orders for regular goods are about 20 per cent. ahead of last year's figures.

Oriental Rug Orders Off

Demand for imported Oriental and Chinese rugs fell sharply in the market last week. Retailers, holding special sales of stocks purchased before substantial price increases went into effect, are doing little reordering at present price levels. The importers are concerned over low levels at which retailers are selling Oriental rugs. They argue that present retail prices barely cover replacement costs and that a public reaction against the merchandise will set in when stores replace stocks and mark the new goods at figures 30 to 35 per cent. above sale levels.

Glass Demand Shows Decline

The general level of the demand for glass and glass products has not escaped the marks of slowness seen in most other retail lines. The decline has not been unexpected, and manufacturers are looking toward an early return to better volume shortly after the middle of the month. Steadiness is most apparent in those lines of blown and pressed glass for home and kitchen use. A reaction in plate and window glass demand is not surprising the publication says, owing to recent buying in anticipation of price advances.

Ion-Tarnish Finish for Jewelry

A new finish which prevents the discoloration of novelty jewelry items which are plated with 24 carat gold plate or pure silver plate has just been developed by a leading maker of this merchandise. The finish, which is said to have been perfected after many years of research, is held far superior to the old method of lacquering jewelry items. Use of the process, it is also said, prevents blackening of the skin or dress fabrics by preventing the usual chemical reaction when untreated metals come in contact with the skin or fabrics.

Women's Neckwear is Active

With dress styles leading to the use of separate collars and cuffs, an excellent business is being done both at retail and wholesale in this merchandise. Reorders on collars to retail at \$1 or below have been good. The demand has covered satin, bengaline and pique types, with white outstanding. Recently lame effects have been introduced and are doing well in the popular price ranges. The football season has stimulated interest in women's scarfs, which are now beginning to sell freely.

Earlier Toy Promotions

Early promotions of toys, because of the late date of Thanksgiving this year, are being planned by many retailers. Many toy departments will be put into readiness by the middle of November

and others even earlier. Store executives also plan to have toys figure prominently in the NRA "Buy Now" campaign which begins in New York this week. In fact, one effect of the campaign will be to push Christmas holiday buying of a wide variety of items much further ahead than is usually the case.

Rayon Call Continues Large

The volume of rayon yarn business for December taken since the books were opened on Monday by mills is reported to be exceptionally heavy. Producers have been compelled to continue their allotment policy and at the present rate of demand the month's

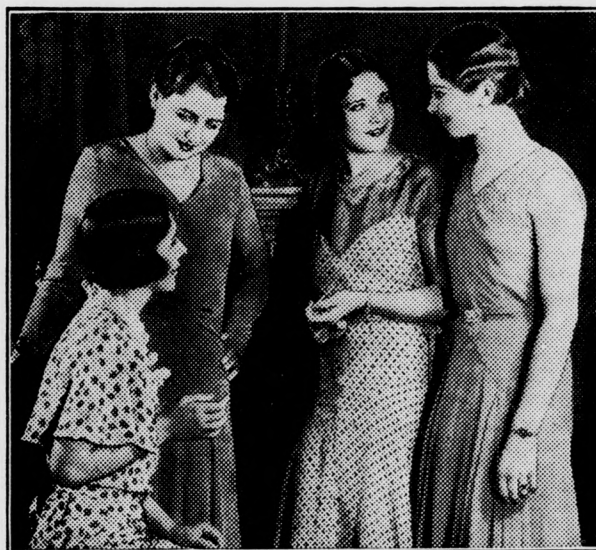
production will be sold up shortly. The call for acetates is keeping up with that for the viscose type, as cloth producers are turning out a greater variety of interesting styles.

A new shower head saves one from getting into hot water. It's said to close automatically if the temperature of the shower bath nears the scalding point, to reopen when temperature drops.

A new combination envelope carries a separate, smaller envelope for messages fixed in slots cut in the larger envelope.

A sixty-year-old man, single, enrolled as a student in a western college. He's after his bachelor's degree.

MICHIGAN BELL TELEPHONE CO.



YOU'RE INVITED MORE OFTEN IF YOU HAVE A TELEPHONE

When bridge parties, luncheons, dances and other pleasant events are planned, invitations usually are extended by telephone. Those without telephones very often are not included in such affairs.

Have your telephone reinstalled now, before the season of social activities sets in. It will justify its cost in good times alone. And, as a protection in times of emergency, it is priceless.

You can order a telephone from any Telephone Business Office. Installation will be made promptly.



GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS, MICHIGAN

HOTEL DEPARTMENT

Ralph Hitz Predicts Better Days For Hotels

Los Angeles, Oct. 7.—Hon. Elmer H. Dearth, who until recently had been a resident of Detroit for a period of twenty years or more, but who has again taken up his residence at St. Paul, Minnesota, writes a letter to the Editor in which he intimates that a career without the occasional leavening supplied by the Tradesman is not to be thought of. He intimates that my contributions thereto have had much to do with the satisfaction to be derived from a perusal of its pages. This letter has been transmitted to me and it is certainly brimming with reminiscences of former days when I, too, was a resident of the North Star state and fought, bled and died beside my good friend in the political battles incident to that period. My friend Dearth was of the rural press, but he was an untiring worker and achieved success not only in the newspaper field, but became state insurance commissioner, a position he held for many years under various administrations. Insurance executives easily recognized his real worth and he eventually removed to Detroit to become head of a prominent insurance company, resigning recently because of his desire to cease activities, and now he is back at his old home where he will this winter shovel snow—gobs of it—while I am basking in the sunshine and roses. For forty-five years we have been real pals and now he says he cannot get along without hearing from me at least once a week through the medium of the Tradesman. Now, boy, come out here this winter for a re-union, and you can then lay stress on the fact that there is such a thing as friendship which really endures.

The fact that Jim Watson, repudiated senator from Indiana, has selected himself to speak for the Republican party in denouncing President Roosevelt and the New Deal does not alter the fact that Watson, when he was cashing pay checks as a Republican senator, never suggested an original idea which could be translated as having any bearing on relief for the masses, and it is doubtful if any fair-minded Republican, even, would at this time take him seriously. So long as the President continues to try and do something to ameliorate the condition of his subjects, the whining politician who was annihilated by the tractor last fall, will find a better feeling in the minds of his former constituents if he will take his recent spanking with good grace and rally his support to the one individual who has brought hope to the hearts of countless millions. Henceforth the real battle is going to be between the People vs. the Politicians and there can be but one outcome.

I am being made the fall guy out here because an earthquake which occurred here at 2:10 a. m., Monday, did not reach my notice until the morning newspaper was handed me at the breakfast table. Something about that "clear conscience" stuff after all.

President Green, of the American Hotel Association, surely said a lot when he made this reference to the activities of our Nation's chief executive, at the Del Monte convention, recently: "Nobody, including General Johnson or even President Roosevelt himself has ever expressed himself as being certain of the outcome of the industrial program, and quite likely each individual reserves the right to express his opinion on the subject, but the strongest objector to the various forms of relief and recovery legislation will agree that, once having started in this direction, only the most dire calamities can be expected if these plans do not carry through. It is, there-

fore, a measure of self-preservation, as much as of patriotism for the individual business man to undertake the burden with the thought in mind that if the execution of the actions demanded of him should not carry through he will not be any worse off than he would be otherwise and that if the plans of the Government do carry through and the lessening of unemployment, plus raising of wages, should result in sufficiently increased purchasing power, a new and wholesome structure may be built up in which the hotel business, of course, would share as quickly as any other important industry."

Walter Leitzen, for a long time operator of Hotel Frontenac, Detroit, activity connected with which he was compelled to forego on account of eye difficulties of long standing, is out here in Los Angeles and I ran across his charming wife and himself in a down town restaurant, resulting in a nice visit and the promise of more to follow. Walter was successfully operated on for cataract on both eyes, at the Johns Hopkins college at Baltimore and is doing nicely, in fact said operation was highly successful.

Speaking of the changes in hotel and restaurant operations in the past decade, whenever I see a sign, "Ham and eggs, 35 cents," I am reminded of the old days. For years and years this was the standard price for that commodity, but strange as it may seem, it has withstood all the changes of time. Throughout inflation periods and depressions the price for "ham and" has remained at 35 cents and I presume will continue to do so until time is no more. Some restaurant men had the hardihood to tack on a nickle or so just at the height of the European hostilities, but they were frowned upon, and readopted the old standards. What that really means can be more readily understood when it is explained that when this price was established, the choicest cuts of ham were procurable at a shilling a pound and eggs were a drug in the market at a lesser price per dozen. Since then prices for the raw material have fluctuated and really reached a considerably higher figure and restaurant operators have grumbled about conditions, but every time they have made an attempt to adjust the price, their customers have frowned upon them and meted out discouragement. There is one other item in restaurant offerings which also seems to have stood the usage of years, and that is coffee. Several years ago at a meeting of hotel men in Wisconsin, one operator told his colleagues that he was going to "break the ice" by advancing the charge for a cup of Mocha to 10 cents, and that it would mean \$2,500 in his pocket annually. The other day I ran into him at a state picnic and I happened to think of the coffee episode and asked him about it. Said, he tried it out for a few weeks, found it was a drawback, tacked the extra nickle on to other items and quiet was restored. Now he says he offers additional cups of coffee to his customers without charge. Every business institution is entitled to make a profit on its merchandise sales, but sugar is usually sold and handled for advertising purposes at 5 cents a pound, and 5-cent coffee is the hub around which the restaurant man must base his publicity efforts.

A Los Angeles woman told the judge the other day, in a divorce proceeding, that her husband nagged her so persistently that she became as thin as a rail. Here is something that might appeal to other women who are in despair over their efforts to reduce. Get a nagging husband and then when the result has been achieved, apply for a divorce and draw alimony—thus killing two birds with one marital experience.

There is a coarse expression—but strongly expressive nevertheless—

called "pulling one's leg" when referring to the acceptance of favors from a person who is nothing to the recipient except as such a one may be able to get a good time without any personal trouble or expense. This friendship frequently is aped because of the benefits of a material nature that may be gained. Nobody admires this type of human sponge—this hanger-on who is devoid of the least grateful appreciation. There is, in fact, nothing smaller or more contemptible than the sort of person who accepts favors, while at the same time scorning the giver. If the giver cannot be esteemed for his or her real self, true manhood and womanhood will refuse the favor. If one is unwilling to reciprocate, the invitation should not be accepted. The evening party or pleasure trip may be attractive, but if it be not available except by the grace of some person otherwise distasteful, the fair-minded individual will decline to enjoy it at the expense of one who is held in disesteem.

Seems like some Detroit hotels, some fifteen of them, several of the prominent type, neglected to pay their taxes at the last settlement period, and the city collector announces these delinquencies amount to \$2,000,000, or thereabouts. The city officials have decided to be as lenient as possible under the circumstances, provided they make an agreement to pay off the back taxes in installments. Should the hotels seek restraining orders from the courts, the city will use every weapon at hand to force payment. Many of the hotels affected by the order are in receivership and others have already secured injunctions restraining the city from seizing their personal property to satisfy such taxes.

Probably the Saginaw Tavern, at Saginaw, a six-story hotel, construction of which was begun in 1928, but was never completed, will soon be placed in operation as the result of an agreement of stockholders. There has been what is known as a lienholders' sale which not only involves the Tavern but also the Ben Franklin hotel, which has been controlled by the Saginaw Hotel Co., Inc. Robert M. Boyd, acting for the lienholders, has been announced as the purchaser of the Tavern, the sale being subject to confirmation by the circuit court. The purchasers are to pay a consideration to the receivers of the Ben Franklin and pay the taxes on both properties. The Saginaw Hotel Co. was formed early in 1928 to build the six-story Saginaw Tavern, and soon after acquired the Ben Franklin, the second largest hotel in the city, with 125 rooms, which it has operated ever since. This company was headed by E. F. Hubbell, who has since managed the Ben Franklin.

At the Ohio Hotel convention, at Columbus, last week, there was a delegation of Michigan hoteliers to help lighten the mass. Among them was Ralph T. Lee, president of the Detroit Hotel Association and vice-president of the Michigan State Association. Also there was C. W. Wilson, manager, Lee Plaza Hotel, Detroit. Mr. Lee gathered in one of the golf awards and entertained the assemblage with a very interesting address.

There seems to be some little argument over the exact date when the repeal of the eighteenth amendment will

Warm Friend Tavern Holland, Mich.

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

JAMES HOEKSEMA, Manager

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

**Store, Offices & Restaurant
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G.R. STORE FIXTURE CO.
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"A MAN IS KNOWN BY THE
COMPANY HE KEEPS"
That is why LEADERS of Business
and Society make their headquarters at the
**PANTLIND
HOTEL**
"An entire city block of Hospitality"
GRAND RAPIDS, MICH.
Rooms \$2.25 and up.
Cafeteria -- Sandwich Shop

**MORTON
HOTEL**
Grand Rapids' Newest
Hotel
400 Rooms -- 400 Baths
RATES
\$2.50 and up per day.

CODY HOTEL
GRAND RAPIDS
RATES—\$1 up without bath.
\$2.00 up with bath.
CAFETERIA IN CONNECTION
ALL GOOD ROADS LEAD TO
IONIA AND
THE REED INN
Excellent Dining Room
Rooms \$1.50 and up
MRS. GEO. SNOW, Mgr.

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

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

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

Columbia Hotel
KALAMAZOO
Good Place To Tie To

be effective. The U. S. Supreme Court is on record with a decision on this particular subject, which will undoubtedly govern proceedings in this particular instance. "An act of Congress takes effect and is in full force from the date of its passage and approval, and a constitutional amendment is likewise in full force and effect from and after its ratification by the requisite number of states. Proclamation by the Secretary of State only affords prima facie evidence of ratification, and the proclamation, when made, relates back to the last necessary vote by a state legislature."

While Ralph Hitz, of Hotel New Yorker, New York, was here last week, at a little gathering of returning delegates from the American Hotel Association, he made some very patent remarks concerning hotel conditions, which were quoted in the local newspapers: "When accurate observers see improved conditions they go to the world's market, salesmen start out with friendly tips of advancing prices or expected shortage in merchandise and tourists travel with peaceful minds. The hotel business is not only holding up, but increasing. Like a barometer that foretells different conditions, far in advance, the trend of to-day in the hotel business indicates confidence in early and substantial improvements in general conditions."

Death of Pioneer Manistee Merchant

Hans B. Larsen, 91, a pioneer in the department store field, who for many years played a prominent part in local mercantile affairs, passed away quietly at his home on Maple street after an illness of a few days.

Mr. Larsen was born in Nyborg, Denmark, June 17, 1842, the son of Ole P. Larsen and Nelsene Albeck Larsen. At the age of 14 he came to New York with his parents and two brothers, F. C. Larsen, Albert Larsen and two sisters, Mrs. Margaret Olson and Mrs. W. F. Lott, who is the only surviving member of the group.

The family moved to Milwaukee, Wis., where the youth worked with his father as a cabinet maker for a short time before going to Madison, where he was employed in an English-Scandinavian printing office, winning promotion from the work of "printer's devil" to that of editor.

When the civil war broke out, Mr. Larsen enlisted with the northern forces. Following his discharge, his family having moved to Lincoln, near Ludington, he joined them there and a short time later came to Manistee, where, with the exception of a few years, he has since made his home.

Mr. Larsen's first work here was as a carpenter on the city's first big school at the site of the old Central school, now known as the Woodrow Wilson school. He was also employed as a millwright in the saw mills.

In 1873 Mr. Larsen entered into the mercantile field, being associated with his two brothers. After a year in Chicago in 1876 and almost two years in Ludington, where he had his own store, he returned to Manistee to open a store here, which has since been in operation, being carried on by Larsen Brothers and as the present Larsens' Specialty Shop. Mr. Larsen was actively connected with the store until 1914.

Not only was Mr. Larsen a pioneer in department store work but he was

active in making many early innovations here, such as sales slips, spring tags and in having merchandise wrapped in packages to be ready for the purchaser.

On March 9 of this year, Mr. and Mrs. Larsen observed their 57th wedding anniversary. They were married in Chicago. Mrs. Larsen was formerly Miss Anna J. Hanson, of this city.

Mr. Larsen's one great hobby was his love for sailing: a love he came by naturally as his grandfather had been a captain of a sailing vessel plying between England and Denmark. Mr. Larsen has had both captain and engineer's papers for over forty years.

His first power boat was purchased at the last world's fair in Chicago in 1893, where the boat was on display.

Mr. Larsen was a member of the Masonic lodge. Funeral services were held from the home Saturday with burial in Oak Grove cemetery.—Manistee News-Advocate.

Gabby Gleanings From Grand Rapids

Manley Jones celebrated his 77th birthday Sept. 20. Since retiring from the road, a few years ago, he has decided that he would like to resume road work or store service of some kind and would welcome overtures along either line. His address is 521 Broadway. He is rich in experience and acquaintanceship and would make any house in need of an expert grocery man a most valuable adjunct.

Elton S. Botsford, 79, pharmacist at St. Mary's hospital until his retirement two years ago, and proprietor of a general store at Dorr for fifty years, died Saturday noon at the home of his daughter, Mrs. C. B. Warnshuis, 240 Charles avenue. He had been ill for about four months. He was well known in business through his half-century as a merchant at Dorr. He was affiliated with the Masonic order. He had resided here for the last fifteen years. He is survived by another daughter, Mrs. H. R. Davidson, of Grand Rapids; five grandchildren, Robert Warnshuis of Minneapolis, Roger Warnshuis and Howard, Harold and James Davidson, and two great grandchildren, all of Grand Rapids. Funeral services were held Tuesday at 2 p. m. at the daughter's residence, 240 Charles avenue, with burial in Jones' cemetery, Dorr.

John Bos, who has made an outstanding success of the Kloster Co. store at Atwood, was in the city last week on his way to the world's fair. He was accompanied by his wife.

G. A. Frye, who has sold White House coffee in this territory for many years, suffered the loss of his mother by death Oct. 5. The funeral was held at Dowling, nine miles South of Hastings.

George W. Thayer, Jr., youngest son of the late George W. Thayer, died at his home at 254 James avenue, Monday morning. He was born on Madison avenue, July 1, 1864. He received his education in the public schools of Grand Rapids. When quite young in years he went on the road for the Goshen Sweeper Co., Goshen, Ind. On the consolidation of the company with the Bissell Carpet Sweeper

Co., he went on the road for the latter, covering territory as remote as the Pacific coast. He then traveled in Michigan for the cigar house of S. K. Boles & Co. He subsequently traveled fifteen years for the Grand Rapids Hardware Co. He had been in poor health for several years and was confined to his bed a portion of the time. Death came suddenly. His only living relative, his brother, Cassius, was summoned from his summer home on Torch Lake. The funeral was held at Birdsall's funeral home Wednesday afternoon. The interment was in Oak Hill cemetery.

Clarence Thomas, Inc., will open a branch store at 32 West Eighth street, Holland, also one on Main street, Lowell in about two weeks.

Six recent accessions have been made to the Red and White stores: J. Lubbers & Co., East Saugatuck; Peter Weibenga, Dorr; A. Myers, Burnips Corners; M. P. Hanson, Lakeview; Gerrit De Young, Diamond Springs, L. Slotman, Hamilton.

Start Coat Label Use

More than 2,400,000 NRA labels for women's coats have been issued through the office of the Coat and Suit Authority by George W. Alger, chairman of the authority, New York. Beginning this week, all coats and suits produced under the conditions prescribed in the recovery code for the industry will bear NRA labels. More than 300,000 of the labels will be distributed to retailers to be affixed by them to stock on hand. The number of labels issued to manufacturers and retailers was based on requirements for a two-weeks' period.

The labels bear the Blue Eagle insignia and the words "Manufactured under Coat and Suit Code Authority," together with serial numbers for identification purposes.

"Every consumer who is sincerely desirous of fostering the recovery movement will decline to purchase a garment which does not bear the NRA label," Mr. Alger said. "The retailers and resident offices have been co-operating splendidly and we are certain that no representative merchant will carry unlabeled garments."

Large Stores to Sell Liquors

With repeal confidently expected by Dec. 7, interest in the potentialities of department-store sale of liquors gained notably during the week. Leading merchandise managers are confident that department stores can do a big business in this merchandise and heavy advertising of the fact that they intend to stock liquors is expected thirty days or so in advance of the indicated date of repeal.

Estimates made in merchandising circles indicate that with a \$50,000 stock (wholesale cost) a potential volume of up to \$1,000,000 at retail can be done. A twelve-times turnover is held likely, with a mark-up of 33 1-3 on uncut liquors and 50 per cent. on cut types. No mark-downs, it was added, will be experienced.

At present, there is a distinct trend toward using leased departments for the sale of the liquors. Owing to the

creation of special departments, cost of fixtures, etc., it was estimated that a return of 12½ per cent. on the first \$100,000 of sales and 15 per cent. on the remainder was fair. In upstairs departments, imported and fancy lines of beverages would be favored, while for the basement sections the most suitable stocks would comprise cut and blended liquors and California wines.

A Business Man's Philosophy

Artists have laughed at buyers who, in seeking a painting for a living room, ask for "something about three by four feet" or "something with plenty of green in it" or "something with horses in it."

Robert Macbeth, one of the leading dealers in American art, fails to see the point of the joke.

"Our people are learning the need of art," he writes, "but they are learning it as it concerns them and their homes, and not in its academic aspects. Their demand for something that will fit in with their general scheme of living is a perfectly natural one, and the artist who dismisses that demand with a shrug or with the notion that the buyer ought to be happy to be allowed to buy what he can get is shooting beside the mark. I, for one, believe that art can go a long way toward utilitarianism without being commercial, and I'm not sure but what I'd rather see a person get a picture that he likes and that fits into his general scheme of things than to have him buy something he doesn't particularly like, just because he thinks it's art. It may turn out to be art after all! Most of the Old Masters, today acknowledged as real art, were painted to order."

This is good sense from a man who has been dealing in art all his life.

William Feather.

How the Chain Destroys the Farmer

It is interesting to note that the local chain store is advertising as one of its specials this week standard U. S. grade one potatoes at 98 cents per bushel just at the time when a nation-wide effort is being made to raise the prices which the farmer receives for his produce. Additional interest may be found when it is known that local independent merchants have not paid growers less than \$1.10 per bushel for their potatoes at any time and have paid as high as \$1.35 for good stock. Who can explain how underselling the farmer in his home market is giving him any help?—Bangor Advance.

Basement Trade Also Affected

Basement departments have been feeling the pinch of the recent trade lull. The view in merchandising circles, however, is that basement sales will do well when the replacement costs begin to be reflected more fully in upstairs departments. On the other hand, the volume of merchandise available for basement promotion has been substantially restricted because of elimination of producers' low-end brackets. New basement price lines were regarded as a certainty.

The depression will end just before prosperity begins.

DRUGS

Michigan Board of Pharmacy
 President—Earl Durham, Corunna.
 Vice-Pres.—M. N. Henry, Lowell.
 Other members of the Board—Norman Weess, Ewart; Frank T. Gillespie, St. Joseph; Victor C. Plaskowski, Detroit.
 Director—E. J. Parr, Lansing.
 Examination Sessions—Three sessions are held each year, one in Detroit, one in the Upper Peninsula and one at Ferris Institute, Big Rapids.

Michigan State Pharmaceutical Association.
 Officers elected at the Jackson Convention of the M. S. P. A.
 President—Duncan Weaver, Fennville.
 First Vice-President—Paul Gibson, Ann Arbor.
 Second Vice-President—J. E. Mahar, Pontiac.
 Treasurer—Wm. H. Johnson, Kalamazoo.
 Secretary—R. A. Turrel, Crosswell.
 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.

Sowing the Seeds of Harmony and Progress

Fennville, Oct. 5.—Mrs. Weaver and I returned from a trip to northern Michigan a few days ago and while in the Soo, I spoke to the Rotary Club and the Kiwanis club of that city on the two days we were there. I spoke on the history of the Board of Pharmacy and of the Michigan State Pharmaceutical Association and I believe it was the only time in recent years at any rate, that the president of the M.S.P.A. was in the Copper peninsula and gave any time to the trade groups of that part of the state of Michigan. My reception was good, and they did all they could in that fair city to make our stay a happy one.

I like your Out Around concerning the Chicago fair and your opinion is mine. I have been there three times and liked the parts you described as well as you did.

Our trip back from the U. P. took us through Northport and that is beautiful now. A nice country in the Leelanau peninsula, and lots of nice spots for scenery there now.

Duncan Weaver.

Paul Harris, one of the founders of Rotary International, and Duncan Weaver, of Fennville, President of the Michigan State Pharmaceutical Association, were speakers before the Rotary Club of the Soo Monday noon. Mr. Harris stressed the work of the society with crippled children, and Mr. Weaver discussed problems of his trade and urged legislation that would make impossible what he termed the present day ruinous competitive methods. Discussing the need for price legislation, Mr. Weaver quoted the cost of one item at \$9 per dozen, with some selling it as low as 69 cents.

"This can't go on forever, but it makes competition tough for every business man," he said, "Selling at a distinct loss is not good for any one or any business."

Mr. Weaver is the fifty-second president of the Michigan State Pharmaceutical Association, which was founded in 1883. Chippewa county is one of the three in the state with a 100 per cent. membership in this State Association, the others being Berrien and Oakland.

A history of the Board of Pharmacy was given briefly by Mr. Weaver. He said the Board was organized in 1885, the first appointments being made to the Board by Governor Alger, with James Vernon, the prominent ginger ale manufacturer, as one of its first offi-

cers. The Pharmacy Board budget has been placed as high as \$35,000 a year, but the speaker contends \$20,000 is ample for their department. The Board conducts inspection of drug stores to check law violations. One of the requirements is that a drug store must be in charge of a registered pharmacist at all times.

An appeal for co-operation by druggists and other business men in ordinary times as well as in times of stress was made. "There are too few who are community minded" he asserted.—Soo News, Sept. 26.

Duncan Weaver, President of the Michigan State Pharmaceutical Association, and until the present administration for several years a member of the State Board of Pharmacy, told the Kiwanians of the Soo Tuesday, that Sault Sainte Marie has a splendid reputation throughout Michigan for consistent good business.

"Drug salesmen praise their business out of the Soo wherever they go," he said. "They always get good orders here and find a fine prosperity and prompt payments." "You are fortunate in being so close to the Straits of Mackinac—almost so situated that all tourists who cross the Straits come to your city to see and to spend."

Mr. Weaver, who was appointed to the State Board of Pharmacy during the administration of Governor Green, is one of the leading druggists of Michigan in point of activity and progressiveness. It was he who made a motion in July that the Soo be awarded the meeting of the Board of Pharmacy in August, but his motion was lost.

That the future is not all black for business and that a proper faith and loyalty will regain for America that which it has lost in the past few years, was the contention of the speaker. "The future of our business men is in giving more service" he said, "and there is no need for worry if we can gain the loyalty of our patrons." He expressed the hope that druggists will take a place as community leaders and not let their long hours of work prevent them from taking prominent place in church and social and community civic life.

Mr. Weaver discussed the history of the Pharmaceutical association, told of the requirements for registered pharmacists and of the four institutions in Michigan from which these druggists are graduated.—Soo News, Sept. 27.

How Adults Can Safeguard Their Health

There are more people in Illinois in the age group over 40 years old than ever before. We have made great strides in protecting life during infancy and childhood. Therefore more people have been allowed to grow up. These grownups are always getting older. At the same time not as many babies are being born.

The distribution of the age groups of the population is changing as a result of public health life-saving measures. One of the best investments the citizens have ever made has been the money they have put into the life-saving measures in maintaining a high de-

gree of public health of the population of the State.

Outside of the tremendous health significance of this change in the age distribution of the population, it might be well to mention some of the possible commercial interests concerned in this change in the population. More people are economically independent.

In proportion to the money spent there will be a greater demand for necessities, luxuries and other things for older adults than for infants and children. There will be greater demands for adult amusements than for juvenile entertainment. There will be a greater demand for housing space suitable for older people. More bedrooms, fewer nurseries and play rooms. There will be fewer but healthier babies and a larger number of people will be in the wage-earning class and they will have a greater per capita spending power.

Now as to effect of this change in the age grouping of the population upon health. There will be a greater

demand for physicians specialized in diseases common to older people. At the present time, heart, kidney, diabetes, cancer and such diseases are most prevalent among this older age group.

The lethal or death dealing causes vary with the age groups. Infancy, childhood, adolescence, post-puberty, adult and older adult age groups have their particular and specific death dealing agents. The degenerative or breakdown diseases are common for the older age group. Heart disease, Bright's disease, and cancer are not contagious. These diseases are in some way associated with more breaking down of the body than can be repaired and maintained in the proper state of function.

Regular periodic health examinations will be a common practice. The older adult may have a heart, kidney, stomach or some other vital organ that has been damaged and improperly repaired. The person must so change his or her life habits in order to not overtax the

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Hazeltine & Perkins Drug Co.
Grand Rapids
Michigan

GROCERY PRICE CURRENT

The following list of foods and grocer's sundries is listed upon base prices, not intended as a guide for the buyer. Each week we list items advancing and declining upon the market. By comparing the base price on these items with the base price the week before, it shows the cash advance or decline in the market. This permits the merchant to take advantage of market advances, upon items thus affected, that he has in stock. By so doing he will save much each year. The Michigan Tradesman is read over a broad territory, therefore it would be impossible for it to quote prices to act as a buying guide for everyone. A careful merchant watches the market and takes advantage from it.

ADVANCED

Brooms
Paper

DECLINED

Argo Gloss Starch
Navy Beans

AMMONIA

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

APPLE BUTTER

Twin Lake, 12-31 oz., doz.	1 70
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BAKING POWDERS

Royal, 2 oz., doz.	80
Royal, 6 oz., doz.	2 00
Royal, 12 oz., doz.	3 85
Royal, 5 lbs., doz.	20 00



BREAKFAST FOODS

Kellogg's Brands

Corn Flakes, No. 136	2 85
Corn Flakes, No. 124	2 85
1 ep, No. 224	2 15
1 ep, No. 250	1 05
Krumbles, No. 412	1 40
Bran Flakes, No. 624	1 90
Bran Flakes, No. 650	85
Rice Krispies, 6 oz.	2 25
Rice Krispies, 1 oz.	1 10
All Bran, 16 oz.	2 30
All Bran, 10 oz.	2 75
All Bran, 3 1/2 oz.	1 10
Kaffe Hag, 6 1-lb. cans	2 57
Whole Wheat Fla., 24s	1 85
Whole Wheat Bis., 24s	2 30

Post Brands

Grapenut Flakes, 24s	2 00
Grape-Nuts, 24s	3 90
Grape-Nuts, 50s	1 50
Instant Postum, No. 8	5 40
Instant Postum, No. 10	4 50
Postum Cereal, No. 6	2 25
Post Toasties, 36s	2 85
Post Toasties, 24s	2 85
Post Bran, PBF 24	2 95
Post Bran, PBF 36	2 95
Sanka 6-11s	2 57

Amsterdam Brands

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

BROOMS

Quaker, 5 sewed	6 75
Warehouse	6 25
Rose	3 65
Winner, 5 sewed	5 50
Whisk, No. 3	2 25

BRUSHES

Scrub

Solid Back, 8 in.	1 50
Solid Back, 1 in.	1 75
Pointed Ends	1 25

Stove

Shaker	1 80
No. 50	2 00
Peerless	2 60

Shoe

No. 4-0	2 25
No. 2-0	3 60

BUTTER COLOR

Dandelion	2 85
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CANDLES

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

CANNED FRUITS

Hart Brand

Apples	5 00
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Blackberries

Pride of Michigan	2 55
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Cherries

Mich. red, No. 10	6 25
Pride of Mich., No. 2	2 60
Marcellus Red	2 10
Special Pie	1 35
Whole White	2 80

Gooseberries

No. 10	
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Pears

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

No. 2	2 60
Pride of Mich. No. 2	1 60

Red Raspberries

No. 2	2 25
No. 1	1 25
Marcellus, No. 2	1 70

Strawberries

No. 2	3 00
8 oz.	1 20
Marcellus, No. 2	1 45

CANNED FISH

Clam Ch'der, 10 1/2 oz.	1 55
Clam Chowder, No. 2	2 75
Clams, Steamed, No. 1	2 75
Clams, Minced, No. 1/2	2 40
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 55
Cove Oysters, 5 oz.	1 35
Lobster, No. 1/4	1 85
Shrimp, 1, wet	1 50
Sard's, 1/4 Oil, k'less	3 35
Sardines, 1/4 Oil, k'less	3 35
Salmon, Red Alaska	2 25
Salmon, Med. Alaska	1 80
Salmon, Pink, Alaska	1 50
Sardines, 1m, 1/4 ea.	6 11
Sardines, Cal.	1 60
Tuna, 1/2 Van Camps, doz.	1 15
Tuna, 1/4s, Van Camps, doz.	1 35
Tuna, 1s, Van Camps, doz.	3 60
Tuna, 1/2s, Chicken Sea, doz.	1 85

CANNED MEAT

Bacon, med., Beechnut	1 71
Bacon, lge., Beechnut	2 43
Beef, lge., Beechnut	3 51
Beef, med., Beechnut	2 07
Beef, No. 1, Corned	1 95
Beef, No. 1, Roast	1 95
Beef, 2 1/2 oz., Qua., Sli.	1 40
Corn Beef Hash, doz.	1 85
Beefsteak & Onions, s.	2 70
Chili Con Car., 1s.	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
Vienna Saus., No. 1/2	90
Vienna Sausage, Qua.	85

Baked Beans

Campbells 48s	2 60
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CANNED VEGETABLES

Hart Brand

Asparagus	
Natural, No. 2	3 00
Tips & Cuts, No. 2	2 25
Tips & Cuts, 8 oz.	1 35

Baked Beans

1 lb. Sacc, 36s, cs.	1 75
No. 2 1/2 Size, doz.	1 05
No. 10 Sauce	4 00

Lima Beans

Little Quaker, No. 10	8 25
Baby, No. 2	1 60
Pride of Mich. No. 2	1 35
Marcellus, No. 10	6 50

Red Kidney Beans

No. 10	4 60
No. 2	90

String Beans

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

Wax Beans

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

Beets

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

Carrots

Diced, No. 2	95
Diced, No. 10	4 10

Corn

Golden Ban., No. 2	1 35
Golden Ban., No. 10	10 00
Little Quaker, No. 1	90
Country Gen., No. 2	1 20
Pride of Mich., No. 1	80
Marcellus, No. 2	1 10
Fancy Crosby, No. 2	1 15
Fancy Crosby, No. 10	6 50
Whole Grain, 6 Ban-tam, No. 2	1 45

Peas

Little Dot, No. 2	2 15
Sifted E. June, No. 10	9 50
Sifted E. June, No. 2	1 75
Marcel., Sw. W No. 2	1 45
Marcel., E. June, No. 2	1 35
Marcel., E. Ju., No. 10	7 75

Pumpkin.

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

Sauerkraut

No. 10	4 25
No. 2 1/2	1 25
No. 2	

Spinach

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

Squash

Boston, No. 3	1 35
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Succotash

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

Tomatoes

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

Tomato Juice

Hart, No. 10	
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CATSUP

Little Sport, 14 oz., dozen	1 18
Sniders, 8 oz. doz.	95
Sniders, 14 oz. doz.	1 55
Quaker, 8 oz. doz.	1 12
Quaker, 14 oz. doz.	1 35

CHILI SAUCE

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

OYSTER COCKTAIL

Sniders, 11 oz.	2 00
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CHEESE

Roquefort	72
Wisconsin Daisy	14 1/2
Wisconsin Twin	14
New York June	2 1/2
Sap Sago	44
Brick	18
Michigan Flats	13
Michigan Daisies	13
Wisconsin Longhorn	14
Imported Leyden	25
1 lb. Limberger	22
Imported Swiss	25
Kraft, Pimento Loaf	23
Kraft, American Loaf	21
Kraft, Brick Loaf	21
Kraft, Swiss Loaf	21
Kraft, Old End. oaf	32
Kraft, Pimento, 1/2 lb.	1 80
Kraft, American, 1/2 lb.	1 80
Kraft, Brick, 1/2 lb.	1 50
Kraft, Limbur., 1/2 lb.	1 30

CHEWING GUM

Adams Black Jack	61
Adams Dentyne	65
Beeman's Pepsin	65
Beechnut Peppermint	65
Doublemint	65
Peppermint, Wrigleys	65
Spearmint, Wrigleys	65
Juicy Fruit	65
Wrigley's P-K	65
Teaberry	65

CHOCOLATE

Baker, Prem., 6 lb. 1/2	2 50
Baker, Pre., 6 lb. 3 oz.	2 60

CIGARS

Hemt. Champions	40 00
Webster Plaza	76 00
Webster Golden Wed.	76 00
Websterettes	38 50
Cincos	38 50
Garcia Grand Babies	40 00
Bradstreets	38 50
Odings	40 00
R G Dun Boquet	75 00
Perfect Garcia Subl.	95 00
Budwiser	20 00
Hampton Arms Jun'r	33 00
Rancho Coronado	31 50
Kenway	20 00

CLOTHES LINE

Riverside, 50 ft.	2 20
Cupples Cord	2 90

COFFEE ROASTED

Lee & Cady

1 lb. Package	
Arrow Brand	21 1/2
Boston Breakfast	23 1/2
Breakfas, 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

McLaughlin's Kept-Fresh



Coffee Extracts

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

CONDENSED MILK

Eagle, 2 oz., per case	4 60
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CONFECTIONERY

Stick Candy

Pails	
Pure Sugar Sticks-600c	
Big Stick, 28 lb. case	
Horehound Stick, 120s	

Mixed Candy

Kindergarten	
Leader	
French Creams	
Paris Creams	
Jupiter	
Fancy Mixture	

Fancy Chocolate

5 lb. boxes	
Bittersweets, Ass'ted	
Nibble Sticks	
Chocolate Nut Rolls	
Lady Vernon	
Golden Klondikes	

Gum Drops

Cases	
Jelly Strings	
Tip Top Jellies	
Orange slices	

Lozenges

Currants		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----- 08		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----- 10		Milkers, bbls.-----		Fairy, 100 box----- 3 25		Choice----- 32	
Evap. Choice-----		Swan, 144----- 5 20		Good----- 08		Lake Herring		Palm Olive, 144 box----- 8 00		Fancy----- 40	
Fancy-----		Diamond, No. 0----- 4 90		Medium----- 06		½ bbl., 100 lbs.-----		Lava, 50 box----- 2 25		Ceylon	
Peel		Safety Matches		Lamb		Mackerel		Pummo, 100 box----- 4 85		Pekoe, medium----- 41	
Lemon, Dromdary,		Red Top, 5 gross case___ 5 25		Spring Lamb----- 13		Tubs, 60 Count, fy. fat 6 00		Sweetheart, 100 box----- 5 70		English Breakfast	
4 oz., doz.----- 1 10		Signal Light, 5 gro. cs 5 25		Good----- 11		Pails, 10 lb. Fancy fat 1 50		Grandpa Tar, 50 sm.----- 2 10		Congou, medium----- 28	
Orange, Dromdary,		MUELLER'S PRODUCTS		Medium----- 10		White Fish		Grandpa Tar, 50 lge.----- 3 50		Congou, choice----- 35@36	
4 oz., dozen----- 1 10		Macaroni, 9 oz.----- 2 10		Poor----- 03		Med. Fancy, 100 lb.----- 13 00		Trilby Soap, 50, 10c.----- 3 15		Congou, fancy----- 42@43	
Citron, Dromdary,		Spaghetti, 9 oz.----- 2 10		Mutton		Milkers, bbls.----- 18 50		Williams Barber Bar, 9s 50		Oolong	
4 oz., dozen----- 1 10		Elbow Macaroni, 9 oz.----- 2 10		Good----- 04½		K K K K Norway----- 19 50		Lux Toilet, 50----- 3 15		Medium----- 39	
Raisins		Egg Noodles, 6 oz.----- 2 10		Medium----- 03½		8 lb. pails----- 1 40		SPICES		Choice----- 45	
Seeded, bulk----- ¾		Egg Vermicelli, 6 oz.----- 2 10		Poor----- 02		Cut Lunch----- 1 50		Whole Spices		Fancy----- 50	
Thompson's S'dless blk. 6¾		Egg Alphabets, 6 oz.----- 2 10		Pork		Boned, 10 lb. boxes----- 16		Allspice Jamaica----- @24		TWINE	
Quaker s'dless blk.-----		Cooked Spaghetti, 24c, 17 oz.----- 2 20		Loin, med.----- 14		SHOE BLACKENING		Cloves, Zanzibar----- @26		Cotton, 3 ply cone----- 35	
15 oz.----- 7¼		NUTS		Butts----- 11		2 in 1, Paste, doz.----- 1 30		Cassia, Canton----- @24		Cotton, 3 ply balls----- 35	
Quaker Seeded, 15 oz.----- 7		Whole		Shoulders----- 08		E. Z. Combination, dz. 1 30		Cassia, 5c pkg., doz.----- @40		VINEGAR	
California Prunes		Almonds, Peerless----- 15½		Spareribs----- 06		Dri-Foot, doz.----- 2 00		Ginger, Corkin----- @20		F. O. B. Grand Rapids	
90@100, 25 lb. boxes----- @		Brazil, large----- 12½		Neck bones----- 03		Bixbys, doz.----- 1 30		Mustard----- @22		Cider, 40 grain----- 15	
80@90, 25 lb. boxes----- @		Fancy Mixed----- 11½		Trimnings----- 07½		Shinola, doz.----- 90		Mace Penang----- @65		White Wine, 40 grain----- 20	
70@80, 25 lb. boxes----- @07½		Filberts, Naples----- 13		PROVISIONS		STOVE POLISH		Pepper, Black----- @23		White Wine, 80 grain----- 25	
60@70, 25 lb. boxes----- @08		Peanuts, Vir. Roasted----- 6¾		Barreled Pork		Blackne, per doz.----- 1 30		Pepper, White----- @26		WICKING	
50@60, 25 lb. boxes----- @		Peanuts, Jumbo----- 7½		Clear Back----- 16 00@18 00		Black Silk Liquid, doz. 1 30		Pepper, Cayenne----- @26		No. 9, per gross----- 80	
40@50, 25 lb. boxes----- @09½		Pecans, 3, star----- 25		Short Cut, Clear----- 12 00		Black Silk Paste, doz. 1 25		Paprika, Spanish----- @34		No. 1, per gross----- 1 25	
30@40, 25 lb. boxes----- @10		Pecans, 4----- 40		Dry Salt Meats		Enameline Paste, doz. 1 30		Seasoning		No. 2, per gross----- 1 50	
30@30, 25 lb. boxes----- @13		Pecans, Mammoth----- 20		D S Belles----- 18-29@18-10-09		Enameline Liquid, doz. 1 30		Chili Powder, 1½ oz.----- 65		No. 3, per gross----- 2 30	
18@24, 25 lb. boxes----- @14½		Walnuts, Cal.----- 13@21		Lard		E. Z. Liquid, per doz. 1 30		Celery Salt, 1½ oz.----- 80		Peerless Rolls, per doz. 90	
Itominy		Hickory----- 07		Pure in tierces----- 7		Radium, per doz.----- 1 30		Sage, 2 oz.----- 1 55		Rochester, No. 2, doz. 50	
Pearl, 100 lb. sacks----- 3 50		Salted Peanuts		60 lb. tubs----- advance ¼		Rising Sun, per doz. 1 30		Onion Salt----- 80		Rochester, No. 3, doz. 2 00	
Bulk Goods		Fancy, No. 1----- 08½		50 lb. tubs----- advance ¼		654 Stove Enamel, dz. 2 30		Garlic----- 1 35		Rayo, per doz.----- 75	
Elb. Macaroni, 20 lb. bx. 1 25		12-1 lb. Cellophane case 1 25		20 lb. pails----- advance ¾		Vulcanol, No. 10, doz. 1 30		Potelty, 3½ oz.----- 3 25		WOODENWARE	
Egg Noodle, 10 lb. box 1 25		Shelled		10 lb. pails----- advance ¾		SALT		Kitchen Bouquet----- 4 25		Baskets	
Pearl Barley		Almonds----- 39		5 lb. pails----- advance 1		F. O. B. Grand Rapids		Laurel Leaves----- 26		wood handles----- 2 00	
Barley Grits----- 5 00		Peanuts, Spanish, 12s----- 7½		3 lb. pails----- advance 1		Colonial, 24, 2 lb.----- 95		Marjoram, 1 oz.----- 50		Market, drop handle----- 90	
Chester----- 4 50		lb. bags----- 7½		Compound tierces----- 8¼		Colonial, 36-1½----- 1 20		Savory, 1 oz.----- 65		Market, single handle----- 95	
Sage		Pecans, salted----- 45		Compound, tubs----- 8¾		Colonial, Iodized, 24-2----- 1 35		Tumeric, 1½ oz.----- 75		Market, extra----- 1 60	
East India----- 10		Walnut, California----- 48		Sausages		Med. No. 1, bbls.----- 2 90		STARCH		Splint, large----- 8 50	
Tapioca		MINCE MEAT		Bologna----- 10		Med. No. 1, 100 lb. bk. 1 00		Corn-----		Splint, medium----- 7 50	
Pearl, 100 lb. sacks----- 7½		None Such, 4 doz.----- 6 20		Liver----- 13		Farmer Spec., 70 lb. 1 00		24 lbs.----- 2 50		Splint, small----- 6 50	
Minute, 8 oz., 3 doz.----- 4 05		Quaker, 3 doz. case----- 2 65		Pork----- 15		Packers Meat, 50 lb.----- 85		Kingsford, 24 lbs.----- 2 50		Churns	
Dromedary Instant----- 3 50		Yo Ho, Kegs, wet, lb.----- 16¾		Tongue, Jellied----- 21		Cream Rock for ice, cream, 160 lb. each----- 85		Powd., bags, per 100----- 2 65		Barrel, 5 gal. each----- 2 40	
Jiffy Punch		OLIVES		Headcheese----- 13		Butter Salt, 280 lb. bbl. 4 00		Argo, 24, 1 lb. pkgs. 1 52		Barrel, 10 gal. each----- 2 55	
3 doz. Carton----- 2 25		7 oz. Jar, Plain, doz.----- 1 65		Smoked Meats		Block, 50 lb.----- 40		Cream, 24-1----- 2 20		3 to 6 gal. per gal.----- 16	
Assorted flavors-----		16 oz. Jar, Plain, doz.----- 1 95		Hams, Cert., 14-16 lb.----- 14		Baker Salt, 280 lb. bbl. 3 80		Gloss		Pails	
EVAPORATED MILK		Quart Jars, Plain, doz.----- 3 50		Ham, dried beef----- @14		6, 10 lb., per bale----- 93		Argo, 24, 1 lb. pkgs.----- 1 40		10 qt. Galvanized----- 2 60	
Quaker, Tall, 10½ oz.----- 2 85		5 Gal. Kegs, each----- 6 50		Knuckles----- @23		20, 3 lb., per bale----- 1 00		Argo, 12, 3 lb. pkgs.----- 2 17		12 qt. Galvanized----- 2 85	
Quaker, Baby, 4 doz.----- 1 43		3 oz. Jar, Stuff., doz.----- 1 15		California Hams----- @09		25 lb. bags, table----- 40		Argo, 8, 5 lb. pkgs.----- 2 56		14 qt. Galvanized----- 3 10	
Quaker, Gallon, ½ dz.----- 2 85		8 oz. Jar, Stuffed, doz.----- 2 25		Picnic Boiled Hams----- @16		SYRUP		Elastic, 32 pkgs.----- 2 55		12 qt. Flaring Gal. Jr.----- 5 00	
Carnation, Tall, 4 doz.----- 2 95		10 oz. Jar, Stuff., doz.----- 2 65		Boiled Hams----- @21		Corn		Tiger, 48-1-----		10 qt. Tin Dairy----- 4 00	
Carnation, Baby, 4 dz.----- 1 48		1 Gal. Jugs, Stuff., dz.----- 1 95		Minced Hams----- @10		Blue Karo, No. 1½----- 2 17		Tiger, 50 lbs.----- 2 75		Traps	
Oatman's D'dee, Tall----- 2 95		PARIS GREEN		Bacon 4/6 Cert.----- @15		Blue Karo, No. 5, 1 dz.----- 3 27		IMIT. Maple Flavor		Mouse, wood, 4 holes----- 60	
Oatman's D'dee, Baby----- 1 48		1s----- 34		Beef		Red Karo, No. 10----- 3 12		Orange, No. 1½, 2 dz.----- 2 73		Mouse, wood, 6 holes----- 70	
Pet, Tall----- 2 95		2s----- 32		Boneless, rump----- @19 00		Maple and Cane		Orange, No. 3, 20 cans.----- 4 39		Mouse, tin, 5 holes----- 65	
Pet, Baby, 4 dozen----- 1 45		2s and 5s----- 30		Liver		Kanuck, per gal.----- 1 10		Maple Juice		Rat, wood----- 1 00	
Borden's, Tall, 4 doz.----- 2 95		PICKLES		Calf----- 35		Kanuck, 5 gal. can.----- 4 14		Welch, 12 quart case----- 4 40		Rat, spring----- 1 00	
Borden's, Baby, 4 doz.----- 1 48		5 gallon, 400 count----- 4 75		Pork----- 05		BORAX		Welch, 12 pint case----- 2 25		Mouse, spring----- 20	
FRUIT CANS		Sweet Small		RICE		24, 1 lb. packages----- 3 35		Welch, 26-4 oz. case----- 2 30		Tubs	
Presto Mason		5 gallon, 500----- 7 25		Fancy Blue Rose----- 4 75		48, 10 oz. packages----- 4 40		COOKING OIL		Large Galvanized----- 8 75	
F. O. B. Grand Rapids		Banner, 6 oz., doz.----- 90		RUSKS		96, ¼ lb. packages----- 4 60		Mazola		Medium Galvanized----- 7 75	
Half pint----- 7 15		Banner, quarts, doz.----- 2 10		Postma Biscuit Co.		WASHING POWDERS		Pints, 2 doz.----- 4 60		Small Galvanized----- 6 75	
One pint----- 7 40		Paw Paw, quarts, doz.----- 2 80		18 rolls, per case----- 2 10		Bon Ami Pd., 18s, box----- 1 90		Quarts, 1 doz.----- 4 30		Washboards	
One quart----- 8 65		Dill Pickles		12 rolls, per case----- 1 39		Bon Ami Cake, 18s----- 1 65		Half Gallons, 1 doz.----- 5 40		Banner, Globe----- 5 50	
Half gallon----- 11 55		Gal., 40 to Tin, doz.----- 8 15		18 cartons, per case----- 2 35		Brillo----- 85		Gallons, each----- 81		Brass, single----- 6 25	
FRUIT CAN RUBBERS		32 oz. Glass Thrown----- 1 45		12 cartons, per case----- 1 57		Chipso, large----- 3 85		Gallon cans, each----- 3 35		Glass, single----- 6 00	
Presto Red Lip, 2 gro. carton----- 78		Dill Pickles, Bulk		SALERATUS		Climoline, 4 doz.----- 3 60		Table Sauces		Double Peerless----- 8 50	
Presto White Lip, 2 gro. carton----- 83		5 Gal., 200----- 3 65		Arm and Hammer 24s----- 1 50		Grandma, 100, 5c----- 3 50		Lee & Perrin, large----- 5 75		Single Peerless----- 7 50	
GELATINE		16 Gal., 650----- 11 25		RICE		Grandma, 24 large----- 3 59		Lee & Perrin, small----- 3 35		Northern Queen----- 5 50	
Jell-o, 3 doz.----- 2 35		45 Gal., 1300----- 30 00		Fancy Head-----		Snowboy, 12 large----- 1 80		Pepper----- 1 60		Universal----- 7 25	
Minute, 3 doz.----- 4 05		PIPES		SAL SODA		Gold Dust, 12 lb.----- 1 80		Royal Mint----- 2 40		Wood Bowls	
Plymouth, White----- 1 55		Cob, 3 doz. in bx. 1 00@1 20		Granulated, 60 lbs. cs.----- 1 35		Golden Rod, 24----- 4 25		Tobasco, small----- 3 75		13 in. Butter----- 5 00	
Jelsert, 3 doz.----- 1 40		PLAYING CARDS		Granulated, 18-2½ lb. packages----- 1 10		La France Laur. 4 dz.----- 3 65		Sho Yow, 9 oz., doz.----- 2 60		15 in. Butter----- 9 00	
JELLY AND PRESERVES		Battle Axe, per doz.----- 2 65		COD FISH		Old Dutch Clean. 4 dz.----- 3 40		A-1, large----- 4 75		17 in. Butter----- 18 00	
Pure, 30 lb. pails----- 2 60		Bicycle, per doz.----- 4 70		Peerless, 1 lb. boxes----- 18		Octagon, 96s----- 3 90		A-1, small----- 2 85		19 in. Butter----- 25 00	
Imitation, 30 lb. pails----- 1 60		Torpedo, per doz.----- 2 50		Old Kent, 1 lb. pure----- 25		Rinsin, 24s----- 4 80		Caper, 2 oz.----- 3 30		YEAST CAKE	
Pure, 6 oz., Asst., doz.----- 90		POTASH		YEAST-COMPRESSED		Rinsin, 40s----- 2 95		Wrapping Paper		Magic, 3 doz.----- 2 70	
Pure Pres. 16 oz., dz.----- 1 40		Babbitt's, 2 doz.----- 2 75		Fleischmann, per doz.----- 30		Spotless Cleanser, 48, 20 oz.----- 3 85		Fibre, Manilla, white----- 05		Sunlight, 3 doz.----- 2 70	
JELLY GLASSES		WRAPPING PAPER		Red Star, per doz.----- 20		Sani Flush, 1 doz.----- 2 25		No. 1 Fibre----- 06½		Sunlight, 1½ doz.----- 1 35	
½ Pint Tall, per doz.----- 35		Butchers D F----- 06½		YEAST		Sapolio, 3 doz.----- 3 15		Kraft Stripe----- 09½		Yeast Foam, 3 doz.----- 2 70	
Yeast		Yeast-----		Yeast Foam, 1½ doz.----- 1 35		Speedee, 3 doz.----- 7 20		Yeast		Yeast-----	
Magic, 3 doz.----- 2 70		Yeast-----		Yeast-----		Sunbrite, 50s----- 2 10		Yeast-----		Yeast-----	
Sunlight, 3 doz.----- 2 70		Yeast-----		Yeast-----		Wyandotte, Cleaner, 24s 1 85		Yeast-----		Yeast-----	
Sunlight, 1½ doz.----- 1 35		Yeast-----		Yeast-----		Washing Powders		Yeast-----		Yeast-----	
Yeast Foam, 3 doz.----- 2 70		Yeast-----		Yeast-----		Bon Ami Pd., 18s, box----- 1 90		Yeast-----		Yeast-----	
Yeast Foam, 1½ doz.----- 1 35		Yeast-----		Yeast-----		Bon Ami Cake, 18s----- 1 65		Yeast-----		Yeast-----	
Yeast-----		Yeast-----		Yeast-----		Brillo----- 85		Yeast-----		Yeast-----	
Yeast-----		Yeast-----		Yeast-----		Chipso, large----- 3 85		Yeast-----		Yeast-----	
Yeast-----		Yeast-----		Yeast-----		Climoline, 4 doz.----- 3 60		Yeast-----		Yeast-----	
Yeast-----		Yeast-----		Yeast-----		Grandma, 100, 5c----- 3 50		Yeast-----		Yeast-----	
Yeast-----		Yeast-----		Yeast-----		Grandma, 24 large----- 3 59		Yeast-----		Yeast-----	
Yeast-----		Yeast-----		Yeast-----		Snowboy, 12 large----- 1 80		Yeast-----		Yeast-----	
Yeast-----		Yeast-----		Yeast-----		Gold Dust, 12 lb.----- 1 80		Yeast-----		Yeast-----	
Yeast-----		Yeast-----		Yeast-----		Golden Rod, 24----- 4 25		Yeast-----		Yeast-----	
Yeast-----		Yeast-----		Yeast-----		La France Laur. 4 dz.----- 3 65		Yeast-----		Yeast-----	
Yeast-----		Yeast-----		Yeast-----		Old Dutch Clean. 4 dz.----- 3 40		Yeast-----		Yeast-----	
Yeast-----		Yeast-----		Yeast-----		Octagon, 96s----- 3 90		Yeast-----		Yeast-----	
Yeast-----		Yeast-----		Yeast-----		Rinsin, 24s----- 4 80		Yeast-----		Yeast-----	
Yeast-----		Yeast-----		Yeast-----		Rinsin, 40s----- 2 95		Yeast-----		Yeast-----	
Yeast-----		Yeast-----		Yeast-----		Spotless Cleanser, 48, 20 oz.----- 3 85		Yeast-----		Yeast-----	
Yeast-----		Yeast-----		Yeast-----		Sani Flush, 1 doz.----- 2 25		Yeast-----		Yeast-----	
Yeast-----		Yeast-----		Yeast-----		Sapolio, 3 doz.----- 3 15		Yeast-----		Yeast-----	
Yeast-----		Yeast-----		Yeast-----		Speedee, 3 doz.----- 7 20		Yeast-----		Yeast-----	
Yeast-----		Yeast-----		Yeast-----		Sunbrite, 50s----- 2 10		Yeast-----		Yeast-----	
Yeast-----		Yeast-----		Yeast-----		Wyandotte, Cleaner, 24s 1 85		Yeast-----		Yeast-----	
Yeast-----		Yeast-----		Yeast-----		Washing Powders		Yeast-----		Yeast-----	
Yeast-----		Yeast-----		Yeast-----		Bon Ami Pd., 18s, box----- 1 90		Yeast-----		Yeast-----	
Yeast-----		Yeast-----		Yeast-----		Bon Ami Cake, 18s----- 1 65		Yeast-----		Yeast-----	
Yeast-----		Yeast-----		Yeast-----		Brillo----- 85		Yeast-----		Yeast-----	
Yeast-----		Yeast-----		Yeast-----		Chipso, large----- 3 85		Yeast-----		Yeast-----	
Yeast-----		Yeast-----		Yeast-----		Climoline, 4 doz.----- 3 60		Yeast-----		Yeast-----	
Yeast-----		Yeast-----		Yeast-----		Grandma, 100, 5c----- 3 50		Yeast-----		Yeast	

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.

Endorse Emphatically the "Stop-Loss" Provision

An unfinished code of fair competition for the retail trade is published in this issue which in many ways is complete but for a few very important changes. In the belief that the code should be made public at this time, prior to its going to General Johnson and then transmitted by him to the President, a very unusual thing was done to obtain final trade and public reaction on certain clauses. The most important clause in the entire code is thereby made public for testing of trade and public opinion. If you have an opinion to voice now is the final opportunity prior to the code's being made the law of the land.

The clause in question is:

Article VIII

Section 1—Stop-Loss Provisions

In order to check predatory price cutting and minimize retail operating losses resulting therefrom, and in order to assure that the retailer shall be at least partially compensated for the service he renders the consumer, on and after the effective date of this code no retailer shall offer for sale, sell, exchange, or give away any merchandise, except as provided hereinafter, below a minimum price which shall be the wholesale delivered price as hereinafter defined with the addition of a charge of ten (10) per cent.

In sending the code back to the trade, and setting an unusual precedent by taking it to the public, Deputy Administrator A. D. Whiteside issues this statement:

"The 'loss-limitation' provision has been widely misunderstood. According to the proposed provision, retailers, excepting in circumstances listed, may not sell their goods at less than 10 per cent. above the cost of the actual merchandise, with certain qualifications.

"The point that is misunderstood has to do with the 10 per cent. addition to the cost of merchandise.

"If the net price paid by a retailer for an article should be \$1, this provision applying to normal sales would not permit the retailer to sell the article for less than \$1.10.

"No retailer selling merchandise covered by these codes could continue in business if even an important percentage of the merchandise were sold on this ten per cent. mark-up.

"The purpose of this provision is to stop predatory price cutting, that is, the cutting of prices of a few well-known articles which does not in the majority of cases reflect the average mark-up of the store selling at even cut-rates.

"This 10 per cent. mark-up should not be construed in any sense of the word as a profit mark-up. It is literally as it says—a 'loss-limitation' provision, that is, a limitation beyond which the retailer may not go in incurring losses on regular merchandise."

This stop-loss provision is perhaps the most important piece of commercial law to be enacted in the history of

all retailing. It needs your emphatic endorsement if you believe that the policy of "loss leaders" should be discouraged from this day forth.

When a store continues to claim "it is never under-sold" and thereby offers footwear below the cost of the goods at the factory it is predatory competition because no store could continue to live if that policy was truthful on every line carried.

The public must be told that "a loss leader" is offered as bait and because of the loss taken every other article sold must bear a disproportionate burden of expense to recompense for the "loss offer." That is something that the public is not aware of.

When a store offers one pair of shoes at \$4 and the second pair for a penny it is practicing loss leader tactics reprehensible to good merchandising. The entire structure of unfair competition has been built up on offering values on certain numbers that cannot be offered on the balance of goods sold in that store.

Now under the code the retail leaders of the major associations of America unanimously agree to abolish for all time the 'ruthless' practice of offering bait merchandise because of a price advantage. If this code becomes law, which we ardently hope, the merchant will be forced to price his goods at least 10 per cent. higher than the wholesale delivered cost.

Many efforts were made to push the margin up to 20 per cent. for we all know that retailing to-day bears better than a 33 1/3 per cent. selling cost. But the principle of "wholesale delivered price plus 10 per cent." is fair to all, at least it is a fixed bottom below which retail prices cannot go.

There are a number of exceptions to this rule so that in case of bona fide clearance, or highly perishable merchandise, or discontinued lines, or imperfect or actually damaged goods, the merchandise may be sold for less than this fixed bottom price specified.

This one clause will do more to straighten out the malicious price situation than any other action of the codes. It is really the one great benefit that the merchant will receive, as his share of the partnership with the Government as a recompense to him for abiding by the schedule of hours and the wage obligations of the new code.

We hope that the reaction of all retail-trade and of the public as well will be favorable to this clause, and that the final composite code will be rapidly rushed into the hands of General Johnson, then to be transmitted to President Roosevelt and made the first great functional law in the betterment of retailing of all goods everywhere.—Boot and Shoe Recorder.

Shoe Orders Continue to Drop

Orders for all types of shoes were again cut down during the week, manufacturers report, with retailers complaining that their sales were not as large as they had hoped. A small amount of replacement business came through, particularly for women's styles, while the cheaper grades in men's goods were sought. Demand for children's styles dropped considerably. Prices are now stabilized at the new levels, but stores are offering opposi-

tion to them on the grounds that they are too high. Spring lines in the volume ranges will be ready about the middle of December.

First District Meeting Was Well Attended

Lansing, Oct. 10.—Our first district meeting was held in Saginaw as per schedule. There were about thirty-five merchants present, all eager for information regarding the National recovery code, the cotton process tax, the Michigan sales tax and other problems of current and pressing interest.

Several from Flint and Saginaw were present as also were members from Wyandotte, Battle Creek, Clare, Standish, Owosso and Chesaning. As usual, some of the men, who need instruction and inspiration the most were absent. We are reconciled to this, as the same situation occurs in all of the walks of life and the dry goods men do not seem to be an exception.

The meeting resolved itself into a school of instruction. Director Isaac P. James was chairman of the meeting, aided by Bill Rorke. Mr. James E. Mogan, Director of the Michigan Sales Tax Division, explained the state law. He was conservative in his remarks, open minded and fair. He mentioned recent decisions of the tax commissioners and especially the one referring to the tax on 100 cents instead of 103 cents.

He was frank in saying that he was willing to take up individual taxation problems and would gladly welcome Mr. Hammond to his office to speak in behalf of any grievance and misunderstandings any member of our Association may have. We have been treated courteously by members of Mr. Mogan's staff and having an acquaintance with two or three of them, extending through several years, we feel very certain that we can be of very substantial help to our members if you

will refer your problems directly to this office.

The other speaker on our program was our own President, Mr. Pitkethly. Will not waste words of praise regarding his part of the program. It was typical of the old days when the college professor had an earnest and information seeking class.

Pit discussed the NRA code, the cotton tax and the retail sales tax from the standpoint of a practical business man and alert and well informed student. Men in the group, many years his senior, commented on the thorough and intelligent manner of his presentation and we can modestly assert that our members cannot afford to lose the benefit of Pit's advice and instruction in these district meetings.

Our next meeting will be held in Grand Rapids, Morton Hotel, this week Thursday, Oct. 12 at 6 o'clock. Come prepared to ask questions and participate in the program.

M. Thomas Ward of Grand Rapids, an able Assistant Attorney General, will represent the sales tax department. Pit will be there and so will Charley Boyd, of the Detroit Merchants Board.

The time spent with the dinner will be brief. The program will be snappy and you are short-sighted if you do not come. You can get more information for your benefit in one evening than much more time spent in reading the inaccurate data which our newspapers print. You can get it first hand and up-to-date.

Merchants other than dry goods merchants are invited and will be welcome. Ladies—wives and store help—are also welcome. Please do not let your wives or lady employees remain away from the meeting because women present will be in the minority. These meetings, however, are for business and not for entertainment.

Quiet—About the hardest thing in the world for a woman to keep.

INTELLIGENT INSURANCE SERVICE

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The same saving and the same service to all

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**MICHIGAN SHOE DEALERS
MUTUAL FIRE INSURANCE CO.**

LANSING, MICHIGAN

Mutual Building

Phone 20741

We are pleased to report that our brother merchant, J. N. Trompen, of Grand Rapids, President of our insurance company, is recovering his health. A report from his sick room reveals that he will soon go to his ranch in Colorado for rest and recreation. We are very thankful that Mr. Trompen's health is improved and wish for him a happy and restful time away from business cares and responsibilities.

Our much respected friend, Max Fischgreund, proprietor of the Vogue, in Flint, is seriously ill in a Flint hospital. Reports from his bedside are not very encouraging. Max is a fine man and a letter addressed to him will be of much encouragement and fully appreciated. Jason E. Hammond, Mgr. Mich. Retail Dry Good Ass'n.

Items From The Cloverland of Michigan

Sault Ste Marie, Oct. 10—The old saying that all good things come to him who waits may still be true, but we find that they will come much quicker if we go after them. The St. Lawrence waterway proposition has been brewing for some years, but the spirit of our people here is now going after this project. Petitions to the President of the United States, senators and governors of states, urging the organization of St. Lawrence Waterway Booster Association, have been placed in circulation here by R. G. Ferguson, chairman of the transportation committee of the Sault Ste. Marie Chamber of Commerce.

Mr. Ferguson states that we feel that this is of tremendous importance in distributing petition forms to the members of the Sault organization. The petition states that "We, the undersigned, are in favor of the movement to form the St. Lawrence Waterway Booster Association, to further the ratification of the pending treaty with Canada and we respectfully ask you to support this movement by your endorsement. We know that such a seaway will benefit an immense territory of more than twenty states by providing cheaper transportation to and from the world's markets.

"We believe this seaway will hasten and conserve prosperity for all of America. To quickly accomplish this purpose we believe a great Association of people living in this territory should be formed to provide a powerful voice which will be clearly heard and understood when the treaty comes before the Senate for ratification at its next session."

The Sguar Island ferry schedule has been shortened. Commencing Oct. 2 the new schedule provides for regular operation on call of the ferry from 6 a.m. to 7 p.m.

Another instance of grapes growing in Chippewa county was called to our attention by Mrs. Clyde Connolly, of Munoscong. Mrs. Connolly said that although the vines were planted three years ago, they bore no fruit until this year.

The Canadian locks closed for the season last week, and the Poe lock on the Michigan side was put into use for the first time this season to handle the extra burden.

A miss is a hit — if she's pretty.

The Vahr and Sones electrical store on South Ashmun street, has removed its entire stock to the shop in the rear of Mr. Sones' residence, on Easterday avenue. The store has been relinquished owing to the prolonged illness of Mr. Vahr.

About 800 people attended the Stalwart fair last Friday in spite of the rain. The exhibits were the finest displayed at any of our county fairs this season. The horsepulling contest was the principal attraction, but it is the sociability that is the most important feature of that fair, as all the old timers, as well as the younger people, gather at that yearly event from De Tour, Raber, Pickford, Sault and all of the other places within fifty miles

around. The lateness of the season made it possible to exhibit the finest vegetables and fruit raised in that community and another good time was had by all.

Dodging automobiles is really a healthy form of exercise—if you're quick enough.

The Michigan Motor Bus Association convention held here came to a close last Tuesday, President Fitzpatrick leaving the chair to address the convention. He declared he considered it an unhealthy condition when two bus lines and one insurance company contributed almost all of the financial support of the organization. He recommended that the manner of assessing dues be changed, making possible the wide spreading campaign for membership among smaller operators who may not have felt financially able to belong to the association. At present dues are paid on the basis of the number of business in operation.

William G. Tapert.

Sentiment Seems to Favor a General Upturn

Although the decline in business was smaller and there are some opinions that the downward trend has been halted, there are still many disturbing uncertainties and the fall revival of business has not yet appeared.

The NRA has been given great publicity in an effort to increase employment and purchasing power. Results, so far, in many opinions, are that it hasn't quite come up to expectations. Higher prices, resulting from higher costs, in connection with the NRA, caused concern in regard to purchasing power. Strikes throughout the country are another disturbing factor as is the problem of increasing production of capital goods, which employs a large number of workers and still remains to be solved. Demand for these goods, of course, depends upon the profit of the buyer. Investors have not had confidence in profitable operations or in the monetary system and the raising of funds to finance these purchases has not appeared. This, undoubtedly, has been the cause of demand for stabilization of the dollar.

A good many reports, coming from various sources, are to the effect that a definite announcement will be made on this matter shortly, and that the Administration sees the favorable side of stabilizing the dollar.

In general, Government bonds will probably hold at present levels. It is expected high grade corporation bonds will also hold around these prices and that low priced bonds will benefit marketwise from investors' desires to protect themselves against inflation.

The opinion is that discrimination should be used in stockholdings due to factors incident to the NRA, which might limit earnings due to excess cost. In general, the sentiment seems to be for a gradual upturn of commodity prices, land values and increased prices for real estate. J. H. Petter.

A recent survey finds that men prefer wives who can cook. These surveys find out everything, it seems.

Europe is so sick of war that it is willing to do anything to avoid it except be reasonable.

Well, anyhow, a tombstone always has a good word for a fellow who is down.

OUT AROUND

(Continued from page 9)

have since made the statement that England once apologized to the United States. In every case I was told I must be mistaken; that a proud nation like England would never apologize to any foreign power. I appealed, directly and indirectly, to the Secretary of State, the War Department, the Navy Department and the Librarian of Congress for confirmation of my statement, but in all cases received a reply to the effect I must be mistaken, because there is no record in Washington of an apology. I finally made an appeal to the head of the Grand Rapids public library—Mr. Ranck—and that gentleman, came to my rescue as usual by sauntering into the Tradesman office the next day with the book I had been looking for many years.

I recently received a basket of the new variety of apple that Thomas Graham has created and which he contemplates placing on the market as soon as a sufficient number of trees can be grafted from the mother tree. Because Charles W. Garfield knows more about apples in a minute than I will ever know I just naturally sent him a little assortment and asked him for an expression concerning the innovation. The expression came in next day as follows:

I found on my desk an 8 pound basket with four apples in it that filled it about full. They were gorgeous specimens in color and I read your little note asking me to comment on an origination of our Tom Graham. You must not expect much from me, because I never saw the variety before, and while I have known Tom Graham since he was a little boy upon the farm and have always admired him for his integrity, persistence and skill in gardening and orcharding, I have never known that he was an originator of fruits before. Since he went up North into that large adventure in apple orcharding, I don't believe he has had time to originate a variety. I just believe that he went out behind the barn or out in the angle of the fence or else out in the woods and saw a tree with some unusual fruit upon it and saved it and now is promoting it.

Really, there are very few varieties which are brought out in a scientific way—that is by cross-fertilization and careful selection as most of the very best varieties have been found—and I imagine that is the way with this variety, the fruit of which you put upon my desk. I haven't had any time to bake one of them or to manufacture applesauce or make a pie, so I can't tell anything about the quality of this fruit, but the color is very attractive and I can see there are earmarks of the Northern Spy in the stem end of the fruit and quite a likeness of the Delicious in the blossom end.

When that prince of pomologists, T. T. Lyon, was handed a new sort of apple and he couldn't recognize it in any known variety, he would always compare it with what was his ideal in the apple field and that was the Red Canada. He thought the Red Canada had more good qualities of all sorts than any one variety and when he compared the Northern Spy with it, he would say, "Yes, the Northern Spy is a splendid cooking apple, but it isn't worth much to eat in hand." And when he passed upon the Jonathan, he would say, "Now the Jonathan is the most beautiful of apples in its form and color, and it has wonderful aromatic qualities, but you can't make a dish of apple sauce out of it and you can't make a decent apple pie, so it is not

perfect like the Red Canada." I have often heard expressions of this kind from him, so you see, without actually going into the quality of this fruit, I can't have you say to Tom Graham that there are any qualities about it at all. I am glad, however, for you to say to Tom Graham that we are glad that Grand Rapids, through a distinguished orchardist, has brought out something that is new in the apple field, and we will all give it a trial, and if it stands the test, we will not only congratulate him, but give him some orders for the apples.

I have hoped for many months to see a new bank established at Belding and I am glad to learn that such a consummation is soon to be realized through the action of Belding business men, assisted by Jay H. Petter, of this city, and the men of Barryton who have been exceptionally successful in the banking business. The undertaking is sponsored by the Belding Manufacturers Association—Guy Weter, president, M. B. Cook, secretary, and M. Smith, treasurer. Floyd W. Cone is director of organization, Ed. Engeman director of publicity and A. C. Colvin director of sales. It is proposed to start with a capital stock of \$30,000. Due care will be used in the selection of officers and directors.

E. A. Stowe.

Corporations Wound Up

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

Mecosta County Abstract Co., Big Rapids.
Printers Building Co., Detroit.
Tashmoo Park Auto Ferry, Algonac.
Chemical Importing Corp., Detroit.
Lillian Dress and Hat Shop, Inc., River Rouge.
White Lake Machine Co., Whitehall.
Leonard Acceptance Corp., Detroit.
Grand Rapids Radio Manufacturing Co., Grand Rapids.
Pierce, Butler and Pierce Manufacturing Corp., Detroit.
William Jesops & Sons, Ins., Detroit.
Diamond Lumber Co., Ontonagon.
General Television Corp., Detroit.

Riding in the cool of the evening without sufficient protection is liable to chill the body and bring on a cold.

Going it while you're young generally compels one to put on brakes long before they otherwise would.

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Business Wants department

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

OLD ESTABLISHED Ready-to-wear Store For Sale—On account of death in family. Ben Jacobson, Reed City, Mich.

THE THIRST FOR WEALTH

Home Merchant Ruined by Crushing Heel of Monopoly

Christ reversed many of the accepted practises of His day and age. He taught it was "more blessed to give than to receive." Many thought Him curious or deranged and others thought He was dangerous by teaching such uncommon ideas. He also promulgated the Golden Rule, "Do unto others as you would have them do by you." They did not know that both of these admonitions are fundamental truths and comply with economic law.

We cannot save ourselves by repeating the admonitions of Jesus, week after week and year after year. A religion without results toward the elimination of sin is dead. A church that does not recognize the desperate needs of society and confines itself to entertaining its membership ignores the greatest problem of the century. If the pulpits of this Nation would turn to the conditions which so affect the lives and happiness of the people, every church would be filled with anxious listeners. The reason why so little attention is given to these serious problems is, no doubt, the false belief that the church must be set apart for the interpretation of things spiritual and must not be contaminated with the ways and means of making a living. This attitude has had much to do in hindering its progress, thus congregations grow less in numbers and church support has become a real problem itself.

Christ further proclaimed that, "by their fruits shall ye know them." This is a most reliable test, whether applied to a church or a business institution. Do not understand that I believe the church has not accomplished a measure of success. It has. However, I believe it can accomplish a thousand times more good if it will lay dogma aside and become an educator by showing up the wrongs which are inflicted upon humanity by organized commercial greed. When millions of our people are suffering for the necessities of life in this land of great abundance, there is no doubt but what there are others who have far more than they need. When these helpless millions are driven to public charity for the lack of employment, it is further evidence they have been exploited.

The church should espouse the cause to liberate these slaves of industrial bondage. It should be first and foremost in going to their rescue. Every pulpit should ring out words of condemnation, even as Christ scourged the money changers in the temple. There is a tremendous opportunity for the church to redeem its existence and to regain the faith and confidence of all the people. We all know there has been the greatest economic upheaval of all time, which brought tremendous losses upon the mass of the people. Thousands were thrifty honest citizens, who had lived exemplary lives. They were in no manner to blame for the catastrophe which nearly wrecked the Nation. President Roosevelt is working hard to bring relief through

the NRA. In his inaugural address he scourged the money changers of Wall street. He since has declared that the anti-trust laws must be enforced against monopoly. Government statistics show that 5 per cent. of the population own over 90 per cent. of the wealth of the Nation. This is undisputed evidence of greed. What greater sin can there be than greed, which robs the home and family. Permitting greed to secure so great a part of our National wealth is an unpardonable sin of the Government. Forty years ago our statesmen saw the rapid advance of wealth by a few and predicted that unless a law was enacted and enforced to restrict it monopoly would eventually bring disaster to the people. They passed the anti-trust law in Congress and at various times the government undertook to enforce it, but without results. The law was finally laid aside and monopoly grew rapidly. Small merchants and business men began to feel the force as monopoly invaded towns and cities, entering into cut price competition with them. Thousands have been forced down and out. Monopoly came to harvest what others had planted. It came to take away and not to build up the community. Thoughtless people were assisting them with their cash patronage. They do not realize they are blighting the growth and health of their own interests. Under the guise of a low price chain monopolies are beating down the value of real estate, labor and farm products.

Our Government is supposed to be a democracy—a Government of the people. The people are supposed to be the masters and the Government the servant, but this order seems to be reversed. The power of public office has brought about the political machine, which the voters appeared to have smashed in the last election. Taxation has grown until it is more of a burden than the people can bear. Many have lost their homes, not being able to pay its demands. Thus are the people between the evils of an excessive cost for Government and the greed of monopolies which are further absorbing the wealth of the people. Well may we wonder as to what has become of the American spirit of our forefathers. If they had been imposed upon as the people are to-day, they would have raised an army if necessary to secure justice and fair play.

The church is a part of our educational system. We have always depended upon it to work in conjunction with our schools, to teach honesty, integrity and justice. However, the lure of wealth has tempted many to violate every rule of the decalogue if they can gain in wealth and power. Thus has our educational system failed to hold sin in check. We need to strengthen the training of youth, both in our schools and churches. A more practical source of instruction is needed and the pulpit can help supply it. Greed is not only destroying the smaller merchant and manufacturer, but it is closing the doors of opportunity to your boys and girls. As monopoly has grown, the chances for employment

has become less. What chance has your boy and girl to enter mercantile life if we are to permit great National chain monopolies to take over control of industry? A clerkship or job as truckdriver is about all they could expect, and even not enough of these jobs to go around.

We must not forget that mankind should be placed above the dollar. In the race for wealth this has been forgotten. Our National Constitution declares for "the happiness and welfare of the people," intending it should be first and foremost in Government. We have sadly forgotten this in our thirst for wealth. Government is instituted for the purpose of preventing the strong from imposing upon the weak and to ensure justice for all. Blessed with a land of plenty and abundance, we have permitted millions to become impoverished and a burden to themselves and society. The millions borrowed from the RFC for the support of the needy must be repaid by taxation, with interest. Thousands of business men and women have been made to feel the crushing heel of monopoly. Home merchants, who helped to build the community, its banks, factories, schools and churches, have been practically ruined by monopoly and greed. While this greatest of all financial upheavals has destroyed the modest savings of millions, the great monopolies are intact and in greater control than ever. All are anxiously awaiting the action of the President in enforcing the anti-trust laws, which monopoly has violated for several decades. When the Government caught the bootlegger, who violated Federal law, he was prosecuted and imprisoned. His automobile or truck, together with his stock of liquors, were confiscated. It should do the same with the big racketeers who violate Federal laws. The officers should be prosecuted and imprisoned and their property confiscated for the benefit of the Treasury of the U. S. It would pay off the National debt and help to restore the damage monopoly has done.

Owing to lack of educational means, through newspapers, magazines, pulpits and other sources, many good citizens are thoughtlessly helping to blight the welfare of their community, as well as their own personal interests, by patronizing the stores of greedy chains owned by the oil octopus and other monopolies. No citizen can get ahead by taking the low priced bait used by the chains to trap the unthinking. A low price always means a low wage for labor and a low price to the farmer or producer of raw material. This Nation can never get back to prosperity upon low cost prices. Experience always shows that fair and just prices bring prosperity. A low price is what makes for monopoly, as it gradually drives out the smaller merchants. The job of a minister of the gospel should be to fight sin, whether in his church or in the marketplace. Christ did this and made himself immortal. E. B. Stebbins.

Over-exertion requires equal relaxation for both physical and mental recovery.

Protection of Young People's Health

Army and Navy recruiting officers report that in the early Spring months there is always a very definite increase of applications for enlistments. Apparently there is some connection between the balmy breezes and the spirit of patriotic adventure. One of the noteworthy facts connected with this annual enthusiasm is the inability of two out of every three of the would-be soldiers, sailors or marines to pass successfully the physical examination prescribed by the service. When the further fact is appreciated that the applicants represent a fairly accurate cross-section of American youth, the significance of the physical deficiency factor at once becomes apparent.

One perhaps might be more or less excused for being indifferent to such statistics if the group involved were of middle age or older. Time is bound to do some damage to most people. However, when there is such a high percentage of physical unfitness in the youth of the land, the matter assumes proportions that can not logically be overlooked.

In extenuation, it must be admitted that the military physical investigation is an exceedingly detailed affair, and that the comparatively small defects are sufficient to turn down an applicant. Even so, there is a just suspicion that the social and business exactions of present-day existence are not conducive to that state of physical hardihood and general well-being which is so much to be desired and without which, by the way, the best can not be obtained out of life for the longest possible time.

Time was, and not so many years ago at that, when habitually late hours and the excessive indulgence in devitalizing habits of all kinds, were quite taboo. Far from being the "smart" thing to do, youngsters who by their conduct made a practice of doing things that were likely to undermine health were promptly and very effectively ostracized.

Through no fault of theirs, but rather of the period in which they live, a passive acquiescence has at least been given to many of the present-day practices which, quite apart from the question of conduct, are very likely to, and in most instances actually do, undermine health.

However, it can very frankly be said that the young man or woman of the 'teen age and twenties who fails to obtain eight hours' sleep each night, who relies upon stimulants and excessive inhalation of tobacco to keep pepped up, who takes most of his or her exercise on rubber tires and who uses the corner store as an appetite destroyer, is certainly not engaging in habits that will develop a sturdy body, vitality and fundamental health.

A few less thrills and a little more attention to the art of living would add years to many young lives who are now spending life too freely.

Health should come first of all. Unfortunately not only many of the young people, but older ones as well, have relegated it to a very subordinate position. Dr. Theodore B. Appel.

Youth to-day is no worse than it was yesterday. It couldn't be.

**SAVINGS
SERVICE
STABILITY**

AVAILABLE FROM ALL FEDERATION COMPANIES
THROUGH
THE MILL MUTUALS AGENCY
OFFICES AT
LANSING •
DETROIT •
GRAND RAPIDS

*mutual insurance
savings • help
counterbalance
the overhead of
property ownership*

LET'S HAVE A TALK ABOUT OUR

Holiday Lines

**Playthings Glassware
China Gift Goods**

We have been busy for months buying Holiday Goods for you, and now they are ready for your inspection, samples alone covering 20,000 square feet. Our variety is most extensive, so we trust you will make arrangements to come in and see our line in person. It will surely pay you, and especially at this time when prices are steadily increasing. Here are a few suggestions of our many lines:

DOLLS	BICYCLES	GLASSWARE
BOOKS	VELOCIPEDS	SILVERWARE
GAMES	KIDDIE KARS	COPPER GIFT WARE
BLOCKS	WAGONS	BRIDGE PRIZES
DISHES	AUTOMOBILES	BEANO PRIZES
TIN TOYS	TRUCKS	SMOKERS ARTICLES
IRON TOYS	TRAINS	PYREX and OVEN WARE
TREE DECORATIONS	BLACK BOARDS	ELECTRICAL GOODS
GARLANDS	POOL TABLES	DINNERWARE
DOLL CARRIAGES	BOXED PAPERS	ALUMINUM SPECIALS
PAINTING SETS	PENS and PENCILS	FANCY CHINA

H. Leonard & Sons

Fulton St., cor. Commerce

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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



"My business has increased 20% or more!"

GROCER DAMIANI, owner of the Home City Market at Richmond, Virginia, writes that his hat is off to the General Foods salesman. Here's what his letter says:

"My business has increased 20% or more. And the credit goes to the General Foods salesman who has brought me hundreds of new customers. He wrote handbills and conducted a sale for me that was an outstanding achievement.

1743 packages in 1 day

"The first day we sold 1,743 packages of your products, in addition to much other merchandise. For the second day I had to order 40 cases to replenish my empty shelves."

Wouldn't you like to have such

a sale in *your* store? Well, you can . . . all you have to do is ask the General Foods salesman! His help doesn't cost you a cent . . . it's part of his job to do everything he can to build up your business.

Accept this profit-building plan

Let him write your advertising for handbills, newspapers and mailing pieces. Let him arrange window, floor and counter displays. Let him stage store demonstrations and conduct special sales.

You'll find his hard-hitting methods bring quick results. And remember . . . behind his suggestions are the experience of the entire General Foods sales force . . . the practical results of years of studying the best methods of thousands of successful grocer-merchandisers.

THAT'S WHY IT WILL PAY YOU TOO, TO...

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PRINCIPAL PRODUCTS DISTRIBUTED BY GENERAL FOODS SALES COMPANY, INC.

POSTUM CEREAL	POST'S BRAN FLAKES	WALTER BAKER'S COCOA	MINUTE TAPIOCA
INSTANT POSTUM	POST'S WHOLE BRAN	WALTER BAKER'S CHOCOLATE	SANKA COFFEE
GRAPE-NUTS	DIAMOND CRYSTAL SALT	FRANKLIN BAKER'S COCONUT	CERTO
GRAPE-NUTS FLAKES	JELL-O	CALUMET BAKING POWDER	LA FRANCE
POST TOASTIES	LOG CABIN SYRUP	SWANS DOWN CAKE FLOUR	SATINA

MAXWELL HOUSE COFFEE AND TEA