

MICHIGAN TRADESMAN

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Fifty-first Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 25, 1933

Number 2614



SHERIDAN'S RIDE



Up from the South at break of day,
Bringing to Winchester fresh dismay,
The affrighted air with a shudder bore,
Like a herald in haste to the chieftain's door,
The terrible grumble and rumble and roar,
Telling the battle was on once more,
And Sheridan twenty miles away.

And wider still those billows of war,
Thundered along the horizon's bar,
And louder yet into Winchester rolled
The roar of that red sea uncontrolled,
Making the blood of the listener cold
As he thought of the stake in that fiery fray,
With Sheridan twenty miles away.

But there is a road from Winchester town,
A good, broad highway leading down;
And there through the flash of the morning light
A steed as black as the steeds of night,
Was seen to pass as with eagle flight.
As if he knew the terrible need,
He stretched away with the utmost speed;
Hills rose and fell, but his heart was gay,
With Sheridan fifteen miles away.

Under his spurning feet the road
Like an arrowy Alpine river flowed,
And the landscape sped away behind
Like an ocean flying before the wind;

And the steed, like a bark fed with furnace ire
Swept on with his wild eyes full of fire:
But lo! he is nearing his heart's desire,
He is snuffing the smoke of the roaring fray,
With Sheridan only five miles away.

The first that the General saw were the groups
Of stragglers, and then the retreating troops;
What was done—what to do—a glance told him both,
And, striking his spurs with a terrible oath,
He dashed down the line mid a storm of huzzas,
And the wave of retreat checked its course there because
The sight of the master compelled it to pause,
With foam and with dust the black charger was gray,
By the flash of his eye and his nostril's play
He seemed to the whole great army to say,
"I have brought you Sheridan all the way
From Winchester, down to save the day!"

Hurrah, hurrah for Sheridan!
Hurrah, hurrah for horse and man!
And when their statues are placed on high,
Under the dome of the Union sky,
The American soldier's Temple of fame,
There with the glorious General's name
Be it said in letters both bold and bright.
"Here is the steed that saved the day
By carrying Sheridan into the fight,
From Winchester, twenty miles away!"

THOMAS BUCHANAN READ.

The Second Michigan Cavalry in the civil war was made up of enlisted soldiers from Western Michigan. The first colonel was a civilian. The same was true of subsequent colonels, who failed utterly to develop a fighting machine. R. A. Alger saw the regiment must have a competent commander and finally prevailed upon Governor Blair, who was opposed to West Pointers, to appoint Sheridan colonel of the regiment. Up to that time Sheridan had been connected with the commissary department of an Ohio regiment. We had not learned up to that time that he had fighting blood in his

veins. Sheridan took command and drilled his men day and night for weeks, developing a remarkable fighting unit. In their first engagement in actual warfare they carried everything before them. The ladies of Grand Rapids were so delighted over the situation that they raised a purse by voluntary subscription, bought a Morgan horse from the breeders of Morgan horses near Stanton and sent it to Sheridan. He was delighted with the animal and rode him much of the time during the war. At the annual meeting of the Army of the Cumberland in Grand Rapids, about fifty years ago,

Sheridan presided as president of the organization. Alger arranged a surprise on the old colonel by having a sister of Mrs. General Custer recite the above poem on the stage, standing beside Sheridan as she did so. The applause was deafening, both at the end of each stanza and at the close of the recital. When the applause finally subsided, Sheridan spoke a few words which clearly indicated the genius he was: "That horse was presented to me by the ladies of Grand Rapids." The horse was mounted when he died and is now located in the Smithsonian Museum in Washington.



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TODAY the buying trend is definitely toward Royal Desserts. The reason is that women have been convinced of its quality by a simple test described in Royal Desserts national advertising. This test shows that high quality gelatin smells sweet and wholesome, while inferior gelatin has a gluey, unpleasant odor. Making this test, women have found that Royal is always fruity and fragrant, and they are now insisting on Royal whenever they want gelatin desserts.

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ROYAL DESSERTS



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UNITE**



FOR THE COMMON GOOD

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

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Wholesomeness
and Flavor*

HEKMAN BISCUIT CO.
GRAND RAPIDS, MICHIGAN.



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MICHIGAN TRADESMAN E. A. Stowe, Editor

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DEVOTED TO the best interests of business men.

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

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THE MASTER CODE

Principal Features of Federal Rules Signed By President Collective Bargaining

Employees shall have the right to organize and bargain collectively through representatives of their own choosing, and shall be free from the interference, restraint or coercion of employers of labor or their agents in the designation of such representatives or in self-organization or in other concerted activities for the purpose of collective bargaining or other mutual aid or protection.

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

Employers shall comply with the maximum hours of labor, minimum rates of pay, and other conditions of employment, approved or prescribed by the President.

Child Labor

No person under the age of 16 years shall be employed, except that persons fourteen and fifteen years of age may be employed either,

For a period not to exceed three hours per day on six days per week, or

For one day per week, such day not to exceed eight hours.

In either case, all such hours of work shall be between 7 a.m. and 7 p.m., and shall not conflict with the employee's hours of day school. It is provided, however, that no person under the age of sixteen years shall be employed in the delivering of merchandise from motor vehicles.

Basic Store, Working Hours

Group A. Any establishment may elect to remain open for business less than 56 hours, but not less than 52 hours per week, unless its store hours were less than 52 hours prior to June 1, 1933, in which case such establish-

ment shall not reduce its store hours; no employee of these establishments shall work more than 40 hours per week, nor more than 8 hours per day, nor more than six days per week.

Group B. Any establishment may elect to remain open for business 56 hours or more per week but less than 63 hours per week; no employee of such establishment shall work more than 44 hours per week, nor more than 9 hours per day, nor more than six days per week.

Group C. Any establishment may elect to remain open for business 63 hours or more per week; no employee of such establishment shall work more than 48 hours per week, nor more than 10 hours per day, nor more than 6 days per week.

No employee not included in the foregoing paragraphs shall work more than 40 hours per week, nor more than 8 hours per day, nor more than 6 days per week.

Any establishment may at any time increase its store hours, provided it maintains the basic employee work week of the group in which it originally elected to operate.

Shorter Time; Pay Same

Any establishment may, for a period not to exceed three months during the summer, temporarily reduce its store hours, but the weekly wages of its employees shall not on that account be reduced.

The maximum periods of labor prescribed shall not apply to professional persons employed and working at their profession, or to outside salesmen, outside collectors, watchmen, guards, and store detectives.

The maximum periods of labor prescribed shall not apply to maintenance and outside service employees, but such employees shall not work more than six hours per week above the maximum hours per week otherwise prescribed unless they are paid at the rate of time and one-third for overtime.

Executives receiving \$35 or more per week in cities over 500,000 population, or receiving \$30 or more per week in cities of 100,000 to 500,000 population, or receiving \$27.50 or more per week in cities of 25,000 to 100,000 population, or receiving \$25 or more per week in cities, towns, villages, and other places under 25,000 population may work in excess of the maximum periods of labor prescribed.

In the south executives paid not more than 10 per cent below the wages just specified may work in excess of such maximum periods.

Peak Periods

At Christmas, inventory, and other peak times, for a period not to exceed two weeks in the first six months of the calendar year and not to exceed three weeks in the second six months, an employee whose basic work week is 40 hours may work not more than 48

hours per week and nine hours per day; an employee whose basic work week is 44 hours may work not more than 52 hours per week and nine and one-half hours per day; an employee whose basic work week is 48 hours may work not more than 56 hours per week and ten hours per day. All such work may be without the payment of overtime.

Hours To Be Consecutive

The hours worked by any employee during each day shall be consecutive, provided that an interval not longer than one hour may be allowed for each regular meal period, and such interval not counted as part of the employee's working time. Any rest period which may be given employees shall not be deducted from such employees' working time.

On one day each week employees may work one extra hour, but such hour is to be included within the maximum hours permitted each week.

Within cities of over 500,000 no employee shall be paid less than at the rate of \$14 per week for a 40 hour work week, or less than the rate of \$14.50 per week for a 44 hour week, or less than the rate of \$15 per week for 48 hours.

Within cities of from 100,000 to 500,000 no employee shall be paid less than at the rate of \$13 per week for a 40 hour work week, or less than the rate of \$13.50 per week for 44 hours, or less than the rate of \$14 per week for 48 hours.

Rates in Smaller Cities

Within cities of from 25,000 to 100,000 no employee shall be paid less than at the rate of \$12 per week for a 40 hour work week, or less than the rate of \$12.50 per week for 44 hours, or less than the rate of \$13 per week for 48 hours.

From 2,500 to 25,000: The wages of all employees shall be increased from the rates existing on June 1, 1933, by not less than 20 per cent, provided that this shall not require an increase in wages to more than the rate of \$11 per week and provided further that no employee shall be paid less than at the rate of \$10 per week.

Less than 2,500: The wages of all employees shall be increased from the rates existing on June 1, 1933, by not less than 20 per cent, provided that this shall not require an increase to more than the rate of \$10 per week.

Junior and apprentice employees may be paid at the rate of \$1 less per week than the minimum wage otherwise applicable.

Part Time Employees

Part time employees shall be paid not less than an hourly rate proportionate to the rates prescribed.

The weekly wages of all classes of employees receiving more than the minimum wages prescribed in this article shall not be reduced from the rates

existing upon July 15, 1933, notwithstanding any reduction in the working hours of such employees.

Price Increase Limitations

No retailer shall increase the price of any merchandise sold after the effective date of this code over the price existing June 1, 1933, by more than is made necessary by the amount of increases in production, operating, replacement, and/or invoice costs of merchandise, and/or by taxes or other costs resulting from action taken pursuant to the national industrial recovery act and/or the agricultural adjustment act since June 1, 1933, and in setting such price increase retailers shall give full weight to probable increases in sales volume.

Prior Contracts

Where costs of executing contracts entered into before June 16, 1933, by any retailer for the purchase of goods at fixed prices for delivery during the duration of this code are increased by the application of the provisions of the national industrial recovery act and/or the agricultural adjustment act, it is deemed equitable that appropriate adjustments of such contracts to reflect such increased costs actually incurred be arrived at by mutual agreement or arbitral proceedings or otherwise, and the national retail trade council is constituted an agency to assist.

Loss Limitation

To prevent unfair competition against local merchants, the use of the so-called "loss leader" is hereby declared to be an unfair trade practice. These "loss leaders" are articles often sold below cost to the merchant for the purpose of attracting trade. This practice results, of course, either in efforts by the merchant to make up the loss by charging more than a reasonable profit for other articles or else in driving the small merchant with little capital out of legitimate business. It works back against the producer of raw materials on farms and in industry and against the labor so employed.

This declaration against the use of "loss leaders" by the storekeeper does not prohibit him from selling an article without any profit to himself. But the selling price of articles to the consumer should include an allowance for actual wages of store labor, to be fixed and published from time to time by the trade authority hereinafter established.

Rule for Smaller Towns

Such an allowance for labor need not be included in the selling price of any article of food, or be applied by storekeepers during business only in communities of less than 2,500 population which are not part of a larger trade area.

Provided, however, that any retailer may sell any article of merchandise at a price as low as the price set by any competitor in his trade area on merchandise which is identical or es-

essentially the same, if such competitor's price is set in conformity with the foregoing provision.

A retailer who thus reduces a price to meet a competitor's price as above defined shall not be deemed to have violated the provisions of this section if such retailer immediately notifies the nearest representative retail trade organization of such action and all facts pertinent thereto.

Fixes Advertising Policy

All retailers shall comply with the following trade practices:

No retailer shall use advertising, whether printed, radio, or display, or of any other nature, which is inaccurate in any material particular or misrepresents merchandise (including its use, trade-mark, grade, quality, quantity, size, origin, material, content, preparation, or curative or therapeutic effect), or credit terms, values, policies or services; and no retailer shall use advertising and/or selling methods which tend to deceive or mislead the customer.

No retailer shall use advertising which refers inaccurately in any material particular to any competitor or his merchandise, prices, values, credit terms, policies, or services.

No retailer shall use advertising which inaccurately lays claim to a policy or continuing practice of generally underselling competitors.

No retailer shall secretly give anything of value to the employe or agent of a customer for the purpose of influencing a sale, or in furtherance of a sale render a bill or statement of account to the employe, agent or customer which is inaccurate in any material particular.

No retailer shall place obstacles in the way of the purchase of a product which a consumer orders by brand name by urging upon the consumer a substitute product in a manner which disparages the product ordered.

No retailer shall purchase, sell or exchange any merchandise manufactured under a code of fair competition which requires such merchandise to bear an NRA label, unless said merchandise bears such label. Any retailer rightfully possessing the insignia of the NRA who has in stock or purchases similar merchandise which has been manufactured before the effective date of the code of fair competition requiring such merchandise to bear an NRA label may attach thereto the NRA insignia.

Prison Made Goods

Pending the formulation of a compact or code between the several states of the United States to insure the manufacture and sale of prison made goods on a fair competitive basis with goods not so produced, the following provisions of this section will be stayed for 90 days or further at the discretion of the administrator:

Where any penal, reformatory or correctional institution, either by subscribing to the code or compact hereinbefore referred to, or by a binding agreement of any other nature, satisfies the administrator that merchandise produced in such institution or by the inmates thereof will not be sold except upon a fair competitive basis with similar merchandise not so produced,

the provisions of the following paragraph shall not apply to any merchandise produced in such manner in the institutions covered by such agreement

Except as provided in the foregoing paragraph, no retailer shall knowingly buy or contract to buy any merchandise produced in whole or in part in a penal, reformatory or correctional institution. After May 31, 1934, no retailer shall knowingly sell or offer for sale such merchandise. Nothing in this section, however, shall affect contracts which the retailer does not have the option to cancel, made with respect to such merchandise before the approval of this code by the President of the United States.

Retail Trade Authority

The retail trade authority shall consist of the administrator or his deputy, and three members appointed by the President of the United States, who shall advise and assist the administrator or his deputy. Members of the retail trade authority shall be members, without vote, of the National Retail Trade council provided for hereinafter.

The National Retail Trade Council shall consist of at least one, but not more than three, representatives from each major division of the retail trade presenting this code or hereinafter subscribing to it, as the administrator shall designate.

A Business Man's Philosophy

At a recent luncheon, a speaker suggested that we ask ourselves what changes we would make if we were suddenly discharged from our present job, and were required to make good in an identical job elsewhere.

"Why not imagine that you are out of a job right now?" he said. "When you go back to your office assume that you are a new man at your desk, and that you are replacing the man who left for lunch an hour before. What about the desk? The unfinished work on the desk? What about the routine of your predecessor? What can you do that will make the company glad that you were hired?"

An executive of a corporation confessed one day that he constantly asked himself what he would do if he unexpectedly found himself in competition with his own company. What changes in policy and product would he make, in order to get business for the new company and away from the old company? By looking at his business from this point of view, the executive said that he was able to find the weaknesses in his organization, and correct them.

William Feather.

Cotton Knit Goods Easier

The sharp recession in cotton in the last ten days has weakened prices slightly of knit goods made of the fiber. Spring underwear has been under pressure by buyers, but in most cases mills have refused the low bids. In a few instances a slight easing is reported on sizable orders. In men's cheap half hose made in the South, prices have also worked lower. Children's cotton ribbed hosiery has also yielded to pressure. Any rebound in cotton, however, would automatically strengthen these prices.

MEN OF MARK

C. H. Runciman, the Bean Jobber of Lowell

Carlton H. Runciman was born at Chelsea, Mich., Aug. 14, 1889. His father was born in this country, but his antecedents were Scotch. His mother was also born in this country, but her antecedents were Irish. Such a union gave the subject of this sketch the greatest possible advantage any man could have in the "wild, rude sea of life."

Mr. Runciman graduated from the high school of Chelsea with high honors and spent the next year at Big Rapids, taking and completing a commercial course at the Ferris Institute. The two following years were spent in the normal school at Ypsilanti, where he graduated on the general course. Two years were then devoted to the superintendence of the public schools at Millington and three years to the same work at Grosse Isle. The following year was devoted to the high school of Saginaw, West side. During



C. H. Runciman

that time he also taught classes in the Y.M.C.A.

Seventeen years ago he came to Lowell and purchased the elevator of the late Charles Jakeway. In addition to grinding feed and handling grain products he added purchasing departments for beans and potatoes. In this branch of his business he has been very successful, having established and maintained seven buying points in addition to Lowell—Moseley, Orleans, Belding, Clarksville, Elm, Conklin and Lake City. He has recently formed a co-partnership with Lynes Baldwin, of Greenville, under the style of Runciman & Baldwin, and engaged in the handling of potatoes in car lots, with fifteen buying branches. So wide has been his experience and so extensive has become his operations that he is now conceded to be the leader in his line of business in Michigan. This condition has found expression in his election as President of the Michigan Bean Jobbers Association, which he has served in an executive capacity for four years. At the annual convention of the National Bean Dealers Associ-

ation, held in Denver in July, he was elected President of that organization.

Mr. Runciman is President of the Lowell State Bank and served the city as President of the school board six years. For several years he was trustee of the Congregational church of Lowell. He is a 32nd degree Mason and a member of the Shrine. He is also affiliated with the Odd Fellows of Lowell.

Mr. Runciman was married to Miss Gladys Needham, of Saginaw. They have one son, 18 years old. He is now in his second year at Olivet. They also have a daughter, Jane, 16 years old, who is a senior in the Lowell high school.

Mr. Runciman belongs to the Cascade Country Club, which carries with it an inclination to play golf whenever the occasion presents itself. He likes to fish for brook trout and bass. He also owns a gun which he uses to good advantage during the hunting season. Large in size and above the average in vitality, he is an outdoor man in all that the term implies.

Mr. Runciman attributes his success to hard work, which, of course, is true, but he also possesses a business instinct of remarkable keenness, which enables him to pay the highest market price for the staples he handles and market them at a profit, which may be small in percentage, but which is large in amount, because of the enormous volume he has moving at all times.

Mr. Runciman possesses great ability as an organizer and has the unusual quality which enables him to reach and gain the attention of big men in both official and mercantile positions. Another marked trait is his absolute loyalty to and faith in his friends and the trade and association work which occupies so great a part of his life. It is these sterling characteristics which enable him to make and hold many friends in the trade and in allied industries.

Mr. Runciman's extremely good nature and boyish enjoyment of life have made him hosts of friends, who have, no doubt, been a large factor in his success in life. Then, too, the disposition of the man who smiles is of the kind that tends to as well as deserves success.

Stores Buy Holiday Hardware

An active demand for holiday merchandise helped swell the total of business handled by wholesale hardware dealers during the week. The call for Christmas goods was heavier than in the corresponding period last year, but jobbers said they had expected even more business than has developed. Orders, they added, were fully 10 per cent. below early estimates. They attribute the buying hesitation to the fact that retail trade on seasonal goods declined slightly. Christmas tree lighting sets, tree stands and toys are the holiday items most in demand at wholesale.

A new typewriter attachment introduces inked ribbons between sheets, making one to four copies without carbon paper. Clean-cut, non-smudging impressions are said to be produced.

Some of the Penalties of Price-Fixing

Under the pressure of the national emergency, the manufacturer and certain groups of retailers are engaged in driving a wide, dangerous canyon between their own interest and that of the consumer. They are like sailors trying to keep warm by chopping up a life-boat to feed into the ship's stove. They don't seem to realize that they're going to need that boat the next few years a little more than they ever needed it before; that national security depends on stronger, not weaker, bonds of confidence, between seller and buyer. They do not realize that the more nearly the buyer can be convinced that the seller asks what Mr. Robert Updegraff has called the true "Social Price"—the lowest price that can be quoted after a decent wage has been paid to the people and to the capital employed in producing the goods—the readier that buyer will be to take the reservations off his bankroll and buy humanly, freely.

Instead, they are at this moment slowing up the acceptance of national codes aimed to pay labor decent wages for decent hours, and aimed to destroy child labor, and absolutely essential to recovery, by an attempt to nail prices high.

The warring price-fixers who were writing codes were shocked and confused when the consumer's advisory board woke up and said "We don't like price-fixing. We can't afford it." They were nettled when similar small voices came out of other wildernesses where the consumer—the "forgotten woman"—is represented. They found themselves in the paradoxical position of resenting an unmistakable expression of opinion from their own good customers, who must be their best guides. And if they persist in their raid upon the individual American income, they have no one but themselves to thank for a delay in the program which is no more vital to their own business than a life-preserver to a man going down for the third time.

Gillette once lordly dictated the price at which the American male might shave; forbade stropping and honing. Certain small manufacturers decided that they might shave the consumer oftener for a little less; Gillette sued; lost; Gillette said "You were right after all." Victor dictated the price at which Mrs. John W. Legion might hear music at home; the retailer sued; the courts awarded the retailer upwards of one hundred and fifty thousand dollars for getting music to the consumer at the "social price." Book publishers once set a figure at which Mr. and Mrs. America might read a book; similar action had a similar result. Each milestone on the trail of price-fixing attempts, from mediaeval concessions to Capper and Kelly, has pointed toward monopoly, and has marked a disservice to the consumer. And when a manufacturer or a merchant, who exists in the public service only, organizes in disservice, he marches backward. This is a bad day and hour for a backward march.

We hear a lot about "rugged individualism," and the fact that it must give way to a new collectivism. No purer concept of rugged individualism was ever born than the principle of

fixing a non-social price. We hear, too, a lot of bedtime stories about "jungle law." I don't know much about zoology, but I infer from that that the more earnest advocates of jungle law propose to substitute for the clean law of business survival (the common law of our proud national growth), a new order in which one member is tied to a stake while the rest make a meal off him. That member would be the consumer, with, of course, any such misguided loyalist as might choose to cast in his lot with his customers.

Paul Hollister.

Price Policies of the Chain Store

Large chain store systems operating over a wide territory have one inherent advantage over smaller chains or independent retailers with respect to price competition, the Federal Trade Commission reports in its latest volume on chain store systems as made public today.

"The source of this advantage lies in the fact that such an organization is able to average the profit results obtained from its stores in the numerous localities where it operates," says the Commission.

If the store or stores of a large chain in a particular locality are faced with severe price cutting and are operating at a loss, such loss, the Commission reports, may be offset by profits earned in its stores in other localities where competitive conditions are less severe.

For this reason, the large chain usually can hold out longer on the defensive side of a protracted local price war, or, if it takes the offensive, can inflict greater injury upon its competitors with less harm to itself.

In its report, which is entitled "Chain Store Price Policies," the Commission also brings out that some chains require each store to produce individually the minimum rate of gross profit that it established for the chain as a whole. Such a policy, says the Commission, insofar as it is adhered to, places a limit on the local price cutting activities of a chain system's stores and thus denies the chain the competitive advantage which results from its power to draw up the profits of some of its stores for the funds with which to wage a drastic price war in highly competitive localities.

By far the greater number of chains, however, indicate in their statements on price policy that they meet local competitive conditions as they arise.

"We meet and beat it, and this applies to all kinds of competitors and all lines of merchandise carried," said an official of a candy chain, who was interviewed.

Some chains profess to follow, but not to initiate, price cuts. Each of two chains engaged in a competitive conflict may charge that the other is the aggressor.

Drastic competitive methods are illustrated by an official of a variety chain who says, "Rather than simply cut prices to meet competition we prefer to shoot specials into the town until the competitor gives up his warfare."

The most important protection from the effects of direct price competition, as revealed by statements of chain store system officials interviewed, is the de-

velopment of their own private brands. Also, in meeting competition, several chains say that at times they seek the co-operation of manufacturers to force competitors to cease undesirable price cutting.

Importance of Negro Business Stressed By Secretary Roper

In an address "The Negro's Opportunity and Responsibility in National Recovery" delivered by Secretary of Commerce Daniel C. Roper on Sept. 23, the Secretary discussed the Negro's progress in business and referred to the many successful commercial ventures directed by members of this Race in larger urban communities.

"Negro merchants, operating retail stores in fifteen of our larger cities," Mr. Roper stated, "are said to thus serve about two million people. There are in these fifteen cities 5,700 retail stores with approximately 10,000 colored proprietors and employees. The net sales of these retail stores have run as high in a given year as \$27,000,000. This appreciable expansion in business indicates the vast potentialities for future developments in this field. I feel that this feature in business for negroes should be stressed along with agricultural pursuits, dentistry, medicine, and such other industrial and professional lines as required for complete service to the race by representatives of the race, when, and if desired by the Colored People."

One of the most important objectives to be attained in this regard, the Secretary stated, is the establishment of the Negro business man in his rightful place in our economic system, thus enabling him to operate his business efficiently, multiply his resources and earnings, and expand his buying power to such an extent that it will be of even greater help and influence upon himself and the economic life of the Country.

Only about 16 per cent. of the Negro population in 1930 were unable to read and write, it was pointed out, compared with 95 per cent. sixty years previously, and 30.4 per cent. in 1910.

Definitions of Trade Terms Being Written Into Codes

Many trade terms upon which neither business men nor writers have been able in the past to agree as to their definition are being defined in the Codes submitted to the National Recovery Administration. A number of terms in the field of marketing had to be defined by the Census Bureau in presenting the data from the Census of Distribution, while others which are used in the Codes must now have an agreed meaning established for the first time.

Business men have found when they meet in conference that they have different ideas as to what some of the very commonly used terms mean, such words, for example, as "marketing," "distribution," "wholesaler," "overhead," "cost," etc.

Although many of the codes contain some definitions, the codes for the wholesale and retail food and grocery trades will serve as an example of the extent to which these agreements are establishing a legal and accepted meaning for trade terms. The first Article of each of these codes deals with definitions, giving the meaning of fifteen terms used. The trades found it necessary to define a "wholesale grocer," "retail grocer," an "outside salesman," "maintenance employe," "apprentice employe," and eleven other terms.

It may be found when all of the codes are compared with terms which have been defined differently by different trade groups, but the definitions now being written will serve to crystallize the meaning of terms now loosely used, and permit an accurate definition.

Undergarment Orders Pile Up

Some headway has been made in catching up on orders for women's lingerie and negligees, but deliveries generally continue to be delayed. Reports indicate that this situation may be a major factor with respect to holiday shipments. Current orders are requiring three weeks or more for shipment and, with holiday business piling up, greatly increased difficulty may be noted in deliveries next month. Prices are ruling notably firm in this merchandise, in contrast to the softness which has developed in other women's apparel lines.

A short work-week doesn't make for individual long-range success.

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President.

BUSINESS EDUCATION

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

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

Fall terms start September 5 and October 1.

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

MOVEMENTS OF MERCHANTS.

Edmore—Smith Brothers succeed R. A. Bowersox in the grocery business.

Lakeview—Leonard Kling succeeds Peter Peterson in the grocery business.

Zeeland—The Grandview Poultry Farm, Inc., has increased its capital stock from \$10,000 to \$15,000.

Dowagiac—The Rudy Acceptance Corporation has changed its name to the Furnace Finance Corporation.

Detroit—L. W. Walser, Inc., 29 Cadillac Square, haberdasher, has decreased its capital stock from \$15,000 to \$5,000.

Jackson—The Corwin Lumber Co., has changed its capital stock from \$100,000 to 10,000 shares no par value.

Jackson—The Jackson (Storage & Trucking Co., 531 Liberty street, has decreased its capital stock from \$75,000 to \$50,000.

Detroit—The Peninsular Cigar Co., 5031 Grandy avenue, has decreased its capital stock from \$100,000 to 1,000 shares at \$1 a share.

Detroit—The Fort Dearborn Brewing Corporation, 1109 Lafayette Bldg., has increased its capital stock from \$1,000,000 to \$6,225,250.

Ferndale—Bell's Dairy, Inc., 481 East Nine Mile Road, has been incorporated with a capital stock of \$5,000, all subscribed and paid in.

Lowell—The Hoyt Lumber Co. has changed its name to the Lowell Lumber & Supply Co. and decreased its capitalization from \$24,000 to \$20,000.

Muskegon—Ralph J. Bush, aged 71, a resident of this place 70 years and engaged in the hardware business here for 52 years, died Oct. 23, following a lingering illness.

Detroit—Reichle Sons Co., 145 East Elizabeth street, has been organized to deal in hotel and restaurant fixtures with a capital stock of \$5,100, all subscribed and paid in.

Detroit—Schmitt & Berlinger, Inc., 15809 East Warren avenue, hardware, plumbing, etc., has been incorporated with a capital stock of \$5,000, all subscribed and paid in.

Detroit—The Industrial Textile Co., 1443 Rivard street, dealer in wiping cloths, mill ends, etc., has been incorporated with a capital stock of \$10,000, all subscribed and paid in.

Lowell—In celebration of his forty-first year in business here, A. L. Coons, dealer in clothing for men, shoes, etc., is conducting a special sale which is attracting many customers.

Detroit—The Farmers Independent Creamery Co., 807 Hammond Bldg., has been organized with a capital stock of \$75,000, of which \$10,500 has been subscribed and \$10,000 paid in.

Lowell—The Price-Rite Hardware, established about three months ago, has already outgrown its quarters and removed to the Negonce Bldg., where much additional floor space has been secured.

Detroit—The Ideal Tobacco & Candy Co., 2416 Market street, has been organized with a capital stock of \$25,000 common and 1,000 shares at \$10 a share, \$21,000 being subscribed and \$3,000 paid in.

Detroit—Midstate Produce, Inc., 2001 Burlingame avenue, has been or-

ganized to deal in produce, own warehouses, etc., with a capital stock of 600 shares at \$100 a share, \$60,000 being subscribed and paid in.

Lansing—The Simons Dry Goods Co., 104 South Washington avenue, has been closed and its assets are under the supervision of the United States district court. E. A. Sump, 819 East Kalamazoo street, is receiver.

Detroit—L. Schiappacasse & Co., 322 Woodward avenue, dealer in fruits and vegetables, has merged the business into a stock company doing a retail and wholesale business with a capital stock of \$10,000, all subscribed and paid in.

Detroit—Max Fishstein, dealer in general merchandise at 6490 Russell street, has merged the business into a stock company under the style of Fishstein & Co., with a capital stock of \$15,000, \$1,500 being subscribed and paid in.

Detroit—Grieve & Benson, Inc., 1145 Griswold street, has been organized to deal in liquor and beverages with a capital stock of 500 shares at \$100 a share and 100,000 shares at \$1 a share, \$108,000 being subscribed and \$10,000 paid in.

Traverse City—The Michigan Bakeries, of this place, entertained its retail grocer customers of Petoskey, Harbor Springs, Charlevoix and other cities of Northern Michigan with a dinner at the Park Place hotel and an inspection of its new baking plant, just opened.

Sturgis—The Aulsbrook, Jones, Grobhiser Corporation, dealer in furniture and household goods, has merged the business into a stock company under the style of the Sturgis-Aulsbrook-Jones Corporation, with a capital stock of \$75,000, all subscribed and \$30,000 paid in.

Ingalls—Fire destroyed the Ingalls hotel, one of the county's hosteleries for the past half century. The fire also destroyed a feed warehouse, owned by Harmon M. Clawson, dealer in general merchandise, whose property adjoins the hotel. Total damage caused by the fire is estimated to be in excess of \$15,000, partially covered by insurance.

Detroit—Frank Wood has been made manager of the fourth floor department of R. H. Fyfe & Co., handling the higher priced lines of women's shoes. He was formerly assistant to William Adams, who had general charge of the women's departments, and will remain in charge of the third floor department. Wood is also well known as a style creator.

Ishpeming—Simons brothers, wholesalers of tobacco, candy, notions, etc., have opened branch store at Houghton, under the management of A. B. Schutz. The building which will house the stock has not yet been decided upon but the trade will be served from a traveling warehouse in the shape of a new truck especially built, which carries a complete line of merchandise. This is the second branch store to be opened by Simons Brothers. The first one was established in Marquette.

Flint—The Dailey Brewing Co. plans to start production within the next ten days, according to E. C. Dailey,

president. It will afford initial employment to seventy persons. All electrical equipment, refrigeration, steam and boiler facilities are in place and tested and final work on the installation of the brew kettle is being completed. The company has received both its state and Federal permits. The plant will have a capacity of 180,000 barrels annually, Mr. Dailey declares and adds that arrangements for sales outlets throughout the state have been completed, some of the larger distributors having from five to eight counties in their territories.

Ishpeming—Simons Bros., wholesalers of candy, tobaccos and notions, have completed arrangements for the establishment of a warehouse in Houghton, with A. B. Schutz in charge. This will serve Houghton, Baraga, Keweenaw and Ontonagon counties, part of which is now being served by the Ishpeming branch. The firm already has a branch in Marquette with Harold Simons in charge. Clayton Simons looks after the Ishpeming business, with Charles Simons, founder of the firm, supervising the business. The partnership agreement in the new branch in the copper country consists of Charles, Clayton and Harold Simons and A. B. Schutz.

Manufacturing Matters

Detroit—Weldex, Inc., 9666 East Jefferson avenue, has been organized to manufacture and sell electric welding machinery, with a capital stock of \$50,000, \$1,000 being subscribed and paid in.

Detroit—The Douglass Novelty Co., Inc., 230 East Grand River avenue, has been organized to manufacture and distribute novelties, with a capital stock of \$25,000, \$17,510 being subscribed and \$2,510 paid in.

Detroit—The Hack Shoe Co., 28 West Adams street, manufacturer and dealer in leather and shoes, has been incorporated with a capital stock of \$25,000, \$6,000 of which has been subscribed and paid in.

Detroit—The Detroit Automotive Development Co., 1500 Penobscot Bldg., has been organized to manufacture automotive engines and auto accessories, with a capital stock of \$1,000, all subscribed and paid in.

Lake Odessa Loses Prominent Citizen

William H. McCartney, 70, former president of Lake Odessa and long vice-president of Lake Odessa State Savings Bank, died from pneumonia Tuesday.

Quiet and unassuming, yet ever playing a leading role in the activities of the community, Mr. McCartney, proprietor of a general store here, had found himself prominent in spite of his efforts to be unassertive.

He moved to Lake Odessa in 1889, less than a year after it became a village. He immediately started his general store and had been engaged in this activity ever since. He started in partnership with his brother, Hail, who died in 1908.

Mr. McCartney was always ready to serve his community, working quietly but effectively. He was village president when the water works system was

installed some thirty-five years ago and had served several terms as councilman. He had served on the school board more than thirty years.

For twenty years he had been vice president of the Lake Odessa State Savings Bank of which a son, William, is cashier and a daughter, Grace, is assistant cashier. Mr. McCartney was a charter member of the local fire department and the oldest member. He was one of three officials in Ionia county acting as Federal seed loan agents and was a member of the Lake Odessa Commercial club.

Surviving are four children, William C., Alice, Grace and Arthur, all of Lake Odessa. Funeral services will be held at 2 p.m. Thursday at the Methodist church, with burial in Lakeside cemetery.

District Meetings of Michigan Retail Dry Goods Association

We have held three of the five of our series of autumn district meetings. The programs have been unusually profitable. Charles E. Boyd, of Detroit, and Tom Pitkethly and the men from the State Board have put on schools of instruction at Saginaw, Grand Rapids and Detroit which were of very great value to those present.

These meetings were held one week apart. The next one will be at the Post Tavern in Battle Creek on Thursday, Oct. 26 at 6 o'clock. Just had a telephone conversation with Joe Grant. He says the cost of the dinner will be less than \$1.

We should have a hundred persons present at the Battle Creek meeting Thursday and also one hundred at Port Huron, Hotel Harrington, Nov. 2. Get it into your mind that these meetings are for business, not entertainment.

The roads leading into any of our Michigan cities are concrete. There is no reason why members living from fifty to 100 miles away cannot attend and be in their own beds soon after midnight.

The principal speaker at Battle Creek will be Hon. Wm. F. O'Meara, First Assistant to Mr. Mogan, the Director of the State Board of Tax Administration. The principal speaker at Port Huron will be Hon. C. E. Luzon, of Detroit, also an assistant to Mr. Mogan. At Battle Creek Mr. O'Meara will be followed by H. N. Duff, of Lansing, Secretary of the Lansing Merchants Association. At Port Huron, Mr. Luzon will be followed by Charley Boyd, of Detroit.

You cannot afford to remain away from these meetings. The problems pertaining to the code, cotton tax, sales tax and current merchandising problems are live subjects. The code may be signed most any time and that will add interest to our meetings.

Please do not expect the headquarter's office to spend money on 3c stamps when an announcement in the bulletin ought to serve the purpose. We are confining this bulletin to the subject of the Meetings so that your minds will center on your duty to be present.

Jason E. Hammond.
Mgr. Mich. Retail Dry Goods Ass'n.

The praises of others may be of use in teaching us not what we are but what we ought to be.

Essential Features of the Grocery Staples

The Master Code—President Roosevelt signed a greatly revised schedule Monday. Confusion at NRA regarding the size of stores and towns exempted from the retail code was described by officials Tuesday as having been due to their haste to get the code to the public.

A formal statement by Administrator Johnson said in the first paragraph: "The President has by executive order exempted local retail stores employing fewer than five persons." In another place in the statement Johnson said: "The President exempted local retail stores employing less than five persons in town of 2,500 or less."

Hours later the text of the President's order was made public. It exempted "employers engaged only locally in retail trade or in local service industries who do not employ more than five persons and who are located in towns of less than 2,500 (according to the 1930 census) which are not in the immediate trade area or a city of larger population."

The latter, of course, is the official ruling.

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

Canned Fruits—California fruits are rather dull, so far as new commitments are concerned. Considerable firmness has developed on the Coast in the cheaper grades, such as water and pie fruits, as stocks are reported in short supply.

Canned Vegetables—For the present canned vegetables are not doing anything. New commitments are not being made and some difficulty is being experienced with shipments made on old contracts. This is undoubtedly a testing period for the NRA, and it need not be stressed that some of the first reactions are unfavorable. This is not to say that the movement is to be put down as a failure, or that some great catastrophe awaits the nation. The surprise would be if such a vast movement did not face such obstacles. Added to the slump generally, there are the strikes which hurt distributors directly and indirectly.

Canned Fish—Canned fish shows no particular change, except the recent advances in Japanese crabmeat, putting fancy halves back to \$2, N. Y. As this is the off season for crabmeat, tuna fish and salmon, there is not much trade interest in them just now.

Dried Fruits—The market shows little change here. As trading has been on a replacement basis for some time the reaction that has taken place in other lines doesn't seem to be so severe in fruits. Stocks in retailers hands are not heavy and jobbers stocks have not accumulated to such an extent as to be burdensome. The spot market has been supported by a firm and advancing Coast market. Difficulties have arisen over the strike of the truckmen, making it difficult for jobbers to get their stocks moving to their warehouses. The present uncertainty may bring about a temporary narrowing of demand, but the conditions are favorable for resumption of steady, if unspectacular, trading when the outlook

is a little more settled. Reports from the Coast still show a good statistical position there. Figs of good quality are very short in first hands and there has been rather an active demand on the spot for them, too. Apricots and peaches are pretty nearly out of growers' hands and with California prunes have shown continued firmness. Northwest Italian prunes have been strengthening on news of a short production and considerable rain damage.

Nuts—The market continues to reflect the caution which seems to be evident on all hands, while prevailing business uncertainties exist. The drive to find foreign outlets for California walnuts is meeting with considerable success as is evidenced by reports from Germany. Sellers here feel that the market can very well take a turn for the better when the present lull, which seems to have extended to all lines as well as nuts, passes. Brazils have shown to the best advantage so far benefitting by the low prices and limited stocks available. The shelled nut business has been routine. Stocks on the spot are small, but the demand is so narrow that prices drag along without much change and hang around a replacement level.

Rice—The market in the South is now definitely on a higher basis, as the mills are operating under license and parity prices will apply on their rough rice commitments in the future. At present, the mills are beginning to feel the first stimulus of the recovery program as increased enquiries have been received for rice both for prompt and deferred shipment. Since millers still have rice to sell at prices considerably lower than those which will apply as a result of parity later, the trade shows a disposition to cover later requirements at the prevailing advantageous levels. Enquiries for late October and November delivery have increased.

Review of the Produce Market

Alligator Pears—19c each.

Apples—Wolf River, 50 @ 75c per bu.; Shiawasse, 75 @ 80c per bu. Snows, 90c for No. 1; 20 oz. Pippin, 85c. Fall varieties generally, 75 @ \$1.25 per bu.

Artichokes—Calif., 80c per doz., 4 doz. in box.

Bananas—6 @ 6¼c per lb.

Beet Greens—50c for 10 lb. basket.

Beets—20c per dozen bunches or 65c per bu.

Brussels Sprouts—California, 17c per qt.

Butter—Jobbers hold plain wrapped creamery prints at 23½c and tub butter at 22½c. The newly formed corporation, known as the Dairy Marketing Corporation, is expected to function Thursday of this week. However, dealers have been fed on Government gossip for so long that the final Government move fails to encourage sentiment. Butter supply apparently is too plentiful and means of distribution, so much so that it is rather difficult to rally the situation. Handlers of butter appear to have steeled themselves against the much talked about market bugaboo and now operate in a manner which clearly stresses the fact they want to know more about Government remedies.

While many in the trade claim to know the intention of the newly formed corporation concerning disposition of Government purchases, all that really is known comprises features unattractive to dealers who make a practice of recognizing sound market fundamentals. Some operators supposedly on the inside claim the Government will purchase heavily if necessary, somewhat in excess of the mentioned 9,000,000 pounds monthly. On balance, therefore, everybody continues to guess and until the Government program enters a working state little or nothing is to be expected. The whole picture is muddled.

Cabbage—75c per bushel.

Carrots—20c per dozen bunches or 65c per bu.

Cauliflower—90c per flat, 8 to 10.

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.

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

C. H. Pea from farmer.....\$2.50

Light Red Kidney from farmer.. 3.75

Dark Red Kidney from farmer.. 3.50

Light Cranberry..... 4.50

Eggs—Jobbers pay 12c per lb. for mixed eggs and 13c per lb. for heavy white eggs. They sell as follows:

Fancy, fresh white.....29c

Candled, fresh25c

Candled, pullets17c

Storage eggs are held as follows:

Candled, X17c

Storage, XX20c

Checks17c

While there has been a pleasing movement of storage eggs and while the supply of fresh stock is at a minimum, the rapidly advancing season nevertheless tempers sentiment because of the excess in visible stocks comparatively. There is no rush to sell at present, but the continued switching of positions clearly stresses underlying nervousness. Weather conditions to the close of the year will undoubtedly have a great deal to do with price and trade movement. Severe weather would help materially.

Grapes—Wordens and Niagaras, \$1.20 per dozen for 5 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\$3.50

70 3.50

80 3.50

96 3.50

Green Beans—\$2.50 per bu. for Florida grown.

Green Onions—Home grown, 25c per dozen.

Green Peas—\$3.75 per hamper for Southern grown.

Green Peppers—10c per doz.

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—\$2.25 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.....\$7.00

300 Sunkist..... 7.00

360 Red Ball..... 6.00

300 Red Ball..... 6.00

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 4.25

288 4.00

324 4.00

Red Ball, 50c per box less.

Parsley—30c per dozen.

Potatoes—75c per bu.; Idahos, \$2.25

per 100 lb. bag.

Poultry—Wilson & Company pay as follows:

Heavy fowls 10c

Light Fowls 7c

Ducks 8c

Turkeys 7c

Geese 7c

Quinces—\$1.25 per bu.

Radishes—12c per doz. bunches.

Spinach—75c per bushel for home

grown.

Sweet Potatoes—Virginia, \$1 per

bu. or \$2.50 per bbl.

Tomatoes—90c per 8 lb. basket for

home grown hot house.

Turnips—25c per doz.; 65c per bu.

Veal Calves—Wilson & Company

pay as follows:

Fancy6@7½c

Good5@6c

Vegetable Oysters—30 per doz.

Wax Beans—Home grown hot

house, \$1.25 per 10 lb. basket.*

Thirty-Three New Readers of the Tradesman

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

John F. Beatenhead, Unionville

George Prime, Unionville

F. D. McDaniels, Detroit

C. L. Squier, Ovid

Orvil H. Mast, Sebawaing

M. Gordon Morris, Bay Port

Chas. Kinde, Bay Port

Willard Gifford, Caseville

Ralph Farmer, Caseville

Ellison & Son, Kinde

Joseph Majestic, Kinde

S. K. Wallace, Port Austin

E. W. Lewis & Co, Port Austin

Lawrence Yaroch, Port Austin

Stafford Company, Port Hope

George Hubbard, Port Hope

A. R. Meredith, Caro

J. A. Gerhart, Bad Axe

Thomas B. Jackson, Bad Axe

Geo. C. Barton, Bad Axe

B. T. Tripp & Son, Bad Axe

Amos Lowe, Uby

J. H. Jaroch, Uby

E. L. Dunlap, Uby

Ruth Co-operative Co., Ruth

Wesley Smith, Harbor Beach

John A. Feick, Harbor Beach

John Etzel, Harbor Beach

Theodore L. Engel, Harbor Beach

W. J. Potts, Forestville

E. J. Wahlo, Minden City

M. J. Yoke, Deckerville

John I. Miller, Carsonville

MUTUAL FIRE INSURANCE

Prevent Big Fires and Decrease Losses

We could materially reduce America's fire waste if we could stop the big fires, said a fire prevention expert recently. To support this contention he referred to the fire chief's report of a large eastern city for the year 1932. A summary showed that the fires causing damage of \$10,000 or more comprised only 0.4 per cent. of the total number that year, but they resulted in 70 per cent. of the loss.

Fortunately most big fires were small ones first. The important problem is to detect and control these fires in their incipient stage. If they can be prevented from reaching large proportions, fire losses can be greatly curtailed.

Science and invention have made notable strides in providing equipment to hold down these losses. Foremost, perhaps, are the systems of automatic fire alarm which may be purchased to stand guard over property. Such systems often consist of heat-sensitive wires installed in the ceilings. When the temperature in the space beneath reaches a certain degree of heat, a circuit is closed and a signal flashed to the central office of the company handling the service. In other systems, sprinklers operate an alarm and summon the company agent to shut off the water if necessary. A message is then relayed to fire headquarters so that the apparatus starts on its way almost immediately after the wire is actuated by the rising temperature. At the same time, an alarm rings on the premises. Usually the fire will be caught in its earliest stage and extinguished with little trouble or damage.

Another important phase of detecting and controlling fires is adequate watchman service. Often the only guard left at a factory after closing time is a lame old man who would be unable to cope with any emergency that might arise. Quite in contrast with this picture is the plant with a watchman in good physical condition, possessing sufficient intelligence to understand what is expected of him and trained to respond quickly and correctly when the need for action presents itself. He should be required to report by wire once every hour to a supervising agency, which will remove the possibility of duties being shirked. This will also guard him against undetected injury or holdup, as the agency will send a man to investigate if he fails to report on time. It is essential that he be instructed in the quickest method of sending in a fire alarm and how to use the emergency equipment of extinguishers to hold the flames in check. The services of such a man and an automatic fire alarm installation give the most complete protection, as a fire might be ignited in one part of a factory while the watchman was inspecting another section.

Even in the short time required for apparatus to reach a fire after an automatic alarm has functioned, the flames may spread considerably in certain types of fires unless some means of retarding them is provided. Invention's answer to this need is the automatic

sprinkler which, like the automatic alarm, is quickly actuated by rising heat and sends a heavy spray of water upon the very beginning of the fire. Often this extinguishes the flames before the firemen arrive. In other instances the fire is cooled and retarded so that the men find an easy task to be done.

Portable extinguishers for the use of employees and watchmen are valuable additions to the fire-fighting equipment. Large factories should have extra-size extinguishers mounted on wheels and ready for instant service in any section. Strategic points in many plants are equipped with hose lines attached to a water supply with adequate pressure. Employees as well as watchmen should be instructed in the best methods of combating a fire and should practice frequently to gain speed and efficiency.

If correctly constructed, buildings themselves will aid in checking fire. Large buildings, especially, often provide easy avenues for the spread of flames from one section to another. Vertical openings up which fire will roar as in the flue of a chimney are extremely hazardous to both life and property; in view of this it is important that stair wells, elevator shafts and all similar openings between floors be enclosed. It is likewise essential that the floor space of buildings be limited; that is, a large-area building should be subdivided by fire walls to retard the possible spread of flames—large open spaces permit fire to gain headway quickly. The heating plant and all hazardous processes should be cut off from the remainder of the structure by strong walls and the only openings should be equipped with self-closing fire doors. It is still better to house them in entirely separate buildings.

At the beginning of this article, reference to a fire chief's report indicated that less than one per cent of the fires in this city—the large fires—caused almost three-fourths of the losses. It is also said that 43 per cent. of the business houses that burn do not reopen. Here is a challenge that American industry cannot afford to sidestep. The way has been pointed out: To cut down fire losses, cut out big fires.

Corporations Wound Up

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

Northwestern Realty Co., Detroit.
Garden Bowling Co., Detroit.
Procraft Incorporated, Detroit.
Kearsage Store Co., Houghton County.
William Miller Hardware Co., Manistee.
Tasty Line, Inc., Detroit.
City Glass Co., Detroit.
West Wind Corp, Detroit.
North State Properties Corp., Ann Arbor.
Norfolk Corporation, Detroit.
General Exchange Corp., Detroit.
Lawyers Title and Service Co., Detroit.
Chris-Craft Corp., Algonac.
Tennant & Hoyt Co., Detroit.
Cadillac Drug Co., Detroit.
Michigan Grocer Co., Detroit.
Refrigeration, Inc., Detroit.

Farmington Motor Sales, Farmington.

Newell-Johnston, Inc., Lansing.

Battle Creek Auto Body Co., Battle Creek.

Reading Robe & Tanning Co., Reading.

Tremper Corporation, Detroit.

Doster Bond & Share Co., Benton Harbor.

Symphony Park Home Site Co., Detroit.

E. H. Ward & Co., Lansing.

Continental Drug Co., Inc., Detroit.

For the Man who Goes Fishing

Both the commercial company which has thousands of dollars tied up in marine equipment and the individual business man who goes fishing for recreation should be interested in one of the latest developments in the use of latex (natural rubber). With latex as its chief constituent, a liquid has been developed for treating fish nets and fishing lines to waterproof them and stop all marine growth. The substance does not wash out, it is said, and under practical test, nets and lines so treated show a substantially longer life. It can be applied either in a factory or at home.

Another item which may soon come on the market as the result of recent technical development should also interest the man who goes fishing. This is a real, hermetically-sealed beer can. Not the old-fashioned "growler" which used to be brought in from the corner saloon. But a can which completely protects its contents, and must be opened with special beer can opener.

It is said, by the way, that it will be just as easy to use this opener as it is to take the cap off a bottle. The new beer cans will have a lining like that which is on the inside of barrels, to preserve the flavor. In other words, they are really miniature kegs.

A Yard of Lures

I like to sit out in my yard
I truly do
Where shrub and tree arise to guard
This rendezvous
Nor will a blade of tender grass
There ever let a footstep pass
Without first greeting you.

I like to sit out in my yard
At dawn—as dew
With jeweled pen writes on the sward
A billet-doux
Until this little fairyland
That was enlanted by your hand
Does tether rather you.

I love to sit out in my yard
The morning through
Still watching flowers all working hard
To bloom anew
The China asters, hardy phlox
Sweet William and the hollyhocks
Of varied hue.

I like to sit out in my yard
There peering through
The little vistas which regard
Your pleasure too
With hawthorne, ash, catalpa, larch
And poplar tall to lead the march
Like lancers in review.
Charles A. Heath.

Use of synthetic resins as glues for the plywood industry is made commercially practical by a new emulsion of phenolic resin in water. The new glue is said to be stronger than the wood itself under moisture or heat, to be unaffected by bacteria, to make possible use of compound lumber in outdoor construction.

Thrift is better than an annuity.

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

FACTS WORTH CONSIDERING

1909 ————— 1933

24 YEARS

Without an assessment.

Of uninterrupted dividends to policy-holders.

Of prompt payment of properly adjusted losses.

THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

affiliated with

THE MICHIGAN RETAIL DRY GOODS ASSOCIATION
320 Houseman Building Grand Rapids, Michigan

SECURITY --- plus

THE NATIONAL BANK OF GRAND RAPIDS is a new bank—strong, sound and “liquid”. It has the added advantage of conservative, experienced management and a partnership arrangement with the United States Government.

It is not merely a safe depository for money but is prepared to make such loans for the advancement of business and industry in this community as come within the scope of good banking practice.

THE NATIONAL BANK OF GRAND RAPIDS is an integral part of the financial structure of Western Michigan. It offers every financial advantage for your convenience.

THE NATIONAL BANK
OF
GRAND RAPIDS

MAIN RETAIL PROBLEM

Because of the complicated character of large-scale merchandising, it is perhaps natural for retailers to lean toward detail rather than toward major problems and to emphasize individual rather than general interests. That explains in some degree at least why there has been so much agitation over the "stop-loss" provision of the retail code and also why the NRA consumer education campaign has received less attention and support than it undoubtedly requires to speed it toward its objectives.

Interest in detail, however, should not obscure a situation in the making, which is of tremendous importance to the stores. Manufacturing costs have been increased under the recovery program and prices have advanced sharply in numerous instances. At the same time, there are indications that public resistance to higher prices has set in.

This puts retailers between two millstones — higher costs and restricted sales. Means must be found to meet this threat, which looks more like a permanent than a temporary trend. Since all the economy measures adopted in the depression have brought only small relief, there seems to be little hope along this line except through more drastic changes than have been made.

With such a major problem on their hands, it is suggested that retail management might drop some of its minor considerations and address itself toward a solution of a difficulty which appears to be moving into the crisis stage.

A TALK WITH RUSSIA

The long-awaited move of the Roosevelt Administration looking toward recognition of Soviet Russia has taken place. In the thoughtfully worded communications between Mr. Roosevelt and President Kalinin a way has been provided, apparently, for discussions, without committing either nation, of the questions that have constituted a barrier to establishment of normal diplomatic relations.

A program of recognition first and negotiation afterward of the questions of Russian debts and Communist propaganda, for example, would undoubtedly create serious objections in the minds of the American people. A method is not essentially a solution in any case, but in this one the method and the outstanding issues were inseparable. The acceptance by the Russian Government of Mr. Roosevelt's proposals and designation of M. Litvinov, People's Commissar of Foreign Affairs, gets over the first hurdle. There can now be fair and square discussion at the White House and development of a proper mechanism for recognition that would otherwise have been impossible.

That appears to be as far as the present plans are to go, which is far enough until the American people see how far the principles underlying recognition are to go.

THE DEMAGOGUE

Hitler had about reached the point where he had to do something desperate. So he has done it. His radio talk was for the folks back home. When he

storm-trooped into power he had promised the German people about everything there is, and far more than he or anybody else could possibly perform.

The quieter period following the coups by which he made himself dictator, and perhaps the quiet thinking that has ensued among some of the German people themselves, have been dangerous to Hitler.

He needed something to rouse the Germans again to frenzy. The parades were getting tiresome. Murdering and beating up Jews and foreigners had become inexpedient. The Reichstag fire trial, which was counted on to start something, is such a palpable farce that it wouldn't even fool a Nazi.

For years Hitler went about among the German people telling them that they are isolated, with the whole world treating them as pariahs. He told them he would recover "equality" for them among the nations, and he has always translated that into equality of military power.

Thus he has deliberately brought tragic confusion into international affairs to serve his own demagogic purposes within the Reich. The only hope for Germany is that her people themselves will begin, soon, to see clearly what this political crank and crook is doing to them.

STOCK-TAKING NOW

In business quarters now the general attitude is one of stock-taking. The purpose of this inventory is to gain a clearer idea of the main trends after the confusion which naturally attached to the tremendous spurt that took place in the second quarter and in the early part of the third quarter.

This breathing space so far has made clear that there was an unwarranted rise in many commodities and manufactured products. The speculative viewpoint at present is that the best speculation is to wait for lower prices. To wait, in other words, for the pyramid to take more solid shape.

While there is quite a little cynicism about concerning the results of the recovery program, business interests as a whole do not look for an abrupt slump to follow the present standstill. They believe that the gains made will be held fairly well and consolidated within the near future after most of the speculative phases have been eliminated.

As is to be expected at this point, criticism of the recovery scheme is now more vocal. Conservative and reactionary interests believe enough progress has been made through governmental efforts to insure an upturn and they wish to throw off the restraints and restrictions of the government partnership which they so eagerly embraced when conditions were black.

FARM REVOLT AGAIN

Revival of the farm revolt took first place in business considerations during the week because of its well-recognized influence upon monetary policy and upon the whole recovery program. To meet this threat the administration moved toward Soviet recognition and pressed its campaign for credit easing and expansion along what are called orthodox lines.

In the present reaction that has taken place in industry, there is the

possibility that some of the causes for complaint among agriculturalists may be reduced. Chiefly, the criticism arises from the fact that farm product prices have been dropping while industrial prices have soared. The recession in business is checking this price advance. Buyers have grown cautious and orders once more are being restricted to immediate requirements. This is true not only in merchandise distribution but also in the industrial lines.

What appears to be the case is that production was moved forward to July and August which would ordinarily reach its peak in September and October. The year-end dip has come earlier for that reason. There are indications, however, that industry may hold fairly to its present level for some weeks and that curtailment may not turn out to be very sharp.

This view is based upon the sources of activity which may presently be utilized, namely, Russian trade, repeal, the release of bank deposits and expanded public works.

SELLING BELOW COST

Throughout the period of trade practice conferences and in the formulation of industrial and trade codes, the main objective of business interests has been the adoption of a rule that would outlaw selling below cost. Having such a rule, most business men believe, would bring them higher prices and guarantee profits.

In the trade practice procedure the associations finally ran foul of the law. In the codes, difficulties have already cropped up and manufacturers' groups have discovered that to include marketing costs would make it impossible for them to launch new products or to put on special sales campaigns.

As pointed out here a number of times, the prime problem is to define costs. The only approach to such a definition is through a uniform system of accounting. This would make it necessary for all operating units to include all the necessary items, but it would not, of course, mean uniform or the same costs. Consequently, while such systems might help to correct certain unintelligent price-making, they might well bring about lower instead of higher prices and smaller rather than larger profits.

Under a standard system or any other method of cost-finding, a manufacturer might decide upon a certain sales potential and scale down his overhead and other flexible expenses accordingly. If his calculation of possible sales is wrong, then his costs are also inaccurate, but how can his price be attacked as below cost?

DRY GOODS CONDITIONS

Cooler weather had its accustomed effect in helping trade during the past week, but the gains were not as substantial as retailers would wish to see them. The demand for seasonal apparel improved. Home furnishings slowed up further. The principal activity was still found in the main-floor departments.

Since retail prices are now about 15 per cent. above those of a year ago on the average, the drop in dollar volume means that unit sales have decreased a little over 17 per cent. here. Consum-

ers are buying less. Various explanations are offered, including earlier purchases, resistance to higher prices, large numbers involved in strikes and temporary doubts concerning the recovery program.

The last-named reason is probably the most potent at present, coupled as it is with the rather sharp declines in speculative markets. Retailers feel, however, that last year's figures will be easier to meet from now on and there is hope that repeal action early next month may bring something quite similar to the spurt started by beer.

Wholesale merchandise markets were quiet during the past week, with additional reports of price-easing. Speculative advances are being liquidated.

COMING BACK

The back of the neck is coming back. This is the startling announcement of the style experts meeting in New York. Women's ears, they point out, disappeared, but returned. Now history is to repeat itself with the back of the neck, which has been under a cloud so to speak, for seven years. Somehow we are glad over this news. There has always been a disposition to look down on the back of the neck. Yet it is a bit of anatomy as useful as it is retiring. Only small boys have a grudge against it, and that, as they would indignantly tell you, is the fault of their mothers.

LONG, HARD AND HORRIBLE

Pernickety Pennsylvania farmers, who should be attending to their fall agriculturing instead of thus disturbing honest folk and national equilibrium, are predicting a winter that will be long, hard and horrible. They have consulted the signs, it is alleged. There include thick coats on pigeons and caterpillars, thick cornsilk, thick bark on trees and thick crops of mushrooms. It rained a lot this summer and the leaves are turnin' on the mountains. Let us not yet be dismayed by these bucolic seers. We shall await the findings of the goosebone prophets.

The textile industry, long centered in the East and South, has established outposts in the Middle West. An executive of one of these pioneering—and growing—mills, established near Chicago, cites as advantages of its location: quick transportation of its finished goods to selling outlets in St. Louis, Cincinnati, Cleveland and other large cities, cheap transportation of cotton from the South via the now-competed Illinois Waterway. An admitted disadvantage is lack of a supply of skilled labor.

When a large New York department store recently inaugurated deferred payments in its home furnishings departments it worked out a "budget plan" unusual in many of its details. Down payments of 25 per cent. of the purchase are required, with no carrying charge if the balance is paid within three months. The plan may be used only with purchases of \$100 or more. On \$100 purchases, up to four months' credit extension is given with carrying charges of \$1.50; on \$150 to \$200 purchases six months; \$200 to \$300 seven months, and more than \$300 a maximum of 10 months.

OUT AROUND

Things Seen and Heard on a Week End Trip

John A. Lake, the Petoskey druggist, was in the city last week, accompanied by Mrs. Lake. They had been to the big fair in Chicago and visited relatives in Wisconsin. Mr. Lake recently sent me a new book, accompanied by the following condensed description of the author

I send you herewith a book, written by a Chicago friend, E. G. Shinner, who conducts retail meat markets in sixteen different cities. Mr. Shinner's father's farm joined my father's. We attended a country school together and have always visited each other. He married, bought a meat market and has kept on buying markets ever since. He has a handsome mansion in Chicago, a 1080 acre farm near Lake Geneva, Wis., with an eighteen hole golf course and other big interests. The list of some of his markets is on his stationery, but, for instance, he has eight in Flint, three in Lansing and may have over fifty markets. He is generous, pays big wages and requires results. He has traveled Europe and America. This book—*The Forgotten Man*—is a plain statement of our ills and the remedy and he does not spare the chain store system. Read the preface and its contents and some day I want you to meet him. This year he urged the Legislature of Illinois to limit the number of stores of any one company to ten in the state. He is not radical, bitter or defeated and his reason for this book is purely patriotic. He is the son of a poor farmer, but a fine man and neighbor. He is entirely self-made.

I have not been so prompt in acknowledging the receipt of the book as I should have been, but after reading it once, I felt that I must re-read it again in order to do the matter justice. The book is just what it purports to be—a plain statement, plainly expressed in clear, forceful language, on a subject which has been discussed with a good deal of misunderstanding and maudlin sympathy in other attempts along the same line. I feel no hesitation in recommending a perusal of this book to my readers.

Mr. Shinner denounces the chain store system as basically wrong. He says that fair play has been banished from the chain store code. He says the chain stores have been the major factor in bringing about the depression, through destroying countless opportunities for legitimate profit, by adding to the over-centralization of wealth, and shifting to themselves the profits which had been spread over the community. Mr. Shinner says the Government will have to enact legislation decentralizing industry in order to place production and distribution back in the hands of small units where it belongs.

In each anniversary issue of the Tradesman I have been in the habit of publishing a list of the subscribers who have taken our paper since the first issue back in 1883. In our twenty-fifth anniversary in 1908 we had 125 original subscribers still with us. Death and retirement from business has since made annual inroads on our list, so that at the present writing only five of our original subscribers still remain, as follows:

Frederick C. Beard, Grand Rapids,
W. L. Brownell, Kalamazoo,

O. P. DeWitt, St. Johns,
Charles G. Phelps, Alma,
M. V. Wilson, Sand Lake.

Six others have been carried on our books as entitled to be classed under this heading, because they are sons or grandsons of original subscribers and kept up the original subscriptions without interruption, as follows:

Wm. Murphy, Jr., Battle Creek,
H. E. Norris, Casnovia,
W. G. Thompson, Newaygo,
L. I. Thompson, Newaygo,
Walter Walsh, Holland,
O. A. Wolbrink, Jr., Ganges.

All of the above were invited to participate in a luncheon party at the Pantlind Hotel last Thursday. In the line-up the representation was as follows:

Guests of Honor

Frederick C. Beard, Grand Rapids,
O. P. DeWitt, St. Johns,
Mark J. DeWitt, St. Johns,
Lee M. Hutchins, Grand Rapids,
W. G. Thompson and wife, Newaygo,
L. I. Thompson and wife, Newaygo,
O. A. Wolbrink and wife, Ganges.

Absent Because of Illness

William L. Brownell, Kalamazoo,
Charles G. Phelps, Alma,
Walter Walsh, Holland,
M. V. Wilson, Sand Lake.

Absent Because of Business Engagements

William Murphy, Jr., Battle Creek,
H. E. Norris, Casnovia.

* * *

Harry M. Royal and wife, Shelby,
Frank A. Wiles and wife, Grand Rapids,
Roy Randall, Grand Rapids,
E. A. Stowe and wife, Grand Rapids,
Mrs. Louis F. Hartman, Grand Rapids.

In the last classification Harry M. Royal was our first printer. Roy Randall was with us from compositor to superintendent more than twenty-five years and Frank A. Wiles had been our superintendent for nearly fourteen years. Mrs. Hartman is our daughter.

The menu discussed was as follows:

Supreme of Fresh Fruit, Frappe
Celery Salted Nuts Mixed Olives
Cream of Oysters, Baltimore
Whole Wheat Wafers
Filet Mignon of Beef, Fresh
Mushrooms
French Fried Potatoes
Cauliflower au Gratin
Head Lettuce, 1000 Island Dressing
Cheese Straws
Blytheleaf Cup Glace
Petit Fours
Coffee

Music was furnished by Signor Rocco N. Liuzzi, harpist.

At the conclusion of the repast each of the gentlemen present made brief remarks appropriate to the occasion. All expressed their pleasure over being enabled to participate in so unique an occasion. Regrets were expressed that such a large proportion of the original subscribers should have been unable to be present on account of illness and business engagements.

In sending his regrets, Wm. L. Brownell, the Kalamazoo philosopher, wrote as follows:

I am indeed sorry not to accept your invitation to attend your birthday dinner, and particularly so, because, as I recall it, I was one of the nurses who attended you at your birth. This is the

first time, I think, since Eliza crossed the ice that I have been obliged to refuse any request made by you and this time, as I have said, particularly I regret it because I would like to meet you and your friends around the table, and the only excuse I have to offer is influenza. You know the only difference, Stowe, between the old fashioned stomach ache and intestinal flu is \$4 per visit from the doctor, but anyway I had it and am now recovering from it, but do not just feel in trim to attend a hotel luncheon.

The Sears dry goods store at Rockford celebrated its fiftieth year of business in Rockford last week. The store was started in 1883 by Leigh Sears' father, C. F. Sears. The stock has been moved several times in the fifty years, each time to a better location, but the store has been open for business through all the years.

I distinctly recall a circumstance attending the establishment of the Sears store fifty years ago. As soon as I got out the first issue of the Tradesman I started out to secure subscribers for the paper. As I headed North on the G. R. & I., Rockford was my first stop. I found a man mopping out a little store on the South side of the street who told me his name was Charles F. Sears and that he proposed to engage in the dry goods business. He gave me his subscription and continued on our list as long as he lived. He was a man of exalted character who was respected and loved by everyone who knew him. The Sears store has never had to make any excuse or apology for its honored founder, who went to his reward without ever having made an enemy through his own fault.

The action of George Getz in presenting his menagerie near Holland to a new zoo recently established in Chicago will meet with very general approval. Mr. Getz did a wonderful thing for Michigan people by creating and maintaining such a remarkable collection of animals for many years, but increasing interests and responsibilities and uncertainty as to the future of the institution naturally causes Mr. Getz to do the wise thing.

Frank Hamilton, the Traverse City business man, will be 85 years old Nov. 15. Considering the life he has lived and the accomplishments he has undertaken and achieved for the Grand Traverse region I hope to see the business men of Traverse City celebrate the event in a fitting manner by giving him a public dinner or evening reception. As merchant, banker, good roads leader, worthy citizen and Christian gentleman, Mr. Hamilton has never failed to function up to the highest standard.

When Mr. Hamilton reached the Biblical limit, fifteen years ago, a party of friends who had been prominently identified with him in good roads work throughout the state celebrated the event by a complimentary banquet at the Park Place Hotel. During the evening appreciative remarks regarding his career and the accomplishments of his busy life were made by those present and a beautifully engrossed address, inscribed on parchment and

bound in the highest style of the art, was presented with appropriate remarks, by John I. Gibson. The address, which was written by the architect of this department, was worded as follows:

A Western man once paid a visit to his ancestral home in Maine, which seemed to him to be principally productive of paving material and Christmas trees. "What do you raise here?" he enquired. The reply was characteristic of the men of the Pine Tree State, "We raise men."

Frank Hamilton, you have worthily sustained the traditions of your ancestors and the commonwealth in which you were born. Coming to Traverse City as a young man, you entered upon a long and busy business career, first as clerk and subsequently as merchant. Your career has been distinguished for its probity, uprightness and steadfastness.

As a citizen, your record has never been surpassed in the discharge of civic duty and responsibility.

As a public official, you have acquitted yourself well and faithfully, handling every question which confronted you with credit to yourself and satisfaction to your constituents.

As a foremost exemplar of religion, you have been a seven day Christian, carrying the precepts and practices of the Nazarene into every transaction of your active daily life.

As the founder and long-time President of the Michigan Business Mens Association, you set a high standard for your brother merchants. You accomplished reforms, eliminated abuses and secured legislation and concessions which have meant millions of dollars to the merchants of Michigan.

As a pioneer and leader in the movement for good roads, you have done with little more than most men have accomplished with much larger resources. Your work speaks for itself and the influence you have extended and the example you have presented have been both inspiring and permanent.

Mr. Hamilton, you are one of those many sided men—too few in number—who acquit themselves well in every walk of life and serve as mile posts for those of us who are less capable to act as pioneers and leaders in the great work of world betterment.

Mr. Hamilton, we salute you as a man among men, as one who has vindicated his undisputed right to act as teacher and leader, whose inspiring life has been a constant benediction and whose continued existence will be a blessing to humanity.

Mr. Hamilton, we congratulate you on this auspicious occasion on having reached your seventieth birthday anniversary and trust that you may be spared many more years to enjoy the fruits of your labors and see the fruition of the work you inaugurated with so much vigor and conducted with such signal ability, such painstaking effort and such unselfish devotion.

A great deal of Mr. Hamilton's success as a merchant is due to his keen judgment of human nature and the knowledge of what presentation will appeal to this and what to that person

(Continued on page 23)

FINANCIAL

Still Is Disagreement on the Currency Outlook

On the basis of the stock market trend this week it would appear that all Wall Street anticipates a more or less immediate stabilization of our currency. Actually, while this unquestionably is the general view, there are many people that hold just the opposite view. The latter insist, and are able to present convincing reasons for their contention, that the Administration gradually is being forced to the point where it will have to issue greenbacks or their approximate equivalent. By this they do not mean that the Government is following any carefully devised plan leading to such an issue, but that the force of events is such that ultimately it will be a choice between the practically complete repudiation of the present program and a greenback issue, and that Roosevelt will select the currency road.

Those who take the opposite side base most of their views at present upon the conversion plan for the Liberty 4½s, announced last week. They see in that a direct intimation, that the sound-money group is on the inside track at present. Further, they hold that it would be nothing short of dishonest for the Administration to sell bonds to the public knowing that they are to be paid in depreciated currency, and that in consequence one has to assume there is to be no currency issue.

Beyond this one development, however, the stabilization group has been able to find but little support for its views in the news of this week. It is true that one dispatch from Washington made much to do about the President being committed to a sound money policy, but even this included the customary reservation that currency inflation would be used only as a last resort. The dispatch, accordingly, was relatively worthless from the point of view of throwing any real light upon any plans that the President may have.

The group which maintains that we are moving toward inflation by currency issues bases its argument primarily upon the great disequilibria that are developing in the economic system. In this connection special emphasis is placed upon the recent fall in the price of agricultural commodities, the slowing up of trade, the unwillingness of private investors to make commitments and the increase in the cost of living without an equivalent increase in average incomes with which to meet it.

As seen by those who expect a drift toward currency inflation, these factors have created a situation which necessitates vigorous action on the part of the Administration. They insist that already the business improvement which started last spring and summer has been stopped and that now the entire recovery program of the President is in grave danger of collapsing. Temporarily, they recognize, it may be possible to hold the present level, at least approximately, but it is their contention that this will not be sufficient — that the Administration cannot face Congress in January with 70-cent wheat.

It scarcely is credible that this group can be right and that the Administration in desperation will turn to the printing presses. So long as it continues a policy which makes business men unwilling to take ordinary business risks, however, it is impossible to make any convincing answer to those who say that our salvation is in the production of greenbacks.

Ralph West Robey.
[Copyright, 1933]

Victory of Washington on Bank Capital Regrettable

Finally, the New York banks have acceded to the request of the Administration and agreed to increase their capital stock. In doing so they are going directly contrary to all of their statements as to their own needs. It must be put down, accordingly, as a straight out-and-out victory of Washington over Wall Street.

The explanation given by the New York banks for their action is exceedingly weak. It simply recalls that the President "has publicly stated his belief that the banks of the nation should strengthen their capital structure," and that the banks here believe "the President's objective is constructive and sound and that bankers generally should support" his suggestion.

As a matter of fact, of course, the New York banks have no need whatever for capital. At present they are loaded down with hundreds of millions of dollars which they are unable to use. Increasing their capital, accordingly, merely will give them still more excess lending power without in any way creating a means whereby they can put any of this money to use.

The reason they have gone into it is that the pressure from Washington was too great to resist. This pressure was a result of the desire of Jesse Jones to pull the wool over the eyes of the American public as to the significance of banks accepting aid from the Government. In other words, it is his hope that through having the New York banks take an additional supply of capital, the public will be convinced that when a bank sells preferred stock to the Government it is not a sign of weakness. Once this becomes the accepted view, it will be possible for the numerous institutions that have frozen assets and are insolvent to accept Government aid without depositors withdrawing their funds.

From a long-term point of view, however, this fooling the public on safety is of only secondary significance. The important thing is that the New York banks are a party to a plan which will lead to the United States Government becoming a major stockholder in the American banking system. This now is being justified on the ground that it is an emergency measure, and there is an understanding that the preferred stock may be retired more or less at the option of the banks.

It should be obvious, nevertheless, that this move is a long step toward the socialization of banking in this country. Such Government ownership need not be the inevitable result, but one may be confident that it will be no easy task, after having once let the Government become a bank stockholder, to get rid of it. The New York

banks, in consequence, instead of performing a service to the banking system may well find in due time that they simply were hoodwinked and in giving in to Washington took a major step toward undermining their own welfare as privately owned institutions.

Ralph West Robey.
[Copyright, 1933]

Proceedings of the Grand Rapids Bankruptcy Court

October 13, 1933. On this day first meeting of creditors in the matter of Frank E. Shattuck, Bankrupt No. 5380, was held. Bankrupt was present in person and represented by Homer H. Freeland, Attorney. Linsey, Shivel & Phelps, Attorneys, were present on behalf of one creditor. Bankrupt was sworn and examined without a reporter. Claims were proved and allowed or referred to the trustee for investigation. Fred G. Timmer, Grand Rapids, Michigan, trustee; bond \$100. The meeting then adjourned without date.

October 13, 1933. On this day first meeting of creditors in the matter of Susie M. Sorensen, D.B.A. Economy Wall Paper Store, Bankrupt No. 5445, was held. The bankrupt was present in person but not represented by attorney. One creditor present in person. Claims were proved and allowed. Bankrupt sworn and examined before a reporter. L. J. Sorensen sworn and examined before a reporter with reference to his labor claim. Fred G. Timmer, Grand Rapids, Michigan, trustee; bond \$500. Meeting adjourned without date.

October 13, 1933. On this day first meeting of creditors in the matter of Richard H. Russell, Bankrupt No. 5449, was held. The bankrupt was present in person and represented by Irene Brooks on behalf of Worcester & Worcester, Attorneys. Bankrupt was sworn and examined before a reporter and Albert J. Baker was also sworn and examined before a reporter. Fred G. Timmer, Grand Rapids, Michigan, trustee; bond \$1,000.00. Meeting adjourned without date.

In the matter of Reuben T. Johnson, Bankrupt No. 5457. The first meeting of creditors has been called for October 31, 1933, at 2 P. M.

In the matter of Avery R. Zimmerman, Bankrupt No. 5460. The first meeting of creditors has been called for October 31st, 1933, at 11 A. M.

In the matter of Benjamin E. Murphy, Bankrupt No. 5476. The first meeting of creditors has been called for October 31st, 1933, at 2 P. M.

In the matter of Katherine Strahota, Bankrupt No. 5455. The first meeting of creditors has been called for October 31st, 1933, at 10 A. M.

In the matter of Young-Johnson Furniture Co., Bankrupt No. 5353. The first meeting of creditors has been called for October 27, 1933, at 10 A. M.

In the matter of Young-Johnson Furniture Co., Bankrupt No. 5353. The sale of assets has been called for November 2, 1933, at 2 P. M. at the premises formerly occupied by the bankrupt at No. 110 S. Division Ave., Grand Rapids, Michigan. The assets for sale consist of office furniture and equipment, building fixtures, shop supplies and equipment, merchandise and trucks, all appraised at \$7255.92. All interested in such sale should be present at the date and time above stated.

October 17, 1933. On this day first meeting of creditors in the matter of Wagg Motor Co., Inc., a corporation, Bankrupt No. 5461, was held. Bankrupt present by Nelson E. Wagg, President, and represented by Warner, Norcross & Judd, Attorneys. Certain creditors were present in person and C. S. Lattin of Toledo, Ohio; Earl W. Munshaw; Cleland & Snyder; and Knappen, Uhl, Bryant & Snow, Attorneys, were present on behalf of creditors. Claims were proved and allowed or objected to. Reclamation petitions considered and allowed. Nelson E. Wagg was sworn and examined before a reporter. Fred G. Timmer, of Grand Rapids, Michigan, was elected trustee; bond \$500.00. The meeting then adjourned without date.

In the matter of Paul Hayward, Bankrupt No. 5454, first meeting of creditors was held October 17, 1933. The bankrupt was present in person and represented by Worcester & Worcester, Attorneys. Certain creditors were present in person. Claims were proved and allowed or objected to. The bankrupt was sworn and examined before a reporter. Fred G. Timmer, Grand Rapids, Michigan, trustee; bond \$100. The meeting adjourned without date.

In the matter of William A. De Vette, Bankrupt No. 5198. The final meeting of creditors has been called for November 6, 1933, at 10 A. M. The trustee's final report will be approved at such meeting. There may be a dividend for creditors.

In the matter of Herman A. Maurer, Bankrupt No. 5205. The final meeting of creditors has been called for November

6, 1933, at 10 A. M. The trustee's final report will be approved at such meeting. There will be no dividend for creditors.

In the matter of Floyd Stanley Voelker, Bankrupt No. 5211. The final meeting of creditors has been called for November 6, 1933, at 11 A. M. There will be a final dividend for creditors.

In the matter of Herbert H. Menery, Bankrupt No. 5276. The final meeting of creditors has been called for November 6, 1933, at 11 A. M. The trustee's final account will be approved at such meeting. There will be no dividend for creditors.

In the matter of Fred Berger, Bankrupt No. 5391. The final meeting of creditors has been called for November 6, 1933, at 11 A. M. The trustee's final report will be approved at such meeting. There will be no dividend for creditors.


In the matter of Sol Tobias, Bankrupt No. 5139, final meeting of creditors was held October 9, 1933. The trustee was present in person and represented by Jackson, Fitzgerald & Dalm, Attorneys. The trustee's final report and account was approved and allowed. The bill of attorney for the bankrupt was considered, reduced and allowed; the bill of attorneys for trustee was considered and allowed. An order was made for the payment of administration expenses, preferred claims and a first and final dividend to creditors of 15.1%. No objection to bankrupt's discharge. Meeting adjourned without date and files will be returned to the District Court.

In the matter of Elias Albert Wolosiecki, Anthony Wolosiecki and Stephen Wolosiecki, trading as Reliable Market, final meeting of creditors was held under date of October 9, 1933. (Bankrupt No. 5155). Balance bills, notes and accounts receivable, being deemed worthless, were abandoned as such. Trustee's final report and account was approved and allowed. Trustee was present by Arthur Branson. Order was made for the payment of expenses of administration as far as funds on hand would permit. No objection to discharge. Files will be returned to U. S. District Court.

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2 Downtown Offices

12 Community Offices



Lines of Interest to Grand Rapids Council

We promised to secure the salesman's code as presented to the NRA Commission by the United Commercial Travelers and publish it for the edification of those who have not been able to secure a copy. This code has been passed upon by the legal department of the commission and is now ready for a public hearing. After the hearing it will go to the President for his signature. This is the first and only code that has been presented by any traveling men's organization and if passed will supersede any other code where salesmen are involved. The far-reaching effects which this code will have should be an inducement for every eligible to join the United Commercial Travelers and be a part to a body of men that is doing good work for business recovery.

W. D. Dunbar has formed a connection with the Edleweiss Distributing Co., of 46 South Division avenue. He will cover Western Michigan territory.

Percy Brown, who formerly lived at Spring Lake, has moved his family to 2115 Wealthy street and is now employed at the Elk's Club.

It's the fellow who takes "e" out of "Peace" who succeeds.

Fred DeGraff, who resides at the Milner Hotel, collected another birthday on Oct. 20, but due to ill health at that time, he will celebrate the event at a later date.

Members of 131 who have not paid assessment No. 214 should do so at once as they are on the uninsured list. With great numbers of accidents happening every day it is unsafe to be without accident protection. Better be safe than sorry, and leave something for the folks besides sympathy and flowers.

Common sense plus determination wrapped around a good stiff back-bone, saturated with enthusiasm equals a good salesman.

Mr. and Mrs. A. Fox, Jr., and daughter Gretchen, of Detroit, spent the week end with Mr. and Mrs. W. E. Lypps. Granddad and Grandmother Lypps are telling the cock-eyed world that little Gretchen is about the finest granddaughter that ever was. Grandparentage has instilled youthfulness into the aforementioned grandparents, so that one would never know that they had reached that ripe old age where they were bouncing around a chubby little granddaughter.

Mr. and Mrs. Charles Ghysels celebrated their twentieth wedding anniversary last Monday. Congratulations to both of you and may you spend many, many more years on the sea of matrimony and may your passage be free from storms and reefy shores. One should get a break after being married for twenty years.

Whales only blow when near the surface. Anyone that's a whale and

near the top has a right to blow. Moral: Be a whale.

The Ladies Auxiliary held a pot-luck luncheon and bridge party at the home of Mrs. Gilbert Ohlman on Oct. 17. This was the first meeting of the season and five tables were arranged for the players. The next party will be held in November at the home of Mrs. W. E. Lypps.

The real salesman is a brainy man. However, a lot of brains don't necessarily mean you are a born salesman. A big flock of gray matter lying dormant won't bring in commission checks.

The many friends of Tom Luce, manager of the Mertens Hotel, will regret to learn of the accident which killed two persons and resulted in severe injury to his wife, daughter and himself. The daughter underwent an operation late Saturday and is reported as having rested fairly well during the night. Grand Rapids Council extends their sympathy and sincerely wishes them a speedy and complete recovery.

It is reported that Jim Daly, one of the big shots in team work from Columbus, and Al Guimond, state director, will meet with various councils and members during the week of Nov. 6. Jim expects to be in the state until about Nov. 11. The two directors will make a trip to the Upper Peninsula during Jim's stay.

Housewife: "I don't like the looks of that cod fish."

Storekeeper: "Well, if you want looks, why don't you buy gold fish?"

The Grand Rapids Sales Promotion Club met last Friday evening and elected new officers for the ensuing year. Al DeHaan was elected temporary chairman, Frank Holman was elected secretary and Charles Ghysels stake holder or treasurer. Peter Zuiderhoek and Wm. Van Overloop are the retiring officers of the last mentioned offices. The Club was organized about two years ago for the purpose of banding food sales salesmen together, so that they might co-operate more closely with the retailer. The Club stages food shows with the various dealers and the plan has proved highly successful from a sales angle.

Mrs. Eliza Colegrove, age 82, mother of counselor Frank Colegrove, passed away Saturday at the home of her son, John. The funeral was held Tuesday from the residence. She leaves four sons, ten grand-children and eighteen great-grand-children. Council members extend their sympathy to brother Colegrove in the loss of his mother.

Judge John Dalton was called to Connecticut by the serious illness of his aged mother. He left immediately upon receiving the wire but his mother had passed on before he arrived. The Judge has many warm friends among the traveling men who extend to him their sincere sympathy in his bereavement. The Judge is president of the Salesmen's Club.

John H. Rietberg suffered the loss of his mother the past week. She was seventy-four years old and made her home with John for the past four years. The funeral was held Tuesday after-

noon, Oct. 17. The Council extends its sympathy to brother Rietberg.

"Do your new spectacles help your eyes, Johnny?" asked the neighbor.

"Yes'm. I never have my eyes blacked now like I used to before I wore 'em."

Cadillac No. 143, and Detroit No. 9, councils will hold a joint social session on November the 11th. These two Detroit Councils are hustlers and firmly believe in co-ordination in order to get the maximum in results.

John Millar, a vet of fifty years as salesman for the Putnam Candy Co., attended the Saturday luncheon at the Elk's Cafeteria. John has taken on a recreation job. He has contracted to reduce a three acre apple orchard to stove wood. John states that some of the trees in the orchard are older than he is. Lumbering is not a new venture for John, as he was connected with the lumbering industry in his younger days.

"It is a funny thing, but everytime I dance with you the dances seem very short."

"They are. My fiance is leader of the orchestra."

The new degree team under the direction of Darcy Wilcox, 456 Gilbert, are progressing in their rehearsals to the point where they expect to be letter perfect by the next meeting.

We have been informed that Bob Groom and Harry Nash held a 'Dick Smith' party when they were in Ludington last week. We do not know what a 'Dick Smith' party is, but we reckon that it must have been good and that any other of the boys would have been welcome had they dropped into the city at that time.

L. L. Lozier ran into too much moisture Saturday and was unable to attend the luncheon at the Elk's Cafeteria. However, Lee was there in spirit if not in person because he called the gang by phone and expressed his regrets.

The executive committee of Grand Rapids Council met Saturday afternoon and transacted some important business. Those present were Senior Counselor Wagner, Secretary Bradford and committeemen Saxton, Nash and Levy.

Mr. and Mrs. Harry Nash spent the week end with Harry's sister in Pontiac.

Teacher: "Now can anybody tell me where we find mangoes?"

Boy: "Yes, Miss, wherever woman goes."

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

Code of Fair Competition for Business in General

Section I. This code is set up for the purpose of increasing employment, maintaining fair and adequate wages and eliminating unfair trade practices in the employment and payment to outside salesmen and thus enabling them to do their part toward establishing that balance of industry which is necessary to the restoration and maintenance of the highest practical degree of public welfare.

The declared purpose of this code is: "To provide for the general welfare by promoting the organization of industry for the purpose of cooperative action among trade groups; to induce and maintain united action of labor and management under adequate governmental sanction and supervision; to eliminate unfair competitive practices; to promote the fullest possible utilization of the present productive capacities of industries"; as provided by the National Industrial Recovery Act, Section I.

Section II. 1. When used in this code, the term "salesman" is defined to mean any commercial traveler, city salesman, sales manager, assistant sales manager, selling goods at wholesale or selling office, store, factory, railroad, mill or municipal equipment for a manufacturer or wholesale dealer or for any person or persons, partnership, firm or corporation which sells or leases to the public any commodity, device or service which is intended for the promotion of business or commerce or for the use, either for pleasure, convenience or necessity, of the general public.

2. The term "Senior Salesman" shall be defined to mean any salesman who has represented any employer for a period of not less than twelve months and who can furnish satisfactory proof as to his sales ability.

3. The term "Junior Salesman" shall be defined to mean any beginning salesman who has not represented any employer for a period of twelve months.

4. The term "employer" shall be defined to mean any person or persons, partnership, firm or corporation which employs men to sell or lease their manufactured or processed product or service or to sell or lease any product or service of any character which they may procure from any other source.

5. The term "employee" shall be defined to mean any salesman under the definition of Paragraph A of this Section.

6. The term "association" shall be defined to mean the association known as the Order of United Commercial Travelers of America.

7. The term "trade and industry" shall be defined to mean the business corporations and business operations of the United States of America.

Section III. Part 1. (A) Employment of salesmen shall be on a definite time basis for a period of not less than one year, with the provision that the contract shall not be cancelled during its life except upon a thirty-day notice on the part of either of the contracting parties.

(B) The terms of every contract under which salesmen are employed shall be clearly set forth in every detail as to time and method of payment.

(C) Every salesman shall be given full protection as to the territory in which he is asked to represent any employer and shall be given full credit for all services rendered or products shipped into his territory by the said employer. No special discounts shall be granted to any purchaser in the said territory, for any purpose, if such discount would make possible the sale of

(Continued on page 22)

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.

Advertising That Is Not Good Advertising

Let me repeat something ancient. All advertising is of some benefit, provided only that it is honest. For the test of honesty let us go to the Bible: "Let your yea be yea, your nay nay; for whatsoever is more than this cometh of evil." We need only think whether what we say is true by every test—not such "truth" as is not exactly lying; not what will squeeze by the censor of morals; but simple statements and descriptions which tell something less than the whole story; statements which are well within the facts.

Thus even mere "things and prices" may be helpful, though they are about zero in constructive capacity—as near to positive negativeness as possible without being absolute nullity.

What merchants need to realize is that advertising is potent in proportion as our plans are well considered, wisely laid out and consistently carried forward. We should ask ourselves just what we seek to accomplish, consider carefully how best to do it, then adopt the best means at hand, changing our mediums in the light of real experience—but never jumping from one thing to another in alleged trial.

Without such preliminary procedure, advertising may not be impotent entirely; but we certainly shall not get adequate returns for our money and quite likely we shall become cynical and quit on the basis, perhaps, that "advertising may be good for others, but it is nix for me"—which, come to think, will be quite true; but with no indictment of advertising. The fault will be our exclusive own.

Logically, the merchant advertises to build up his business. Then right after comes another old thought which must be iterated and reiterated until it gets under grocers' skins: That we want to begin our building of business on the days and at the times when our trade needs stimulus—to fill in the valleys. This is vital because if things and prices advertising does anything for most grocers as things are now, it heightens our peaks, adds to our overload when we are put to it to carry the burden and increases the problem of expense.

For note this: Every sale added on days when we are busy anyway merely enhances our cost of operation without compensation. That is the effect of week-end special price advertising—something we surely want to get away from.

How much and how constantly this fact requires emphasis! I saw at the last California state convention where, in the service grocers division, the plain statement of this advertising weakness met response from only two grocers. The rest were left cold—

plainly not even fairly conscious of what the argument was all about.

I now have sample advertising from one of those grocers. He responded to the suggestion that advertising effort should always be concentrated on the ways when business is slack—when we need more trade—not when our store is busy in any case.

This advertising is concentrated on Thursday-Friday, evidently this man's slow days. So far so good. But three of the weekly lists sent to me carry a total of some seventy-two items and among them all there are just two of the barest hints at description. The rest are simply things and prices.

But I want to talk somewhat about that abused word special. That word occurs just sixty times in these three circulars. What does that mean? Obviously it means that the word is without meaning. Long ago writers used to italicize words for emphasis. Old-time pages are all mused up with slanting lines and sentences. It was discovered that so much emphasis destroyed all emphasis. Italics are virtually never used nowadays.

Why have informed advertisers ceased to use the termination est? Best, biggest, nicest, finest, sweetest, greatest, wearingest—all those are tabu now. Why? Because they defeat their own purpose. Tell anybody that Jimpson's molasses cake is good cake and he will incline to agree with you. Say that it is the best cake and immediately he wonders whether it can equal what he long has liked in the Somebody assortment. Psychologically, you have stirred up opposition by over-emphasis, by claiming more than others will admit; by challenging others' intelligence and questioning their preferences.

Understatement is forceful and effective. Overstatement always fails. If my friend will leave out "special" in even his things and prices advertisements he will not only save space and effort, but his ads will carry more conviction. Ask Marshall Field why he abandoned comparative prices many years ago, never has gone back to them, and why other famous advertisers have tended to follow him.

Two other circulars carry twenty-four items each. In these there are a few attempts at description and one good little talk. One preparation cleans out sooty chimneys and there are European gourds which are said to "make a fine everlasting decoration for fall months—all sizes and shapes—come in and make your selection": two hints out of twenty-four chances to talk.

Heading the next advertisement is this: "Special Notice." This man should eliminate that silly word from his personal dictionary. For the meat of this notice is as juicy without it—yes; juicier. It is thus:

"Football season starts Saturday, Sept. 23. We will be allowed to deliver as usual on Saturday, in the parking area, but it would be greatly appreciated if our customers living in this district would order early in the morning. We would like to deliver all these orders before the traffic congestion starts."

Two other suggestions appear. A cheese is "American or Parmesello in the new shaker top. A drink is "a

very refreshing drink." My! These are bare and harmless enough, especially in competition with all the specials.

Now, these circulars are painstakingly executed on a mimeograph, plain and easy to read, and despite all the shortcomings they accomplish much for this merchant. This not only because any advertising is better than none, but because of a factor so sadly overlooked by most alleged merchants that it can not be too constantly or too persistently emphasized.

"We mail about 400 to our accounts weekly and each week add a few new ones which come into our store to whom we suggest they allow us to put them on our mailing list," he writes. "This goes out as second class mail and we find this the very best means of advertising. We have tried newspapers, but for a store of our kind, we can not cut too low."

We thus find he concentrates first on customers already his, takes his work seriously and backs it up personally with persistence tempered with tact and politeness; hence in this case poor advertising is made better than much better would be in some other hands. But please drop that idea—common to grocers everywhere—that advertising means cut prices. Not only you "cannot cut too low" but you need not cut at all—believe me in this and progress lies ahead of you.

A service store, in a university town, catering to regular family trade—the best chance in business to build profitable trade. Go to it without conceding an iota to things and prices and without "specials." Paul Findlay.

Metal locks built into a new insulating lath make the lath's shiplap joints self-locking, self-reinforcing. Locks are 16 inches apart, so spaced to support the lath between the studding.

National Chain Store Association Dissolves

The National Chain Store Association at the recommendation of the executive committee of the Association, was dissolved Sept. 30.

The step was taken primarily, it was announced, because of the necessity, arising under NRA and AAA legislation, for the chains to affiliate themselves more directly with their respective industries than to try to work together.

Separate groups are likely to be formed by chains dealing in each type of merchandise, it is indicated. A grocers' group is already being formed under the name of the Chain Store Grocers of America. It is stated that after the immediate problem of formulating codes has been met, a confederation of the separate groups is contemplated.

Bakers Urged to Adopt Quality and Quantity Standards

Bakers were urged by Dr. Howe in an announcement this week to voluntarily set standards, with Government approval, for bread, on the basis of nutritive content and certain quality factors. The timeliness of such action was stressed in that it would give protection to the public now when it is faced with a period of changing costs and prices.

Retail prices of a pound loaf of white bread (baked) on August 29 showed little change compared with August 15, Dr. Howe reported. The average for the country, based on 49 cities, was 7.6 cents, or 1.2 cents above the average for 51 cities on February 15.

New non-skid attachments for the bases of desks and French telephones simplify dialing by holding the instruments firmly in place.

KEEP SUPPLIED WITH

LILY WHITE FLOUR

"The flour the best cooks use"

VALLEY CITY MILLING COMPANY

Portland — Grand Rapids — Kalamazoo — Traverse City

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

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



A complete line of canned vegetables and fruits

MEAT DEALER

Some Interesting Sidelights on the Meat Business

"Research work with lard has established very clearly the many excellent attributes which it possesses," said Prof. H. J. Gramlich, chairman of the animal husbandry department of the University of Nebraska, who was in Chicago this week to attend a meeting of the lard research council. Professor Gramlich, who is chairman of the National Lard Conference, stated that lard stands out as the American fat par excellence. Carefully conducted studies at leading colleges and universities and the U. S. Department of Agriculture, according to Professor Gramlich, have revealed lard's many desirable qualities. The fact that lard is available at a relatively low cost, is, in his belief, appreciated by the American housewives. This is indicated by the steady increase in the per capita consumption of this product during the past years. The increasing knowledge relative to lard is focusing more and more attention on its use," stated the Nebraska man, "and there is little question but that it will retain its popularity." The National Lard Conference headed by Professor Gramlich represents one phase of the national Co-operative Meat Investigations inaugurated several years ago under the sponsorship of the National Live Stock and Meat Board—the co-operating agencies being the U. S. Department of Agriculture, state agricultural experiment stations and the Institute of American Meat Packers.

Featured by meat merchandising demonstrations to be conducted by a representative of the National Live Stock and Meat Board, a big Meat Week program will be conducted in Los Angeles, Calif., from Oct. 30 to Nov. 4 with all livestock and meat interests of the city actively participating. Reports indicate that the stage is set for the most intensive meat drive ever conducted in the city. Women's clubs, service clubs, hotels and restaurants, teachers, students and other groups will be contacted. At least four meetings are to be held daily. The meat merchandising demonstrations will introduce to Los Angeles audiences, dozens of new styles in beef, pork and lamb cuts, it is said. The high place of meat as a source of the essential food elements will be stressed in lectures given at each meeting. The Los Angeles campaign follows a similar campaign conducted in the San Francisco Bay area.

With schools of meat cookery in progress this week simultaneously in the states of Ohio, Indiana and Illinois, the National Live Stock and Meat Board states that interest in these schools on the part of homemakers is increasing daily. At Evansville, Ind., previous records for opening day's attendance were broken. At Columbus, Ohio, 2,500 homemakers greeted the cooking school lecturer on the first day, and a crowd of 3,000 was present the second day. At Racine, Wis., 2,000 women were turned away for lack of seating accommodations on the last

day of the school, and Racine meat dealers reported an unusually heavy business in the new meat cuts during the week. Canton, Ohio, has reported that the attendance of 9,000 homemakers at four schools set a new record for the city. Votes being taken at the schools reveal that the type of school featuring meat dishes is unanimously preferred to the usual type of cooking school.

"The high food value of meat merits for it a very important place in the hospital diet. Newer knowledge in this field has revealed that meat can be used to good advantage in therapeutic diets where formerly it was restricted." These were points emphasized to hospital workers from every part of the United States in attendance at the Institute for Hospital Administration sponsored by the American Hospital Association, by the head of the nutrition department of the National Live Stock and Meat Board. Her talk was illustrated with charts showing meat as a rich source of protein, iron, phosphorus, calories and vitamins. A merchandising specialist of the Board, while conducting a meat cutting demonstration, cited essential facts to keep in mind in buying meat supplies for the hospitals, pointing out that approximately 25 per cent. of the average hospital food bill is for meat. He called attention to the value of the less-demanded cuts of meat as offering buying opportunities and also affording a wider variety in the meat dish.

With only five cities visited thus far on the fall schedule of the National Live Stock and Meat Board's school of meat cookery program, an attendance of nearly 50,000 enthusiastic homemakers has been registered. The schools have also reached thousands of other women with up-to-the-minute information on meat and meat cookery, designed to stimulate a greater use of meat, through articles published in the columns of the co-operating newspapers previous to and during the sessions. Every evidence points to the fact that homemakers are eager to receive the latest information on every phase of the subject, it is said.

The five cities visited thus far are Wyandotte, Mich.; Muncie, Ind.; Toledo, Ohio; New Haven and Waterbury, Conn. All records for daily attendance at any of the cities were shattered at New Haven where on the final day more than 8,000 women crowded into the New Haven arena. At Muncie, Ind., the attendance increased with each session. On the last day of the Waterbury, Conn., school, more than 1,000 women were turned away for lack of seating accommodations. At Toledo, Ohio, with two sessions held on the final day of the school, every seat was taken in advance of the opening, hundreds were unable to gain admittance and 1,040 women stood up for almost four hours in order to miss none of the program. A feature of the school, which it is said never fails to draw rounds of applause, is the "parade of the meats," where each meat dish prepared is shown to the audiences by means of rotating mirrors. Much interest is being shown by retail meat dealers in the meat mer-

chandising demonstrations presented just previous to the schools. At this time they are introduced to the meat cuts given prominence at the cooking school and are shown how to "cash in" on the intensive meat promotion.

Questions and Answers of Interest to Grocers

No. 1. Question: What is meant by "steel-cut" oatmeal?

Answer: Oat grains (not rolled oats) that have been cut into particles by special cutting machines.

No. 2. Question: Why is Georges codfish so called?

Answer: Because it is caught in the vicinity of what are known as Georges Banks, a fishing ground off the coast of Maine.

No. 3. Question: What is sago?

Answer: Sago is an article very similar to tapioca. It is prepared from the starch obtained from the pith found in the stem of several species of palm trees, natives of the East Indies, and is sold in pearled form—"Pearl Sago."

No. 4. Question: What are nubbins?

Answer: Small imperfectly formed cucumbers, also known as "crooks and nubs." They are pickled and sold as "nubbins" and are also cut up and added to mixed pickles or other combinations of which cucumbers form a part, such as chow-chow, relish, etc.

No. 5. Question: How much does an original bag of unshelled almonds weigh?

Answer: About 90 pounds.

No. 6. Question: What kind of cheese is Emmenthaler cheese?

Answer: Emmenthaler is another name for imported Swiss cheese. It is made from whole milk or from partly skimmed milk and is ripened by special gas-producing bacteria, causing the "characteristic eyes" or holes of this cheese. It is a mild cheese, rather dry, and has a distinctive, somewhat sweet flavor. (A similar cheese, known as "Domestic Swiss" is made in the United States, but it is not equal in flavor to the imported).

No. 7. Question: What is the technical definition of catsup?

Answer: Catsup, Catchup, Ketchup, is the clean, sound product made from properly prepared strained ripe tomatoes with salt, sugar, spices and/or other aromatic flavors, with a vinegar with or without onions and/or garlic and contains not less than 12 per cent.

of tomato solids and shall be free from any added color.

No. 8. Question: Where does citron come from?

Answer: Some citron is grown in California, but the majority consumed in this country comes from Corsica, Sardina and Greece.

No. 9. Question: Do the various kinds of tea come from different varieties of plants or is the tea plant the same the world over?

Answer: From a botanical standpoint, the tea plant is the same the world over. There is a slight variation in the plant because of climate, the different kinds of tea are the results of variation in climate, elevation, grading, harvesting and curing.

No. 10. Question: Where are most of the pears grown in the United States?

Answer: A heavy shift to the West has made that section the chief pear producing section. In 1910 three Pacific coast states had 15.8 per cent. of the pear trees, in 1930 the same three states had 52.5 per cent. of them.—Kentucky Grocer.

Odd Lots: A ginger-ale company has launched a new carbonated coffee drink, prepared with coffee, sugar, flavors and carbonated water. . . . A Chicago department store recently offered bargains so unusual that Ripley's "Believe it or not" phrase was used to head the advertisement announcing them. . . . A western bus company has adopted a practice of the air lines and is employing stewardesses on its passenger buses. . . . A Buffalo retailer of electrical appliances offers to place electrical refrigerators in housewives' kitchens for free trials, reports that, once placed, completion of the sale is easy. . . . Evergreens are now being preserved like rosebushes during shipment.

Poncho-like raincoats made of paper are on the market. They are said to be capable of resisting rain for 12 hours, are thrown away after once being used.

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-Dooce 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

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.

You Must Be Convincing When You Write Advertising

You can "do your part" in helping the NRA bring back prosperity to this nation by using advertising copy designed to educate the community to look upon their buying as an advantageous thing for them. There is a strong, but natural feeling among customers that "buy now" campaigns are merely advertising slogans to part them from their cash. For this reason it becomes a real task to prepare advertisements that will show the public the need for loosening up on their buying—in their own personal interest.

It is true that former "buy at home" appeals have fallen upon deaf ears in the majority of cases. This may be because appeals have lacked the element of personal interest. In other words, the customer is not so much concerned with the fact that his out-of-town purchases take money away from local institutions as he is with the fact that some other town seems to offer more attractions or more attractive values. This may be a selfish attitude upon the part of the customer, but it is, nevertheless, a human characteristic. There is no point in trying to batter down this selfish instinct upon the part of customers. They must be reached through their own selfish motives.

Before we can hope to get our appeal across we must first consider how best to get a hearing. Our advertisement must arrest attention by some point that the public is keenly interested in. Let us consider the advertisement suggested on page 39 of the October 12 issue of Hardware Age. The illustration and the main headline are so quickly and easily read that a mere glance will suffice. The introductory paragraphs are so open and readable that they, too, will get attention.

Next, let us look at the copy: It is possible to give a true statement an extra bit of power by a very simple means. It might be referred to as "taking the bull by the horns." Anticipating the reader's objections we can beat him to them and thus disarm him. This is done by the frank admission that "Yes, of course, it is to our advantage to urge the 'Buy Now' idea—but if we can move the goods from our shelves, we immediately place new orders with our sources of supply. They, in turn, order from the factories—and you have then begun to get the benefit of your buying."

In a short paragraph of readable type we have given a reasonable, truthful and believable presentation of our case. The customer is inspired to confidence in whatever we may say in the balance of the advertisement. In this paragraph he is given a selfish motive for buying things.

But, winning an argument is not always equivalent to winning a friend, so let us get into the same boat with our customer. Let us get closer to him.

We will admit that we, too, are to blame for some of this loss of business: The second paragraph says: "We have all done our share of holding back—we've sold our prosperity and it's just as plain as the nose on a face (don't refer to the nose on his face) that we must buy it back. Having shared the blame for our present status, we take our part of the responsibility for retrieving the lost prosperity with him. We, the merchants, will buy goods as well as the customer. Thus we try to convince him that we are both trying to "do our part."

Not forgetting the customer's personal interest and his natural desire to look out for himself, we close our appeal by a short paragraph offering to make his part easy and profitable. In this phase of the ad we do not need to use low prices. In fact, here is an opportunity to trade up a bit. There is a good reasoning point, which is better than a mere talking point.

It is a good time, now, to drive home the fact that cheap merchandise of inferior grade has relieved many of their former prosperity; that the constant demand for cut prices has forced everyone, all along the line, to sharpen pencils and whet the sword that cuts pay-rolls; that in order to have an employed and happy people, everyone must have a fair profit; that misery will come again and again unless we live and let live; that chiseling doesn't work in one direction—for long—it always comes back to where it started, eventually. Often it comes back swiftly. The large proportion of worth while customers who can be completely convinced of these things is surprising. The time spent in explaining to customers who mention price is well spent. It is all very important advertising—quite as important as the printed word.

If any considerable number of advertisers would, together, bend their efforts, in their separate advertisements, toward showing the public how reasonable profits will bring back general prosperity, the results would be felt quickly. The truth is that too many are steeped in the tradition of price advertising (and price alone), that they are incapable of any other appeal. Unless a greater number of advertisers take to a course of convincing the public that better prices mean better merchandise, the public will continue to ask for cheap stuff unashamed. Advertisers have a powerful weapon at hand if they can but get the blindfold of price removed from their eyes so that they may pick it up.

It all comes back to the practice of being reasonable and truthful in your advertising statements. People must believe you if your advertising is to be permanently productive of the best results. There is but one way to make people believe you and that is to represent your goods in the light of their true value.

The same amount of time and effort that is expended in trying to tell the public that you sell cheaper than anyone else, if put into convincing the public that certain articles have value and utility might take the public's mind off the matter of price in time. Here and there a hardware merchant has proved that he can create business through

advertising and devoting more time to appealing advertisements and displays than to worrying about the store's prices.

Let your advertising space "do its part" to bring back prosperity. The Blue Eagle cannot do it simply by his presence in your window. That slogan, "We Do Our Part," should mean just that. Otherwise the public will not believe you.—J. A. Warren in Hardware Age.

Desk Accessories in Demand

Heavy buying of all types of stationery accessories mark the wholesale market. Demand for stationery has been active for some time, but

calls for accessories, such as desk sets and similar merchandise, were below normal until about three weeks ago, when consumer purchasing increased. Buyers now report that they have cleared their stocks of all desirable merchandise and are in need of goods for immediate shipment. Among the leading items at the present time are waste baskets, letter files and writing cases covered with imitation hand-tooled leather. The articles are made to retail at \$1.

Pre-cast concrete joists are now being made for use in construction of fire-safe floors for residences, apartments, etc.

MICHIGAN BELL TELEPHONE CO.



IF MEN HAD TO DO THE HOUSEWORK, THERE'D BE MORE TELEPHONES

THERE'D be telephones in the kitchen, in the basement, in the bedrooms upstairs . . . wherever there is housework to do.

There'd be as adequate a telephone system in men's homes as in their stores and offices . . . not just one instrument. And there'd be no more of that tiring running, back and forth, up and down, to make and answer calls.

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DRY GOODS

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

Dry Goods Movement Broadest in Years

After dragging along during the first three months of the year at the bottom position of nearly a quarter of a century, the revival of retail distribution and the quickening in the long-deferred calls for Spring and Summer merchandise in wholesale markets brought a restoration of confidence to the entire dry goods trade in April. By the end of May, this activity had been extended to the broadest rate in the history of peace time, with prices and wages rising rapidly, production increasing, and sales pushing far ahead of output. Expansion progressed at an even more rapid rate during June, causing mills and their agents to decline much of the contract business tendered. Textiles had suffered a longer and more complete liquidation than many other lines, so that when confidence and demand revived the uplift was pronounced.

July witnessed the inauguration of the National Recovery act in the cotton goods division—the first code to be adopted—and right up to July 17, when it became operative, production was at its highest for nearly two years. After that date, output commenced to taper down to a forty-hour-week basis, with many mills operating two sets of workers over a period of eighty hours each week. Production, distribution, and consumption have continued so much above the level of a year ago and prospects for the holiday trade have become so promising that many firms are counting on ending the year with a fair profit. Even though business during the remainder of the year should show only a slight gain over the 1932 sales, profit margins will be sizable, because of the good results in the second and third quarters, according to a survey of the dry goods trade, which has just been completed by Dun & Bradstreet, Inc.

Production Near Capacity

The substantial volume of textile output thus far this year is being consumed, as inventory reports give no threats of congestion in the movement for the immediate future. Much of the current business in first hands, however, has to do with goods for a new Spring season, although needs for immediate sales are reflected clearly in the many requests for prompt shipments. An outstanding feature of production is in the rayon division, where manufacturers have been forced to allot their output to insure satisfactory deliveries and to meet trade requirements. Manufacturers of wooden goods continue at about the same high rate that characterized production during the Summer months, although demand for finished goods has been somewhat lighter since October 1. Many mills already have Spring orders in hand to carry current schedules through the holiday period.

The silk trade has suffered from the severe strikes in dyeing and finishing

plants, yet the cleaning up of low-priced and low-quality converted goods has left the market in much better shape than it has been in for a long time. Production in the cotton goods division has been aided by active buying of print cloths, broadcloths, and some other convertibles at a time when the markets were weakening steadily, following lower cotton prices and lighter demand. Many large mills now are sold ahead from two to three months. Improvement in the sales of fine and fancy cottons has supplied that division with sufficient business for the last quarter of the year. The colored goods division is well occupied on work-shirt and work-suit fabrics, play cloths for children, men's trousers, flannels, and such staples as denims and checks.

Largest Sales in Two Years

For the first nine months of the current year, total sales of wholesalers exceeded the comparative figures of 1932 by at least 50 per cent. During the first two months of the year, sales were below normal, but during some of the months which followed, sales frequently ran as high as 70 to 100 per cent. above those for the corresponding months a year ago. There were many delays in filling orders during this period, caused by the sold-up condition in some of the staple lines. From May 1 until the middle of August, sales of leading wholesalers reached the highest volume in two years. Early demand was for piece goods and staples, with the heavier flannels and knit goods predominating now. Stocks are in good shape to take care of fill-ins.

July was the outstanding month of the year for retailers, both in volume and profits and September did not continue the higher record established for July, but since the first of the current month demand in many divisions has been stronger. Distribution has been chiefly in staples, such as prints, muslins, sheetings, flannels, hosiery, underwear, and blankets. While staples marked at medium prices have been selling better than fancy goods, there has been a noticeable increase in the demand for the better qualities of merchandise during the last thirty days.

Higher Prices General

Prices in nearly all divisions have increased steadily since April, and at present are from 25 to 100 per cent higher than at the beginning of the current year. The most striking advances have been in unfinished goods, where quotations on many of the most staple number are more than double the prices quoted in February. Mark-ups in the cotton goods division have been sharp, notably in print cloths, sheetings, broadcloths, printed percales, denims, ticking, towels, sheets, and pillowcases. Blankets are selling at retail for about 75 per cent. more than they brought a year ago, while quotations on raw wool are 92.2 per cent. higher than in the comparative period of 1932.

Although the trend of prices still is upward, on the whole, there have been some recessions of late in several cotton goods lines, chiefly percales, printed draperies, cretonnes, and some of the wash goods. On the other hand, sheets and pillowcases have held steady, with a large movement still under way. Prices of some of the

staple towels are lower, but the new weaves are higher. Candlewick bedspreads have been marked down, to some extent, but most high-grade woven lines are holding firm.

Failures Reduced One-Half

The wider distribution and higher prices for all grades of dry goods have checked the steady increase in failures since 1929, which reached an all-time peak in 1932, with the number of defaults totalling 3,183 and the involved liabilities \$73,931,987. In 1932, manufacturers were going into bankruptcy at the rate of 8 a month, while the monthly average the current year is only 5. The monthly failure average of 257 for retailers in 1932 has been reduced to 152 during the nine months of 1933.

Retail Prices of Textiles Studied

The AAA also announced the completion of the first phase of the study of textile prices. Examples of apparently unreasonable profit-taking were found, it was stated, though a large part of the trade was said to deserve praise for fair play on its price schedules. Wide disparity and considerable laxness was found to exist among textile manufacturers in billing retail merchants for increases above contract prices which they attribute to processing taxes and employment costs under the NRA.

"We are checking each week the average retail prices of some of the standard cotton goods bought by the public in twenty-two cities throughout the country," Dr. Howe said, "and are calculating the amount of that price which is due to the tax. We are going to continue our check of retail prices, and are going to continue to tell the public what part of those prices goes to pay toward our program for aiding cotton farmers."

The extent to which recent increases in prices of canned tomatoes and canned sweet corn are due to increase in the cost materials was discussed in an announcement made public September 20. Though the returns to growers of these crops have been increased by approximately 25 per cent., this change has caused an increase in retail prices of only a little more than one-tenth of a cent for each No. 1 can of tomatoes, and one-fifth of a cent for a can of corn of this size.

Purchase Holiday Novelties

Buyers of giftwares and novelties are in the wholesale market to purchase decorative items for the Christmas trade. Interest centers largely on goods to retail from 50 cents to \$5, with the bulk of buying in ranges up to \$3. According to selling agents orders are being placed two to three weeks later this year than last and current buying reflects the uncertainty which retailers now feel about holiday volume. Stores plan to confine purchases to the same quantities taken last season and reorder if conditions warrant.

Stores Order Liquor Glasses

Reminiscent of the weeks preceding the legalization of 3.2 beer sales, demand for stemware by retail stores is exceptionally active in the wholesale glassware market. This time, however,

th call is not confined to beer glasses but is distributed over all types of stemware associated with alcoholic drinks. Retailers, figuring on the early repeal of the Eighteenth Amendment, are buying cocktail, whisky, champagne, sherry and brandy glasses in quantity. Most of the orders are for November delivery, but some stores are taking on small quantities now. Glasses to retail at 15 cents to \$1 each are in demand.

Modern Design in Dinner Sets

For the first time in more than five years dinner sets decorated in modern patterns will be displayed generally by manufacturers of china and earthenware at the January opening of 1934 lines. Producers have been encouraged by the growing favor accorded by the public to modern type furniture, floor coverings and other home furnishings and are planning to introduce a wide selection of the new patterns for Spring. Some years ago modernistic decorations were brought out in china-ware, but public reaction was unfavorable. Since that time modern decoration has been avoided on popular price goods.

Men's Wear Buying Early

Despite the fact that prices on men's clothing for Spring will be sharply increased when the lines open shortly, a larger volume of advance business is expected than has been done in several years. Some of the large operators have already looked over Spring ranges and indicated their readiness to place fair-sized orders. A certain amount of doubt prevails over consumer reaction to the Spring prices, which in most cases will be another 25 per cent. above the prevailing Fall offerings, but it is generally felt that by Spring re-employment will be under full swing and that consumers will be able to pay the higher quotations.

Lamp Buyers Seek Holiday Goods

Lamp buyers seeking merchandise for holiday promotions are active in the wholesale market. Average orders this week are 5 to 10 per cent. larger than those placed last Fall. Merchandise priced to retail up to \$30 is moving in volume. Demand for both china and metal base lamps continue heavy. A tendency toward the sale of lamp bases without shades is growing in the industry, due to the higher prices asked for silk shades. Producers in most cases are maintaining old price lines and are emphasizing that fact to buyers by making separate quotations for the bases and shades.

Toy Volume Now Increasing

Toys have begun to move more actively at retail during the last few weeks and indications are that holiday volume will make a good comparison with a year ago. Manufacturers have been booking additional business for quick or near-by delivery. Games to retail at \$1 or under, wheel goods and mechanical playthings have figured most prominently in the business placed. Roller skates continue a notably active seller, with production stepped up greatly. The time and place for the 1934 toy fair will be discussed to-day at a meeting of the Toy Manufacturers of the U.S.A.

HOTEL DEPARTMENT

Highest Roadway in the United States

Los Angeles, Oct. 21—Am in receipt of a sincere letter of acknowledgment from my good friend, Eddie Moran, who recently took over the management of Hotel Stearns, Ludington, and is already making a showing. I gave Eddie a deserved "send off" when he embarked in this enterprise and he was good enough to let me know that he liked it. Thanks to you.

The Gerows, whom we all know so well and who are making such a wonderful success of Hotel Elliott, Sturgis, have favored me with a brochure descriptive of their offerings, and which is one of the finest and most sensible booklets I have seen in a long time. They believe in advertising from experience. Notably they patronize the advertising pages of the Tradesman, for the reason, as "Dan" has assured me, it reaches the very class of travelers he most desires among his list of patrons.

Ex-Governor Allen, of Kansas, who is visiting Russia and writing very interesting syndicate articles for the American press, recently spoke of the tipping problem, which is supposed to have been eliminated in that country. He tells of his hesitancy in offering a tip to a hotel porter in Leningrad (formerly St. Petersburg), having "read rhapsodies by Soviet writers upon the complete elimination of the mercenary spirit from the human nature of those who serve for the glory of serving," and heard the direct statement that "you are not expected to tip." He took the plunge, however, handing the porter an American quarter, and adds that "I never hesitated again while in Russia." Some of the labor "leaders" in this country who are making an endeavor to secure recognition of labor unions in the NRA program, have declared for the abolition of tips, but there evidently is evidence of an Ethiopian in the woodpile somewhere.

I have taken occasion heretofore to mention the activities of Mr. Ernie Jenkins, who some time ago established a cafe in the hotel William Penn here, and made a decided hit with his offerings to the public. Now he has a spick, span new establishment on West Seventh street, near Westlake Park, which promises to outshine anything in that neighborhood. The other evening I took occasion to "check up" on his William Penn institution and it is still going strong, with an ideal patronage. So that my Michigan friends may know what constitutes a "square meal" in Mr. Jenkin's domain, I am handing them one of his recentest menus, representing, what I claim a "good buy" for the price charged—fifty cents:

Mixed Fruit Cocktail or Tomato Juice
Chilled Utah Celery and Radishes
Chicken Gumbo Soup
Lettuce and Tomato Salad,
French Dressing
Broiled Halibut Steak, Lemon Butter
Fried Eastern Oysters, Tartar Sauce
Roast Young Tom Turkey, Dressing,
Cranberry Sauce
Chicken Fricassee with Butter Noodles
Filet Mignon Steak, Mushroom Sauce
Roast Prime Ribs of Beef, Natural Gravy
10 oz. T-Bone Steak, Butter Sauce
Real Calves Liver with Bacon
Grilled Loin Lamb Chops, on Toast,
with Pineapple
Potatoes Fresh Garden Vegetables
Hot Bread or Melba Toast with Preserves
Green Apple and Blackberry Cream Pie
Egg Custard Orange Sherbet
Hot Chocolate Fudge Sundae
Layer Cake
Fruit Jello, Whipped Cream, French
Vanilla Ice Cream, Wafers
Chocolate, Pineapple, Butterscotch and
Strawberry Sundaes
Beverages

Mr. Jenkins solicits constructive criticism, but one hears much of the excellence of his offerings, and I know, from personal observation, that he is "growing."

A California convict, about to be executed, asked the Government as a special favor, to allow him to approach the happy hunting ground inspired by a final "jag." The governor acceded to the request, but the ever-present holier than thou preachers protested against the innovation. Maybe they were right in his particular instance. Seems like encouraging a very pernicious habit on the part of the beneficiary.

Naturally there are a lot of objectors to the NRA plan of regulating the affairs of the Nation. One feature not generally approved of in Southern California is the notion of allowing trades unions, statistically shown to represent about 10 per cent. of the country's working force, to compel the other 90 per cent. to submit to their program of "hogging" the whole works. If the general plan falls through this will be one of the chief reasons for its failure.

Down in Ohio a feminine reformer asks legislation prohibiting the disulay of unstocking nether extremities by the fair sex. She may, considering the age limit, have developed a prejudice applicable to her personal attainments in that direction. What we really need in the way of legislation is something to protect future generations from these so-called reformers. Certainly we have all been compelled to dope ourselves with a lot of bitter medicine, due to a minority influence in legislating on the liquor question, resulting in wide-spread financial distress. Asylums for instilling common-sense in the craniums of these "soul savers" are what we really want. They alone have been responsible for the crowding of Federal prisons, jails, and the enormous tax on the public for the wages of wardens, guards and the enormous expense of prosecuting so-called culprits. And laws have been becoming more ferocious all the time and demands for sterner punishment for individuals who would have been considered violators of simple police regulations have reached that point where they are supposed to have become major crimes. Quite likely, if the people of the nation had not recently awakened and smashed the eighteenth amendment, there would be a proposal for far-reaching regulation of the tobacco habit and possibly—parlor golf. Originally Uncle Sam's one desire was to safeguard the real comforts and innocent pleasures of our citizens, instead of undertaking to arrange the public itinerary of wishes, habits, literary tastes, fashions and what nots of its citizens. It is no wonder we cannot find room in penitentiaries for all the people who really ought to be there. Seems as though there is no other game which is considered legitimate but to pile up penal institutions, high, wide and handsome. This thought comes to me through the action of the Los Angeles police commission, which recently was called upon to provide greater jail facilities. After a careful consideration of the subject an order was issued to the police heads to the effect that under no circumstances were premises to be entered for any purpose whatsoever without a search warrant, and no such warrant was to be issued unless a judge of a court of record authorized it. The statement was openly made that only 17 per cent. of the inmates of the city's penal institutions were felons in fact, that a very large percentage were impounded on doubtful evidence for minor offenses and that the fines collected did not even pay for subsistence furnished prisoners, to say nothing about the cost of administration and the maintenance of dependents. Also that several who were in durance vile were really there on the say-so of a certain blatant mouthed servant of Him who qualified Charity as one of Heaven's first laws and who has uniformly failed to produce the evidence he claimed to possess. True progress does not mean

more prisons, but fewer occupants of those already in existence. There may be such a thing as over-civilization, and the law makers, by the exercise of more common sense, can help to make the country better by saner methods. So much for the inspiration furnished by the Ohio lady who objects to bare-legged females.

Years ago there used to be a sort of standing joke concerning the use of alfalfa for human food. First it was tried out on the poultry contingent and found to meet the bill. Now it has become a figure in the ordinary bill of fair in the so-called health restaurants. Also it is put up in vials and offered as a transportation facility for vitamin 13, or something like that, by the chemical laboratories of the country.

Now there is a new national organization which is using for its slogan: "This is your country—beautify it." Why not this one instead: "This is your country—leave it alone"? I hope I am optimistic, but I sincerely doubt whether the average man is capable of beautifying the country. Some of them have had a whack at the job, but the resulting hot dog stands, bill boards and filling stations fail, to my notion, to fill the bill, or at least to satisfy my crude notions as to what is beautiful. I wish I had the power of speech to tell what I think of the human marvel, who, hands on hips, gazing on mountain peaks, talks about beautifying them. It is to laugh. Leave the country alone. God made it. Man made the cities. If we are going to beautify anything, let us exercise our activities on the man-made city, but leave the country to Nature, which means we will have fewer cigarette signs.

Dr. W. D. Moore, whom I have heretofore mentioned in these columns, took me over to the Owen's Lake and Mt. Whitney country this week, just so I would have something to write about instead of quoting a last year's almanac this hot weather. Well, it was hot enough over there, but well worth the trip—a couple of hundred miles. This is a highway which has been under process of construction for some time, briefly mentioned by me in my description of a trip through San Gabriel Valley recently. Some call it the "Roof of the United States." And as it is upwards of 8,000 feet in midair there is some excuse for the appellation. It bisects the High Sierras, connecting Owen's Valley, from which Los Angeles' major water supply is secured, with the San Joaquin Valley. Heretofore you have had to reach it by Bakersfield. It now runs through

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Columbia Hotel
KALAMAZOO
Good Place To Tie To

Cottonwood Pass and some portions of it have attained an altitude of 10,500 feet, or much the highest roadway in the United States and one of the finest pieces of highway engineering in the entire world. At Long Pine there is a picturesque camp where many tourists entrain to go up the East slope of the Sierras on horseback to reach the highest elevation in the country—Mount Whitney. Now it is accessible to the motorist, adding another chapter to the interesting study of Nature's offerings in Southern California. It is a land of great divides and timbered ranges, jeweled with crystal lakes, purling streams—a monstrous block of the United States as primeval in its solitude as the day the first white man saw it, when it was only an Indian hunting ground. High up in this country set on the shoulder of granite which supports Mt. Whitney, 14,501 feet high, men and women in the future will find grandeur, recreation and historical romance, which has been barred to all but a chosen few, because the East slope of the Sierras rises very abruptly from the floor of Owen's Valley. Until now it has been left to a few strong-hearted men with vision—pioneers, so to speak, operating pack trains—to carry the sight seers into this romantic area. The surprising thing about this mountain road, burrowed out of the steep slope which has worn out many pack trains because of the sudden rise necessary to reach the top is that it is not less than twenty-five feet wide at any point, and at most places is wide enough for three automobiles to travel abreast. The steepest grade on the entire road is not in excess of 8 per cent., which is only for short distances, and the highest grades in the main are less than 6 per cent., which would not be considered excessive even in Michigan highway construction. Now, my professional friend has brought me to the mountain, but I have reached the end of my string, but from notes I have taken you may feel warranted in expecting something later.

Frank S. Verbeck.

Sidelights On Eastern Michigan Mercantile Conditions

Unionville, Oct. 20—I was much surprised when I entered the general store of J. H. Kemp & Co. at this place. It occupies about one-half block frontage. They carry a large and varied stock, including farm implements, in fact can supply the entire needs of farmers. The business was founded some forty years ago, and I was told they have had the Tradesman ever since the store opened. This village has 450 population and among other good merchants of the place is John F. Beatenhead, who has a large general store, and George Prime, leading grocer and meat dealer.

Harbor Beach, Oct. 21—Arrived at Harbor Beach in time to make several calls, finding merchants entitled to refund. It being Saturday and they being busy, will contact them Monday. Had a visit with the manager of the Mhlethaler Co., who have a large general store. They take the Tradesman and like it. Will go South from here to Minden City, Deckerville, Carsonville and Port Sanilac. Hard storm here last evening, with heavy rains, put lights out of commission for an hour, causing much inconvenience to merchants and others.

In my travels over this state I have not experienced as great a surprise as in the Thumb district. It contains as fine farms as can be found in the state. It has many good towns and small cities, which are a credit to the enterprise of its people. Among them is the city of Harbor Beach, with a population of 2,000. It is located on the shore of Lake Huron and has the largest artificial harbor on the Great Lakes, having a breakwater wall one and one-half miles long. The principal indus-

try here is the Huron Milling Co., which gives employment to over 400 people. This company has operated here many years and in its earlier history it manufactured flour and feeds, also produced large quantities of salt. As cheap fuel and material for salt barrels grew less, it dropped the production of salt and expanded its milling interests, taking up the manufacture of starch and gluten flour, the latter being shipped to many foreign countries. It also manufactures starch sizing, used by textile manufacturers, and produces dry paste for wall paper hanging. In addition, it also makes various brands of breakfast foods. All this requires skilled labor, so a good standard of wages is maintained. Over 1500 carloads of the company's products are shipped each year. This port is also noted for its fishing industry, which gives employment to many. I was told that recently sixty-five tons of white fish were brought into port in one day.

An outstanding feature of this little city is its community building, a fine two-story brick structure, 112 by 112 feet. I was shown through the interior. It contains the city offices, a theater, a gymnasium, public library, banquet hall, rooms for the ladies' club and one for the boy scouts. The building is under control of the local board of education. It has the only movie. The city spreads a nominal tax to help maintenance. The citizens have built up a remarkable community spirit. A former community building was destroyed by fire in 1926, but local contributions made it possible to erect the larger and better building. Other cities could learn much by following the example of Harbor Beach.

In a personal survey of hundreds of food stores in this state, it is surprising how few of them are following scientific merchandising. At least three-fourths of the merchants I have interviewed are yet following obsolete methods in fixing their retail prices. For many decades most merchants fixed their selling prices at the time of purchase of supplies. If the market advanced after their purchase of merchandise, they made no change in the retail price, but continued it until the present supply was sold out. Not until then did they pay any attention to the market. Often a merchant bought a supply of goods, fixed his selling price, then the market on the goods advanced, giving him an opportunity to profit by the advance, upon the goods he had in stock. The wise merchant is always awake to the markets upon whatever he sells. When the market advances, he at once raises his selling price and by so doing profits by the raise upon the goods he has in stock. The careless or uninformed merchant pays no attention to the markets until he runs short and has to buy again. Thus he loses the advance on the goods he has in stock, which in justice to his business, he should have secured. The Tradesman brings to the food merchants a broad list of food products and grocers' sundries. Items advancing or declining each week are listed, so the merchant can see at a glance all market changes. Opposite each item is listed a base price, which is not a guide for buying, but is given to show the rise and fall of the market. By comparing the list price before and after the change of the market, the exact amount in dollars and cents can be determined. This gives every food merchant valuable information and he should advance his selling price at once. It may be but a cent, two cents or a nickel. By counting the items he has in stock and multiplying it by the advance, it shows the gain to which his store is entitled. Each week as he makes these adjustments, if he will set the amount down in a memo book, he will be surprised at the extra amount this will bring to his business. An ordinary size store will find at the end

of a year it will mean a saving of one to two dollars, depending upon the advances of the markets and the volume of trade. On items listed as declining, sell them out at the present price if they are moving freely, otherwise cut the price and take the loss if necessary. During the past few years merchandise of every kind declined in value and merchants took heavy losses. The bottom of the market appears to have passed and it is reasonable to expect it will gradually go higher, if prosperity comes. Merchants who are alert can, by following the rise in the market, recover much of former losses and will certainly be in far better shape than those merchants who pay no attention to the markets. In my travels I have found many merchants who have lost money by not being posted. Some of these were subscribers to the Tradesman, but failed to read it carefully. Each week it brings valuable information and articles of interest, and if it can get merchants to watch the markets each week and take advantage from them, it will help them save a vast sum of money, which now slips away, owing to failure to profit by the advice the Tradesman brings each week.

E. B. Stebbins.

Items From The Cloverland of Michigan

Sault Ste. Marie, Nov. 22—It will not be long now before the great Century of Progress fair at Chicago will be a thing of the past, and for those who did not see the big show there was an opportunity to get a good idea of the exhibition by reading Mr. Stowe's description of the fair in the Tradesman a short time ago. We find that he has given the readers a nice account of what was to see. A friend recently remarked that he saw a lot and a lot that he did not see. It is beginning to look like a good time to buy there, as many of the prices are being reduced in order to close out before the end. There was quite a commotion there last Wednesday when something went wrong with the lighting system and the current was cut off for about two hours, especially with the passengers taking the sky line rides being suspended in midair with no means of escape until the trouble was over. The next day there was a fire in the Science building, which caused a big scramble in getting out for a while, but all ended well and everyone seems to be enjoying the opportunity of seeing the big show.

The Booth Brothers Transportation Co. lines have taken over the Brimley bus line, operating between the Sault and Brimley and will run their regular busses from here to Newberry in connection with the Brimley service. The Booth line will handle both freight and passenger service.

The Montgomery Ward store changed managers last week, L. E. Swanson replacing William Barry. Mr. Swanson is a young man who came here from Brainard, Minn., where he managed the Montgomery Ward store.

W. I. Herron has opened a new grill room at the Cloverland Hotel. The opening took place Oct. 19, with Con and his orchestra.

The fact that Uncle Sam is lending farmers money at the rate of a million dollars a day ought to boost the back-to-the-farm movement.

The Sault milk dealers raised the price of milk to 10 cents per quart last week. Let the good work continue. Everybody wants to help the farmer. Just at present it looks as if the state highway department has it in for the poor farmer, by charging him 25 cents per head for the stock on trucks carried over the state ferries at Mackinaw, whether a horse, a cow or sheep. Previously only stock on the hoof was subject to a charge of \$1. The new charge seems unfair, because there is no charge on freight carried on other trucks and it is discriminatory, because it effects three Eastern Upper Penin-

sula counties—Chippewa, Luce and Mackinac. These are the principal stock shipping counties using the state ferries.

Kaizer Maize, proprietor of the Northview Hotel, has been making improvements in remodeling the hotel. A concrete foundation has been placed under the building and new hardwood floors have been laid. The floors will be polished for the opening. There are seven booths on the East side of the building and tables on the other. The room is attractively decorated, with the ceiling light grey. There are two entrances on Portage avenue. A feature will be parking space for forty cars back of the hotel.

The Sault had its first snow fall last Thursday; while it did not amount to much, it gives us a thrill of what to expect from now on, and to think that the price of coal is higher than for several years, always something to be thankful for, especially the coal dealers.

The Hiawatha chapter of the Order of Ahepa was organized in the Sault last week, with Frank Kritselis as president. It will begin its career as a service club in this city. Meetings will be held twice a month in the basement of the Greek church on Court street. Ahepa is a name taken from the first letters of the words, "American, Hellenic Educational Progressive Association." The purpose of the order is to promote community spirit and betterment.

William Johnson, proprietor and owner of Bill's Place, at Newberry, is moving his store to the Leighton building. The new store will be known as the Peoples drug store. Mr. Johnson expects to conduct a complete drug store and prescription counter, together with the present line of goods.

The smart young man usually succeeds after he outgrows the habit of being too darned smart.

Oscar Benoit, formerly employed at the Ridge Inn, is going into business for himself at 423 Portage avenue, where he will put in a full line of confectionary, tobacco and cigars, also a small stock of groceries.

William G. Tapert.

Death of Good Man and Good Citizen

"There is a prince and a great man fallen this day in Israel."

In the passing of William H. Gilbert the city of Grand Rapids loses one of its most loyal supporters and one of its real leaders. Many have done more for the city, financially, many have made themselves more widely known. But few have served so efficiently in so many ways and fewer still have so finely demonstrated the high qualities of manhood which a man who is well born and carefully reared can acquire and maintain with increasing intensity as the years roll on.

Mr. Gilbert's uncompromising honesty and sound judgment, his unfailing courtesy and genuine kindness, made him by right of fitness and by general consent a leader among his fellows. His willingness to serve, his painstaking fidelity to whatever he undertook, and his selfless loyalty caused him to be sought for positions of trust.

It is fitting and easy for the public to speak well of this upright man—it is equally important that the public should understand and correctly appraise his morality and ability. His principles governed and inspired all his fellow-workers, and their joint vision and enterprise, year after year, made their doings a vivid book which all could read. His mind was a friendly open door and his purse was never closed to meritorious demands.

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.

In Defense of the Distributor

The manufacturer undertaking an increased payroll must of necessity and in the public interest be protected against price cutting below his shipping-door cost. The retailer must out of simple justice be similarly protected. The indications coming out of Washington, even though entirely unofficial, that the retailer, selling at the invoice price of goods to him, is not to be considered as destructively cutting prices, are subject to immediate challenge on the grounds alike of plain justice and plain fact. The manufacturer's cost includes—and rightly so of course—his expenses for rent, wages, light, heat, power and the other items of his overhead.

Exactly on the same basis, the retailer's and wholesaler's cost must be recognized as including their rent, wages, and light and heat bills, taxes and other items of their overhead, and only finally the invoice price they pay the manufacturer for the goods they put on their shelves. Any other viewpoint is not only unfair but unsound. To interject any viewpoint but this sound one into the official judgment at Washington would work a terrific injustice upon all distributors. Likewise, the elimination of the very practices toward which the President has pointed his finger would be largely forestalled. The distributor cannot pay his rent, his payroll, or his taxes with anything but money, any more than can the manufacturer.

Furthermore, the retailer supplies the final distributive link so vital to the manufacturer whose advertising supports the country's most valuable periodicals and newspapers, and the taxes paid by the retailer are vital to local and state governments; the rentals paid by the retailer are vital to thousands of landlords hard pressed by local taxes, insurance charges and repair bills; the electric bills paid by retail druggists, open long hours, are vital to the stockholders of the public utilities; the wages paid by the retailers support hundreds of thousands of families. The retail pharmacist, moreover, is licensed in every state to perform a valuable professional service vital to the health of the nation.

To leave all these items out of consideration in figuring the distributor's cost is not only lacking in logic but as well in consideration of the interests of those depending on them for income.

To suggest that the retailer overlook his operating expenses, while the manufacturer is given the right to include his, will in the end prove destructive of purchasing power and the public interest. To excuse doing so on the grounds that the consumer might temporarily buy for less would be putting political expediency ahead of sound practice, fairness, and the final interests of the consumer. Finally, the consumer always pays for temporary practices which seem for short intervals to be attractive, but end in delusion.

The Drug Institute of America believes the future welfare of the Industry depends on the stability of all its essential elements. It further believes that no advantage given to the large manufacturer, to organized labor, or to the farmer, should be denied to the distributor.

The Institute is wholeheartedly behind the President in his endeavor to reduce unemployment, to increase purchasing power, to prevent overproduction and to eliminate the "destructive ten per cent." practicing destructive trade methods. It believes that the National Recovery Act was enacted to accomplish these purposes as an emergency measure, and not to bring about the ruin or penalization of any particular type of business in an effort to anticipate the future natural development of business. It is confident moreover, that the President intends to see, under the broad powers granted him, that no unfairness is done to any legitimate link in the normal chain from producer to consumer.

The Institute will therefore bend all its facilities toward protecting the independent retailer equally with the wholesaler and the manufacturer. No steps will be taken by the Institute toward asking the various branches of the drug industry to approve a code of fair competition until it is confident that trade terms are not to be applied differently to different branches of industry.

Dr. William E. Weiss.

Chairman of Executive Committee of Drug Institute.

Personalized Service Sways Profits at the Fountain

Making the soda fountain pay dividends in the form of increased business is the aim of all confectioners, drug stores and other establishments which maintain one. Various means are taken to secure this objective. The Segal Drug Stores, 8 North Calvert street, Baltimore, Md., is making its soda fountain pay dividends through the personalized service it renders its customers, according to Nathaniel J. Segal, proprietor.

"The personalized courtesy given the soda fountain customers," Mr. Segal said, "makes them feel at home. It makes them grow partial to it and prefer it to others maintained by competitors. The personalized service received at it so pleases the customers that they go out of their way to be served at it. Many are known to go out of their way several blocks because of this."

Mr. Segal said he does not offer any bargains at the soda fountain, if anything the prices are a trifle higher than at some of the establishments. But he does offer excellent food and drinks,

which is punctuated with the personalized service of those serving at the fountain. It is not surprising therefore, to know that the daily patronage of the soda fountain at the Segal Drug Stores is on an average about 2,000.

"This personalized service," Mr. Segal said, "is secured through the employment of promising young men, whose chief characteristic is a good personality." Great care is always exercised in the selection of those who serve at the fountain. The young men employed at the soda fountain at this drug store are not known as clerks, rather, Mr. Segal terms them "sales persons," by virtue of the fact that they do not merely pass over a glass of soda, a cup of hot chocolate or coffee, or ice cream, pastry, a sandwich or some other food or drink that may be served, but they sell the store to the customers through the excellent, courteous service they render them, whether their order is for 5 cents or for \$5. By this means they enhance the good

will and build up prestige, with which sales go hand in hand.

In order to secure the proper type of "sales persons" for the soda fountain that are an asset rather than liability, Mr. Segal finds it necessary to offer an attractive salary. However, Mr. Segal does not stop with the salary. After a "sales person" has been employed for a week and gives evidence that he is the type of young man that will be a credit to the soda fountain, that he will be an asset, Mr. Segal offers a ten per cent. bonus of whatever the salary happens to be. The bonus continues during the tenure of employment of each "sales person."

Mr. Segal said he has laid down five cardinal points or rules which each and every "sales person" must faithfully observe, otherwise the personalized service would be minimized. They are as follows: first, there must be a clean counter; secondly, each customer must be served a napkin and a glass of water; thirdly, each customer must be served, as there must be no waiting for

PUTNAM'S CANDY PACKED IN CADDIES

BLACK KIDS, anise flavored, sugar rolled
 CANDY BUTTERNUTS, nut butter filled and rolled in toasted cocoanut
 CANDY HAZELNUTS, shaped like a hazelnut and filled with nut butter
 CAPITOL CHOC. DROPS, vanilla center
 CHOCOLATE COVERED PEANUTS
 COCOANUT STICKS, crystallized
 CREAM WAFERS, assorted peppermint and pink
 CRYSTAL CREAMS, small size, crystallized, assorted shades and flavors
 FRENCH CREAMS, standard assorted shapes and flavors
 FANCY MIXED, high grade crystallized fancy creams, jellies and jelly cuts
 FRUIT TABLETS, assorted and highly flavored

GOLDEN KLONDIKES, maple cream center, rolled in peanuts, chocolate coated
 ITALIAN BON BONS, vanilla flavored butter creams
 JUMBO JELLY BEANS, spicy flavors
 LEMON DROPS, highly flavored, extra quality
 MIDGET COCOANUT BON BONS
 ORANGETTES, small orange slices, very tender
 PARIS CREAMS, crystallized assorted shapes and flavors with decorated pieces
 PUTNAM'S PEP. LOZENGES, pure sugar
 RADIANT STARS (chocolate)
 RAINBOW JELLIES, sugar rolled, spiced drops
 TIP TOP JELLIES, assorted colors, sugar rolled

BUY THEM THROUGH YOUR JOBBER

PUTNAM FACTORY

NATIONAL CANDY CO., INC.

GRAND RAPIDS, MICH.

HOLIDAY GOODS

OUR 1933 DISPLAY NOW READY

Thousands of items sensibly priced in plain figures ready for your inspection. The Line contains plenty of new items, also all the leading staples. We are selling considerable holiday goods every day. We expect to sell our share—and you also should freshen up your stock and sell your share—for every year some buy holiday gifts and if you don't sell them—someone else will. This is your invitation to come look the line over. The selection is large and the prices are right.

Hazeltine & Perkins Drug Co.
 Grand Rapids
 Michigan

service, if the "sales person" is unoccupied; fourthly, each customer must be given his or her check, and fifthly, the waiting on each customer must end with a gracious Thank You.

Whenever a "sales person" breaks one of these cardinal rules, he loses the bonus for the particular day on which the infraction happened. On the other hand, however, the "sales persons" are rewarded for any unusual service, redounding to the benefit of the store they may have rendered, any good suggestion, having a practical value, they may make. At the end of the week, they will find a little surprise package in or with their salary envelope. This may be in the form of extra bills (dollars), theater tickets, neckwear or other useful items that it is felt will be appreciated by the recipient. The giving of a reward is an inducement to or for the "sales persons," while the penalty serves as a deterrent, in the faithful observance of the five cardinal rules.

In addition to making the soda fountain pay dividends the Personalized Service of the "sales persons" also serves as a valuable asset to the store in general. Mr. Segal said the soda fountain serves as an introductory agent to the rest of the store. The popularity of such soft drinks as coca cola, lemonade, ice cream soda and the other many prepared and concocted drinks served at an up-to-date soda fountain, makes the soda fountain a favorite refreshing place for a large number of persons. Furthermore the serving of sandwiches, pastries, chocolates, coffee, adds to its popularity. Many persons enter the Segal Drug Stores for a drink of some kind, a piece of pastry or a sandwich. The personalized service given them makes a lasting impression. They decide to come again. The impression favorable to the store, prompts them to patronize the cigar counter, or the perfume or toilet counter, on their second visit to the store. Then they do not hesitate to go back to the drug counter and have their prescriptions filled or secure their other drug needs. Why? Because there is no longer any sales resistance. That has been overcome or broken down by the personalized service at the soda fountain.

So important a part has the soda fountain come to play in the business of Segal's Drug Stores, that the small, modest soda fountain has been replaced by what is regarded as the largest electrically refrigerated soda fountain in Baltimore. John F. Ignace.

U. S. to Rule Soon on Whisky Importations

Due to the greatly increased consumption of medicinal liquors, Dr. James M. Doran, chief of the Bureau of Industrial Alcohol, is expected shortly to render a decision concerning the importation of foreign whiskies in order to replenish the domestic supply. Increasing prices make importations necessary, it is said.

Dr. Doran is also expected within a few days to tell American distillers how much whisky may be produced between Oct. 15 and the end of prohibition. Distillers have produced 11,000,000 gallons of whisky this year, which is full capacity. It is believed

that they will be permitted to continue distilling at the same rate.

Many demands for permits to import liquor are already on file in the Bureau of Industrial Alcohol.

The Bureau is also studying the permits asking for the licensing of additional distilleries so that prompt action may be possible when the thirty-sixth state votes to end the prohibition law.

Drug Volume Holds Up

With stocks in the hands of wholesale druggists about 10 to 15 per cent. below those of the corresponding period of last year, drug and pharmaceutical manufacturers believe that their volume will continue to show an upward trend. In addition to hopes of a larger total for the holiday trade, orders for which are now appearing, the coming Winter is expected to be more severe than the previous one and manufacturers of proprietary medicines and home remedies look for an upturn in their sales. The one factor which is dampening the enthusiasm in all divisions of the trade is fear of drastic government control, such as is provided in the so-called Tugwell Bills.

Glass Activity Maintained

The general situation in the glass trade shows real strength, with production gaining in table glassware and glass containers. The weakness in flat glass is not looked upon as serious. The demand for bar glassware has been growing steadily and there is evidence that users of this product will not be caught as happened when the legal sale of beer was resumed in the Spring. The demand for glass from the automobile industry has eased off somewhat but continues ahead of 1932.

Bar Cooling Fixtures Ready

Advent of repeal will find manufacturers ready to supply mechanical refrigeration units especially designed for use in bars, officials of electric refrigerator companies report. For some years producers have been doing an active business in the export of mechanical refrigeration units for use in European bars, it was explained, and they have already taken orders for similar equipment from American hotels and restaurants.

Caution Urged on Swim Suits

A policy of caution on the opening of 1934 bathing suit lines, scheduled for Nov. 13, is now advocated by the National Knitted Outerwear Association. Because the possibility of a shorter work-week than the forty hours proposed in the industry's code and of higher wage scales, the Association recommends that mills either withdraw prices, if they are quoting, hold up opening of new lines or protect themselves with the usual labor clauses. The possibility that approval of the code may be delayed is another reason for caution.

A new cigarette lighter strikes like an ordinary match, requires only an occasional drop of lighter fluid. Described as simple, durable, it is offered as an advertising specialty.

Adhesive paper clips, made of paper or linen and dispensed and moistened by a novel holder, are now available.

WHOLESALE DRUG PRICE CURRENT

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

ACID		GUM	
Acetic, No. 8, lb.	06 @ 10	Aloe Barbadoes, so called, lb. gourds	@ 60
Boric, Powd., or		Powd., lb.	35 @ 45
Xtal, lb.	08 1/2 @ 20	Aloe, Socotrine, lb.	@ 75
Carbolic, Xtal, lb.	36 @ 43	Powd., lb.	@ 80
Citric, lb.	35 @ 45	Arabic, first, lb.	@ 40
Muriatic, Com'l., lb.	03 1/2 @ 10	Arabic, sec., lb.	@ 30
Nitric, lb.	09 @ 15	Arabic, sorts, lb. 15	@ 25
Oxalic, lb.	15 @ 25	Arabic, Gran., lb.	@ 35
Sulphuric, lb.	03 1/2 @ 10	Arabic, P'd, lb. 25	@ 35
Tartaric, lb.	35 @ 46	Asafoetida, lb.	47 @ 50
ALCOHOL		Asafoetida, Po., lb.	75 @ 82
Denatured, No. 5		Guaiac, lb.	@ 70
gal.	44 @ 55	Guaiac, powd.	@ 75
Grain, gal.	4 00 @ 50	Kino, lb.	@ 90
Wood, gal.	50 @ 60	Kino, powd., lb.	@ 1 00
ALUM-POTASH, USP		Myrrh, lb.	@ 60
Lump, lb.	05 @ 13	Myrrh Pow., lb.	@ 75
Powd. or Gra., lb.	05 1/4 @ 13	Shellac, Orange, lb.	22 1/2 @ 30
AMMONIA		Ground, lb.	22 1/2 @ 30
Concentrated, lb.	06 @ 18	Shellac, white, (bone dr'd) lb.	35 @ 45
4-F, lb.	05 1/2 @ 13	Tragacanth, No. 1, bbls.	1 60 @ 2 00
3-F, lb.	05 1/2 @ 13	No. 2, lbs.	1 50 @ 1 75
Carbonate, lb.	20 @ 25	Pow., lb.	1 25 @ 1 50
Muriate, Lp., lb.	18 @ 30	HONEY	
Muriate, Gra., lb.	08 @ 13	Pound	25 @ 40
Muriate, Po., lb.	20 @ 30	HOPS	
ARSENIC		1/4s Loose, Pressed, lb.	@ 1 25
Pound	07 @ 20	HYDROGEN PEROXIDE	
BALSAMS		Pound, gross	25 00 @ 27 00
Copaiba, lb.	60 @ 1 40	1/2 lb., gross	15 00 @ 16 00
Fir, Cana., lb.	2 00 @ 2 40	1/4 lb., gross	10 00 @ 10 50
Fir, Oreg., lb.	50 @ 1 00	INDIGO	
Peru, lb.	1 70 @ 2 20	Madras, lb.	2 00 @ 2 25
Tolu, lb.	1 50 @ 1 80	INSECT POWDER	
BARKS		Pure, lb.	31 @ 41
Cassia, Ordinary, lb.	@ 30	LEAD ACETATE	
Ordin., Po., lb.	25 @ 35	Xtal, lb.	17 @ 25
Saigon, lb.	@ 40	Powd. & Gran.	25 @ 35
Saigon, Po., lb.	50 @ 60	LICORICE	
Elm, lb.	40 @ 50	Extracts, sticks, per box	1 50 @ 2 00
Elm, Powd., lb.	38 @ 45	Lozenges, lb.	40 @ 50
Elm, G'd, lb.	38 @ 45	Wafers, (24s) box	@ 1 50
Sassafras (P'd lb.)	45 @ 35	LEAVES	
Soap tree, cut, lb.	20 @ 30	Buchu, lb., short	@ 60
Soap tree, po., lb.	35 @ 40	Buchu, lb., long	@ 70
BERRIES		Buchu, P'd, lb.	@ 70
Cubeb, lb.	@ 55	Sage, bulk, lb.	25 @ 30
Cubeb, po., lb.	@ 75	Sage, loose	@ 30
Juniper, lb.	10 @ 20	pressed, 1/4s, lb.	@ 40
BLUE VITRIOL		Sage, ounces	@ 85
Pound	06 @ 15	Sage, P'd & Grd.	@ 35
BORAX		Senna, Alexandria, lb.	55 @ 40
P'd or Xtal, lb.	06 @ 13	Tinnevela, lb.	20 @ 30
BRIMSTONE		Powd., lb.	25 @ 35
Pound	04 @ 10	Uva Ursi, lb.	@ 31
CAMPHOR		Uva Ursi, P'd, lb.	@ 45
Pound	55 @ 75	LIME	
CANTHARIDES		Chloride, med. dz.	@ 85
Russian, Powd.	@ 3 50	Chloride large, dz.	@ 1 45
Chinese, Powd.	@ 2 00	LYCOPodium	
CHALK		Pound	45 @ 60
Crayons, White, dozen	@ 3 60	MAGNESIA	
Dustless, doz.	@ 6 00	Carb., 1/4s, lb.	@ 30
French Powder, Com'l., lb.	03 1/2 @ 10	Carb., 1/16s, lb.	@ 32
Precipitated, lb.	12 @ 15	Carb., P'd., lb.	15 @ 25
Prepared, lb.	14 @ 16	Oxide, Hea., lb.	@ 75
White, lump, lb.	03 @ 10	Oxide, light, lb.	@ 75
CAPSICUM		MENTHOL	
Pods, lb.	60 @ 70	Pound	4 80 @ 5 20
Powder, lb.	62 @ 75	MERCURY	
CLOVES		Pound	1 25 @ 1 35
Whole, lb.	30 @ 40	MORPHINE	
Powdered, lb.	35 @ 45	Ounces	@ 11 80
COCAINE		1/4s	@ 13 96
Ounce	12 68 @ 14 35	MUSTARD	
COPPERAS		Bulk, Powd., select, lb.	45 @ 50
Xtal, lb.	03 1/4 @ 10	No. 1, lb.	25 @ 35
Powdered, lb.	04 @ 15	NAPHTHALINE	
CREAM TARTAR		Balls, lb.	07 @ 12
Pound	23 @ 36	Flake, lb.	07 @ 12
CUTLEBONE		NUTMEG	
Pound	40 @ 50	Pound	@ 40
DEXTRINE		Powdered, lb.	@ 50
Yellow Corn, lb.	06 1/2 @ 15	NUX VOMICA	
White Corn, lb.	07 @ 15	Pound	@ 25
EXTRACT		Powdered, lb.	15 @ 25
Witch Hazel, Yellow Lab., gal.	99 @ 1 82	OIL ESSENTIAL	
Licorice, P'd, lb.	50 @ 60	Almond, Bit, true, ozs.	@ 50
FLOWER		Bit, art. ozs.	@ 30
Arnica, lb.	50 @ 55	Sweet, true, lb.	1 25 @ 1 30
Chamomile, German, lb.	35 @ 45	Sw't, art. lbs.	1 00 @ 1 25
Roman, lb.	@ 90	Amber, crude, lb.	71 @ 1 40
Saffron, American, lb.	50 @ 55	Amber, rect., lb.	1 30 @ 2 00
Spanish, ozs.	@ 1 65	Anise, lb.	1 00 @ 1 60
FORMALDEHYDE, BULK		Bay, lb.	4 00 @ 4 25
Pound	09 @ 20	Bergamot lb.	3 00 @ 3 60
FULLER'S EARTH		Cajeput, lb.	1 50 @ 2 40
Powder, lb.	05 @ 10	Caraway S'd, lb.	2 80 @ 3 40
GELATIN		Cassia, USP, lb.	2 10 @ 2 60
Pound	55 @ 65	Cedar Leaf, lb.	1 70 @ 2 20
GLUE		Com'l., lb.	1 00 @ 1 25
Brok. Bro., lb.	20 @ 30	Citronella, lb.	1 05 @ 1 40
Gr'd. Dark, lb.	16 @ 22	Cloves, lb.	1 75 @ 2 25
White Flake, lb.	27 1/2 @ 35	Croton, lbs.	4 00 @ 4 60
White G'd., lb.	25 @ 35	Cubeb, lb.	4 25 @ 4 80
White AXX light, lb.	@ 40	Erigeron, lb.	2 70 @ 3 35
Ribbon	42 1/2 @ 50	Eucalytus, lb.	95 @ 1 60
GLYCERINE		Fennel	2 25 @ 2 60
Pound	14 1/2 @ 35		

Hemlock, Pu., lb. 1 70 @ 2 20

Hem'l'k Com., lb. 1 00 @ 1 25

Juniper Ber., lb. 3 00 @ 3 20

Junip'r W'd, lb. 1 50 @ 1 75

Lav. Flow., lb. 3 50 @ 4 00

Lav. Gard., lb. 1 25 @ 1 50

Lemon, lb. 1 75 @ 2 25

Mustard, true, ozs. @ 1 50

Mustard art., ozs. @ 35

Orange, Sw., lb. 3 00 @ 3 25

Organum, art, lb. 1 00 @ 1 20

Pennvoyal, lb. 2 75 @ 3 20

Peppermint, lb. 5 25 @ 5 75

Rose, dr. @ 2 50

Rose, Geran., ozs. 50 @ 95

Rosemary Flowers, lb. 1 00 @ 1 50

Sandalwood, E. I., lb. 8 00 @ 8 60

W. I., lb. 4 50 @ 4 75

Sassafras, true, lb. 1 90 @ 2 40

Syn., lb. 85 @ 1 40

Spearmint, lb. 2 50 @ 3 00

Tansy, lb. 3 50 @ 4 00

Thyme, Red, lb. 1 50 @ 2 00

Thyme, Whi., lb. 1 75 @ 2 40

Wintergreen Leaf, true, lb. 5 40 @ 6 00

Birch, lb. 3 50 @ 4 00

Syn. 75 @ 1 20

Wormseed, lb. 3 50 @ 4 00

Wormwood, lb. 4 50 @ 5 00

OILS HEAVY

Castor, gal. 1 15 @ 1 35

Cocoonut, lb. 22 1/2 @ 35

Cod Liver, Norwegian, gal. 1 10 @ 1 50

Cot. Seed, gal. 85 @ 1 00

Lard, ex., gal. 1 55 @ 1 65

Lard No. 1, gal. 1 25 @ 1 40

Linseed, raw, gal. 80 @ 95

Linseed, boil., gal. 83 @ 98

Neatsfoot, extra, gal. 80 @ 1 00

Olive, Malaga, gal. 2 50 @ 3 00

Pure, gal. 3 00 @ 5 00

Sperm, gal. 1 25 @ 1 50

Tanner, gal. 75 @ 90

Tar gal. 50 @ 65

Whale, gal. @ 2 00

OPIUM

Gum, ozs., \$1.40, lb. 17 50 @ 20 00

Powder, ozs., \$1.40, lb. 17 50 @ 20 00

Gran., ozs., \$1.40, lb. 17 50 @ 20 00

PARAFFINE

Pound 06 1/2 @ 15 || PEPPER | |
Black, grd., lb.	25 @ 35
Red, grd., lb.	45 @ 55
White, grd., lb.	40 @ 45
PITCH BURGUNDY	
Pound	20 @ 25
PETROLATUM	
Amber, Plain, lb.	12 @ 17
Amber, Carb., lb.	14 @ 19
Cream Whi., lb.	17 @ 22
Lily White, lb.	20 @ 25
Snow White, lb.	22 @ 27
PLASTER PARIS DENT'L	
Barrels	@ 5 75
Less, lb.	03 1/2 @ 08
POTASSA	
Caustic, st'ks, lb.	55 @ 88
Liquor, lb.	@ 40
POTASSIUM	
Acetate, lb.	60 @ 56
Bicarbonate, lb.	30 @ 35
Bichromate, lb.	15 @ 25
Bromide, lb.	66 @ 93
Carbonate, lb.	30 @ 35
Chlorate, Xtal, lb.	17 @ 23
Powd., lb.	17 @ 23
Gran., lb.	21 @ 28
Iodide, lb.	2 56 @ 2 75
Permanganate, lb.	22 1/2 @ 35
Prussiate, Red lb.	80 @ 90
Yellow, lb.	50 @ 60
QUASSIA CHIPS	
Pound	25 @ 30
Powd., lb.	35 @ 40
QUININE	
5 oz. cans, ozs.	@ 71
SAL	
Epsom, lb.	03 1/4 @ 10
Glaubers, Lump, lb.	03 @ 10
Gran., lb.	03 1/2 @ 10
Nitre, Xtal or Powd., lb.	10 @ 16
Gran., lb.	09 @ 16
Rochelle, lb.	17 @ 30
Soda, lb.	02 1/2 @ 03
SODA	
Ash, Bicarbonate, lb.	03 @ 10
Caustic, Co'l., lb.	08 @ 15
Hyposulphite, lb.	05 @ 10
Phosphate, lb.	23 @ 28
Sulphite, Xtal, lb.	07 @ 12
Dry, Powd., lb.	12 1/2 @ 20
Silicate, Sol., gal.	40 @ 50
TURPENTINE	
Gallons	55 @ 70

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

Rose Brooms
H. P. Beans

DECLINED

Flake White Soap
Chipso
Ivory Soap

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.	1 70
doz.	

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



10 oz., 4 doz. in case	3 40
15 oz., 4 doz. in case	5 00
25 oz., 4 doz. in case	8 40
50 oz., 2 doz. in case	7 00
5 lb., 1 doz. in case	6 00
10 lb., 1/2 doz. in case	5 75

BLEACHER CLEANSER

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

BLUING

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

BEANS and PEAS

100 lb. bag	
Dry Lima Beans, 100 lb.	7 50
White H'd P. Beans	3 75
Split Peas, yell., 60 lb.	3 90
Split Peas, gr'n, 60 lb.	5 30
Scotch Peas, 100 lb.	7 30

BURNERS

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

BOTTLE CAPS

Dbl. Lacquer, 1 gross	
pkg., per gross	15

BREAKFAST FOODS

Kellogg's Brands	
Corn Flakes, No. 136	2 85
Corn Flakes, No. 124	2 85
Pep, No. 224	2 15
Pep, No. 250	1 05
Krumbles, No. 412	1 40
Bran Flakes, No. 624	1 90
Bran Flakes, No. 650	85
Rice Krispies, 6 oz.	2 25
Rice Krispies, 1 oz.	1 10
All Bran, 16 oz.	2 30
All Bran, 10 oz.	2 75
All Bran, 3/4 oz.	1 16
Kaffe Hag, 6 1-lb.	
cans	2 57
Whole Wheat Fla., 24s	1 85
Whole Wheat Fla., 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. 2	2 55
Post Toasties, 36s	2 85
Post Toasties, 24s	2 85
Post Bran, PBF 24	2 95
Post Bran, PBF 36	2 95
Sanka 6-1 lb.	2 57

Amsterdam Brands	
Gold Bond Par., No. 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 95
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

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	
No. 10	5 00
Blackberries	
Pride of Michigan	2 55
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	

Pears	
Pride of Mich., No. 2 1/2	2 25

Black Raspberries	
No. 2	2 60
Pride of Mich., No. 2	1 60

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

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

CANNED FISH

Clam Ch'der, 10 1/2 oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed No. 1	2 75
Clams, Minced, No. 1/2	2 40
Pinnan 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 95
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, Im. 1/4, ea.	6 @ 11
Sardines, Cal.	1 00
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 90
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	43
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

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 00
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
Pride of Mich., No. 2 1/2	1 35
Hart Cut, No. 10	4 25
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 20

Corn

Golden Ban., No. 2	1 35
Golden Ban., No. 10	10 00
Little Quaker, No. 1	90
Country Gen., No. 2	1 20
Marcellus, No. 2	1 10
Fancy Crosby, No. 2	1 35
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 25
No. 2	92 1/2

Sauerkraut

No. 10	4 25
No. 2 1/2	
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 23
Sniders, 8 oz.	1 20
Sniders, 14 oz.	1 85
Quaker, 8 oz.	1 12
Quaker, 14 oz.	1 35

CHILI SAUCE

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

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	24
Sap Sago	44
Brick	18
Michigan Flats	13
Michigan Daisies	13
Wisconsin Longhorn	14
Imported Leyden	25
1 lb. Limberger	22
Imported Swiss	25
Kraft, Pimento Loaf	23
Kraft, American Loaf	21
Kraft, Brick Loaf	21
Kraft, Swiss Loaf	21
Kraft, Old End. oaf	37
Kraft, Pimento, 1/2 lb.	1 60
Kraft, American, 1/2 lb.	1 50
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
Odins	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

Currents
Packages, 11 oz.----- 14

Dates
Imperial, 12s, pitted... 1 90
Imperial, 12s, regular... 1 60

Figs
Calif., 24-83, case... 1 70

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

Peel
Lemon, Dromedary,
4 oz., doz.----- 1 10
Orange, Dromedary,
4 oz., dozen----- 1 10
Citron, Dromedary,
4 oz., dozen----- 1 10

Raisins
Seeded, bulk----- 6 1/2
Thompson's S'dless blk. 6 1/2
Quaker S'dless blk.-----
15 oz.----- 7 1/2
Quaker Seeded, 15 oz.----- 7 1/2

California Prunes
90@100, 25 lb. boxes...@
80@ 90, 25 lb. boxes...@
70@ 80, 25 lb. boxes...@07 1/2
60@ 70, 25 lb. boxes...@08
50@ 60, 25 lb. boxes...@
40@ 50, 25 lb. boxes...@09 1/2
30@ 40, 25 lb. boxes...@10 1/2
20@ 30, 25 lb. boxes...@13
18@ 24, 25 lb. boxes...@14 1/2

Hominy
Pearl, 100 lb. sacks... 3 50

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

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

Sage
East India----- 10

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

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

EVAPORATED MILK
Quaker, Tall, 10 1/2 oz. 2 85
Quaker, Baby, 4 doz. 1 43
Quaker, Gallon, 1/2 dz. 2 85
Carnation, Tall, 4 doz. 2 95
Carnation, Baby, 4 dz. 1 48
Oatman's D'dee, Tall 2 95
Oatman's D'dee, Baby 1 48
Pet, Tall----- 2 95
Pet, Baby, 4 dozen 1 45
Borden's, Tall, 4 doz. 2 95
Borden's, Baby, 4 doz. 1 48

FRUIT CANS

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

FRUIT CAN RUBBERS
Presto Red Lip, 2 gro.
carton----- 78
Presto White Lip, 2
gro. carton----- 83

GELATINE
Jell-o, 3 doz.----- 2 35
Minute, 3 doz.----- 4 05
Plymouth, White----- 1 55
Jelsert, 3 doz.----- 1 40

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

JELLY GLASSES
1/2 Pint Tall, per doz. 35

MARGARINE

Wilson & Co.'s Brands
Oleo
Nut----- 07
Special Roll----- 11

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

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

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

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

Salted Peanuts
Fancy, No. 1----- 08 1/2
12-1 lb. Cellophane case 1 25

Shelled
Almonds----- 39
Peanuts, Spanish, 125
lb. bags----- 7 1/2
Filberts----- 32
Pecans, salted----- 45
Walnut, California----- 48

MINCE MEAT
None Such, 4 doz.----- 6 20
Quaker, 3 doz. case----- 2 65
Yo Ho, Kegs, wet, lb. 16 1/2

OLIVES
7 oz. Jar, Plain, doz. 1 65
16 oz. Jar, Plain, doz. 1 95
Quart Jars, Plain, doz. 3 25
5 Gal. Kegs, each----- 6 50
3 oz. Jar, Stuff., doz. 1 15
8 oz. Jar, Stuff., doz. 2 25
10 oz. Jar, Stuff., doz. 2 65
1 Gal. Jugs, Stuff., dz. 1 55

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

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

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

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

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

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

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

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

FRESH MEATS

Beef
Top Steers & Heif.----- 10
Good Steers & Heif.----- 09
Med. Steers & Heif.----- 08
Com. Steers & Heif.----- 07

Veal
Top----- 10
Good----- 08
Medium----- 06

Lamb
Spring Lamb----- 13
Good----- 11
Medium----- 10
Poor----- 03

Mutton
Good----- 04 1/2
Medium----- 03
Poor----- 02

Pork
Loin, med.----- 14
Butts----- 11
Shoulders----- 08
Spareribs----- 06
Neck bones----- 03
Trimmings----- 07 1/2

PROVISIONS

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

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

Lard
Pure in tierces----- 6 1/2
60 lb. tubs----- advance 1/4
50 lb. tubs----- advance 1/4
20 lb. pails----- advance 3/4
10 lb. pails----- advance 7/8
5 lb. pails----- advance 1
3 lb. pails----- advance 1
Compound tierces----- 8 1/4
Compound, tubs----- 8 1/2

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

Smoked Meats
Hams, Cert., 14-16 lb. 14
Hams, Cert., Skinned
16-18 lb.----- @14
Ham, dried beef
Knuckles----- @23
California Hams----- @09
Picnic Boiled Hams----- @16
Boiled Hams----- @21
Minced Hams----- @10
Bacon 1/6 Cert.----- @15

Beef
Boneless rump----- @19 00

Liver
Beef----- 10
Calf----- 35
Pork----- 05

RICE
Fancy Blue Rose----- 4 75
Fancy Head-----

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

SALERATUS
Arm and Hammer 24s. 1 50

SAL SODA
Granulated, 60 lbs. cs. 1 35
Granulated, 18-2 1/2 lb.
packages----- 1 10

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

HERRING

Holland Herring
Mixed, Kegs----- 88
Mixed, half bbls.-----
Mixed, bbls.-----
Milkers, kegs----- 99
Milkers, half bbls.-----
Milkers, bbls.-----

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

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

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

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

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

SALT
F. O. B. Grand Rapids
Colonial, 24, 2 lb.----- 95
Colonial, 36-1 1/2----- 1 29
Colonial, Iodized, 24-2 1 35
Med. No. 1, bbls.----- 2 90
Med. No. 1, 100 lb. bk. 1 60
Farmer Spec., 70 lb. 1 00
Packers Meat, 50 lb. 85
Cream Rock for ice,
cream, 160 lb., each 85
Butter Salt, 280 lb. bbl. 4 00
Block, 50 lb.----- 40
Baker Salt, 280 lb. bbl 3 80
6, 10 lb., per bale----- 93
20, 3 lb., per bale----- 1 00
28 lb. bags, table----- 40



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

BORAX
Twenty Mule Team
24, 1 lb. packages----- 3 35
48, 10 oz. packages----- 4 40
96, 1/2 lb. packages----- 4 60

WASHING POWDERS
Bon Ami Pd., 18s, box. 1 90
Bon Ami Cake, 18s----- 1 65
Brillo----- 85
Chipso, large----- 3 45
Climaline, 4 doz.----- 3 60
Grandma, 100, 5c----- 3 50
Grandma, 24 large----- 3 50
Snowboy, 12 large----- 1 80
Gold Dust, 12 lai----- 1 80
Golden Rod, 24----- 4 25
La France Laur. 4 dz. 3 65
Old Dutch Clean., 4 dz. 3 40
Octagon, 96s----- 3 90
Rinso, 24s----- 4 80
Rinso, 40s----- 2 95
Spotless Cleanser, 48,
20 oz.----- 3 85
Sani Flush, 1 doz.----- 2 25
Sapolio, 3 doz.----- 3 15
Speedee, 3 doz.----- 7 20
Sunbrite, 50s----- 2 10
Wyandot. Cleaner, 24s 1 85

SOAP
Am. Family, 100 box----- 5 60
Crystal White, 100----- 3 50
F. B., 60s----- 2 35
Fels Naptha, 100 box----- 5 00
Flake White, 10 box----- 2 75
Jap Rose, 100 box----- 7 40
Fairy, 100 box----- 3 25
Palm Olive, 144 box----- 8 00
Lava, 50 box----- 2 25
Pummo, 100 box----- 4 85
Sweetheart, 100 box----- 5 70
Grandpa Tar, 50 sm.----- 2 10
Grandpa Tar, 50 lge.----- 3 50
Tribby Soap, 50, 10c----- 3 15
Williams Barber Bar, 9s 50
Williams Mug, per doz. 48
Lux Toilet, 50----- 3 15

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

Pure Ground in Bulk
Allspice, Jamaica----- @17
Cloves, Zanzibar----- @30
Cassia, Canton----- @22
Ginger, Corkin----- @20
Mustard----- @22
Mace Penang----- @65
Pepper, Black----- @23
Nutmegs----- @25
Pepper, White----- @26
Pepper, Cayenne----- @26
Paprika, Spanish----- @34

Seasoning
Chili Powder, 1 1/2 oz.----- 65
Celery Salt, 1 1/2 oz.----- 80
Sage, 2 oz.----- 80
Onion Salt----- 1 35
Garlic----- 1 35
Ponelly, 3 1/2 oz.----- 3 25
Kitchen Bouquet----- 4 1/2
Laurel Leaves----- 26
Marjoram, 1 oz.----- 90
Savory, 1 oz.----- 65
Thyme, 1 oz.----- 90
Turmeric, 1 1/2 oz.----- 75

STARCH
Corn
Kingsford, 24 lbs.----- 2 50
Powd., bags, per 100----- 2 65
Argo, 24, 1 lb. pkgs. 1 52
Cream, 24-1----- 2 20

Gloss
Argo, 24, 1 lb. pkgs. 1 40
Argo, 12, 3 lb. pkgs. 2 17
Argo, 8, 5 lb. pkgs. 2 46
Silver Gloss, 48, 1s----- 11 1/4
Elastic, 32 pkgs.----- 2 55
Tiger, 48-1----- 2 75
Tiger, 50 lbs.----- 2 75

SYRUP
Corn
Blue Karo, No. 1 1/2----- 2 17
Blue Karo, No. 5, 1 dz. 2 99
Blue Karo, No. 10----- 2 82
Red Karo, No. 1 1/2----- 3 27
Red Karo, No. 5, 1 dz. 3 27
Red Karo, No. 10----- 3 12

Imit. Maple Flavor
Orange, No. 1 1/2, 2 dz. 2 73
Orange, No. 3, 20 cans. 4 39

Maple and Cane
Kanuck, per gal.----- 1 10
Kanuck, 5 gal. can----- 4 14

Grape Juice
Welch, 12 quart case----- 4 40
Welch, 12 pint case----- 2 25
Welch, 26-4 oz. case----- 2 30

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

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

TEA

Japan
Medium----- 18
Choice----- 21@28
Fancy----- 30@32
No. 1 Nibbs----- 31

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

Ceylon
Pekoe, medium----- 41

English Breakfast
Congou, medium----- 28
Congou, choice----- 35@36
Congou, fancy----- 42@43

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

TWINE
Cotton, 3 ply cone----- 35
Cotton, 3 ply balls----- 35

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

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

WOODENWARE

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

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

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

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

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

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

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

WRAPPING PAPER
Fibre, Manila, white----- 05
No. 1 Fibre----- 06 1/2
Butchers D F----- 06 1/2
Kraft----- 06
Kraft Stripe----- 09 1/2

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

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

SHOE MARKET

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

Collective Selling—New Approach to Public

The second phase of codification of the shoe industry is completed. First came the tanners, then the shoe manufacturers and next the shoe retailers. The tanners were first to get their bearings as to changing conditions. Upon reading the manufacturers code in this issue, the same degree of stability will eventuate.

The game will be as fierce as ever but it will be played under new rules. Pessimistic ones have said that the rules would be violated and that the old game will return. But that is a direct reflection on the best brains of the industry, which have labored without surcease to bring order out of competitive chaos.

Let us try to preserve and make more secure the new spirit of industry on each horizontal code level so that eventually the entire spirit of an entire trade may emerge from the vale of despair into the promised land of recovery and prosperity.

Two speakers at the Joint Styles Conference gave real hopes for the future. Dr. Virgil Jordan said that the forces of recovery were marching forward, not only in America but in every industrial country the world over.

Frank R. Wilson, speaking for the National Recovery Administration, gave strong evidence that fear itself is losing its grip upon the public purse. What is more, he gave a helpful plan to stimulate trade in the next three months, in twenty-four key industries, one of which is fortunately shoes.

Here is your opportunity to take advantage, in your store, of campaigns designed to do three things. First, convince the consumer that he or she can save money by acting now to supply needs for certain specific products. Second, to prove to the consumer that future price rises are not only inevitable but for the good of all concerned. Third, to convince the consumer that he need no longer fear to buy.

Mr. Wilson's organization provides a definite background for public confidence and acceptance for the promotion of specific industries and products. Every newspaper in the country is likewise given an opportunity to restore the full productivity of American advertisers. Many of the newspapers will publish the prepared copy and will group around it advertisements of merchants who want to be in tune and in time with the buying campaign.

Remember, the months of October, November and December are the real buying months of the year. More goods are bought in that period than in any other quarter. It is the time of change to footwear and apparel suitable for arduous weather. Shelter, warmth, comfort, health—all are factors to stimulate buying.

Something must be done to increase the velocity of turn-over of the dollar. Some economist said that we were at

the lowest point in modern history when the dollar rate of turn-over was at 16 last March. It is estimated to be somewhere around 29 today and if it can be pushed up into the thirties before the first of the year, then the gloom of depression is banished and real, substantial progress is ahead. Turnover of the dollar has never been greater than 49 and even that point is promised by economists within eighteen months.

But the important thing is to put all speed into the buying and selling of Goods in October, November and December. The NRA fortunately made it a campaign longer than a month and stronger than a time schedule. It is a job for a full quarter of the year.

Collective selling is a new tool in business. It has been employed with good effect in promoting certain features like Foot Health Week and Sport Shoe Week. But now it becomes a broader cooperative effort, taking in all goods. As General Johnson put it: "There has never been a time when the public was so alert for news as now. Events have moved so rapidly that people would be completely ignorant of what is going on if they didn't closely follow the press. This tremendous public interest in news can be capitalized by American industry and the way to do it is to tell the news about good merchandise.—Boot and Shoe Recorder.

Lines of Interest to Grand Rapids Council

(Continued from page 11)

the product or the performance of services below the price which the salesman is compelled to quote.

(D) If there be a commission or bonus arrangement which may be dependent upon the delivery of merchandise or the performance of services to be rendered after the conclusion of the employment contract, the said commission or bonus shall be payable during the said delivery or performance of services and until it has been entirely completed unless by agreement of the contracting parties there shall be a definite period under which said payments shall be continued.

(E) It shall be the duty of every salesman to faithfully represent his employers; render full and complete accounts of his activities when required; and, in general, transact the business of his employer as he is directed whenever such directions do not violate the provisions of the National Recovery Act.

(F) It shall be the duty of every salesman and every employer of salesman shall misrepresent the quality, age, to facts in describing the merchandise or services which they offer. No salesman shall misrepresent the quality, age, condition or other facts concerning his merchandise or service nor shall any employer of salesmen require or suggest that salesmen do other than adhere strictly to the facts as they exist in connection with the article or product which they are asked to sell.

Section III. Part 2. No working hour limit shall be placed upon either the salesman or the employer, but so far as possible no salesman shall be

denied the privilege of the Seventh Day of Rest and shall be permitted to return to his home at the end of each week. Nothing in this Code shall be interpreted as compelling any employer to permit a salesman to return home where the expense of returning home would be greater than that of remaining on the territory.

In the interest of both employer and employee, whenever purchasing agents have designed hours, or days, during which they interview salesmen, it shall be required that, except in extreme or unusual cases, they hold to that schedule. They shall make every effort to save as much time for a salesman as possible by keeping their engagements promptly and by also keeping the commitments which they make to the salesmen.

No salesman shall be required by any employer to act as store salesman in any store on Friday or Saturday of any week. This is not to be taken to mean that a salesman may not demonstrate his regular line on that particular day, but that he may not enter into any store and take the place of any clerk or any other possible em-

plovee and act as a general salesman for that store during these days.

Section IV The subject of wages and salaries is divided into three parts:

Part 1. (A) Senior Salesman: Senior salesmen shall be paid a salary at a rate not lower than \$150.00 per month to which shall be added adequate expenses while away from home. This shall be the minimum salary and every employer and salesman shall be given the full right and privilege of making contracts one with the other at any salary above this or of making any regulation of the traveling expenses so long as it is not less than the provisions of this paragraph.

(B) Junior Salesmen: Junior salesmen shall be paid at a rate not lower than 66-2/3 per cent. of the minimum rate provided herein for senior salesmen.

(C) In the event that a junior salesman is employed to take the place of a senior salesman, the said junior salesman shall be paid at a rate not less than 90 per cent. of the rate which the senior salesman is receiving at the time of the replacement.

WHOLESALE SOLE LEATHER AND SHOE FINDINGS

For REPAIR SHOP—SHOE STORE—DEPARTMENT STORE Distributors

Panco Rubber Taps and Heels—Joppa Leathers—Griffin Shoe Dressings and Polish—Steerhead Leathers—St. Louis Braid Co. Shoe Laces—Tioga Oak Leathers—Flickenstein Flexible Sole Leather—Rayon Products—Bends—Strips—Men's and Women's Cut Taps—Large Complete Stock—Prompt Shipments.

GRAND RAPIDS BELTING COMPANY

Established in 1904
40-50 Market Avenue Grand Rapids, Michigan

INTELLIGENT INSURANCE SERVICE

and

REAL INSURANCE SAVING

Originally

For Shoe Retailers

now

For Merchants in All Lines

The same saving and the same service to all

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

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE CO.

LANSING, MICHIGAN

Mutual Building

Phone 20741

Part 2. (A) Salesmen selling entirely on commission shall be allowed a drawing account sufficient to cover their actual expenses while engaged in soliciting business. They shall also be permitted to collect each month against their commissions, not less than 75 per cent. of the total amount of commissions due them on orders which have been definitely passed by the credit department of their employer, or by the employer, for acceptance and shipment by the said employer. The remaining per cent. shall be paid at the end of each three calendar months.

(B) There shall be no charge nor deduction against any salesman for collection of accounts nor for the failure of any debtor to pay any account.

(C) No employer shall be permitted to change from the salary arrangement and place his salesmen on a commission basis after the adoption of this Code unless it shall be proven that such a change would be to the advantage both of the salesman and the employer and would be mutually satisfactory to both parties.

(D) Nothing in this Code shall be so interpreted as to prevent employers who for five years or more have handled their products upon the commission basis from continuing to do a similar type of business.

(E) In establishing the commission which shall be paid any salesman for representing any employer, the first consideration shall be to establish a rate of payment which will assure the salesman a sufficient income for his living expenses when and if he has given his full time to the said employer. There shall then be considered the ability of the employer to pay commission and the amount which the article or service to be sold can bear for its sale. Should there be any difference between the employer and employee as to the amount of this commission, this difference shall be submitted to the Committee in charge of the enforcement of this Code and after a hearing, it shall have full power to establish the rate of commission and enforce the payment of the said rate.

Part 3. Salesmen selling upon a salary and bonus arrangement: Contracts of this nature shall be based upon the average selling expense of the employer for the five years immediately preceding the date of the adoption of this Code. Salesmen working on this basis shall be paid not less than the minimum provision of Paragraph A, Part 1 of this Section, and the bonus arrangement shall be payable either semi-annually or annually as the contracting parties may decide. Such bonus as may be due at the end of the contract period shall be payable whether the salesman continues in the employ of the other contracting party or enters the employ of a third party.

Section V. In the event that a salesman is asked to drive his own automobile, he shall be paid at the rate of 5c per mile for what is known as the light type car and not less than 6c per mile should he drive the next weight class of car. Should he furnish and use a truck or his line of business require a larger and heavier car than those above

mentioned, his rate of compensation shall be based upon a minimum amount which shall hereafter be determined by competent and fair investigation by the Committee empowered to enforce this Code.

Section VI. (A) Employees shall have a right to organize and bargain collectively through representatives of their own choosing and shall be free from the interference, restraint or coercion of employers of labor or their agents in the designation of such representatives or in self organization or in other considered activities for the purpose of collective bargaining or other mutual aid or protection.

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

(C) Employers shall comply with the maximum hours of labor, minimum wage of pay and other conditions of employment approved or prescribed by the President.

Section VII. Nothing in this Code shall be so interpreted as to apply to manufacturers' agents, or brokers who handle more than one line of merchandise except that they shall be given a definite contract which shall be based upon a reasonable percentage to be agreed upon by both parties and shall have the same provisions as to the life of the contract and other provisions as stated in the paragraph on "Employment Regulation."

Nor shall anything in this Code be interpreted as applying to house-to-house canvassers or agents.

Section VIII. For the enforcement of this Code there shall be a committee appointed by the United Commercial Travelers of America, which Association shall maintain such committee to investigate the reported violations of the Code and to attempt to correct such violations by conference. Upon specific charges of violation of this Code, and written notice thereof to the party accused, all relevant records of the party involved shall be open for inspection to duly accredited representatives of this Committee. If such methods are ineffective, the Association shall report such violations to the Attorney General of the United States for action as provided in Section III (C) of the National Industrial Recovery Act.

Section IX. Should there be a dispute at any time between the employer and the employee, touching on any of the provisions of this Code, the Committee in charge of enforcement shall have the power, upon the written petition either of employer or employee, to open the subject at issue and examine all records relevant thereto. After a full hearing the Committee shall render its decision and both parties shall be bound thereby.

Section X. This Code and any agreements made thereunder, or any license approved, prescribed, or connected therewith, are subject to cancellation or modification by the President of the United States, in accordance with provisions of Section X (B) of the Act. However, by presenting this Code, the

Association and others assenting hereto are not consenting to any modification hereof and each reserves the right to object individually or jointly to any modified Code.

OUT AROUND

(Continued from page 9)

and how certain circumstances will influence a final decision. He is shrewd, persuasive and convincing in his conversation. His is an attractive personality and he makes friends among all classes easily. That he has good executive ability and the elements of leadership is amply evidenced by his accomplishments. There is much about him to admire and commend. He possesses in his personality those qualities which make men popular. Had he enjoyed the benefit of a larger education and a different environment, his native ability would have brought him even more prominence than he now enjoys. He is personally kind and charitable and if the number of courtesies which he extends and the favors he does for people could be catalogued, the list would be a long one. For these he is held in kindly remembrance by hundreds whom he has served from behind the counter of his store.

Mr. Hamilton's services to his ward, city, county, state and country and to many good causes are active and valuable, but they are seldom conspicuous. Next to his courage his chief characteristic is modesty. He persistently shuns the limelight, and for that reason he wins no general recognition at all commensurate with the value of his work. His place in history will rank higher than in popular estimation during his lifetime. But neither popular recognition nor historical fame trouble him at all. After he has stood with all his strength for the things in which he believes he is content to let the consequences take care of themselves.

Starting in life with no capital except manhood of the highest type, Mr. Hamilton was endowed with a purpose to press on and upward, believing that absolute integrity in thought, word and deed are essential to success. He magnifies personal favors, is mindful of his associates, dealing justly and winning and holding their regard and hearty co-operation. Faithful to every obligation he steadily won favor and a competence. His distinguishing traits are honesty, industry, humility, kindness and goodliness.

A true Christian gentleman, but not wearing his Christianity upon his sleeve, he demonstrates it subtly and deliberately to all with whom he comes in contact. There may be those who still believe that religion has no place in business, but Mr. Hamilton is one who gives practical refutation to this cynicism.

A new move to placate the small merchant faced with increased overhead, the consumer complaining of retail profiteering, and the farmer with his low commodity prices is contained in the master code signed by the President Monday.

The retail employer with less than five persons on his pay roll is to be

exempt from the code, which goes into effect next Monday, Oct. 31.

Local tribunals are to be set up before which complaints of retail profiteering may be brought.

In sharply limiting the fixed profit sections previously contained in the code, retailers of any food article, and merchants in communities of less than 2,500 population are to be exempted entirely from any mark-up requirements.

To accompany the code, Gen. Hugh S. Johnson, NRA administrator, issued a lengthy statement seeking in conciliatory terms quite different from his previous utterances to explain to the farmer how it has happened that the recovery program has worked faster for industry than for agriculture.

Retail druggists are included under the code, special provisions for this branch of trade being included in an appendix.

The document as finally approved by the President counts as a distinct though not complete victory for those—particularly in the agricultural adjustment administration and on the consumers' advisory boards of both the NRA and AAA—who held out vigorously against a required mark-up.

As it appeared following the public hearings, the general retail code required retailers to mark up goods at least 10 per cent. above the wholesale delivery price. The drug code contained a similar provision and, in addition, a prohibition against selling standard brand goods at more than a 21 per cent. discount.

The completed code permits sales without profit to the merchant, but directly prohibits sales at a loss except in cases of clearances, the sale of highly perishable goods, discontinued lines, liquidation sales, and under similar circumstances.

The merchant is admonished that "the selling price of articles to the consumer should include an allowance for actual wages of store labor, to be fixed and published from time to time by the trade authority hereinafter established."

A retailer may also sell at prices as low as those of a competitor in his

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

Business Wants department

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

For Sale—Christmas trees. Will contract for delivery of five hundred or more, Michigan, Indiana, or Ohio. Good stock. Priced right. Address No. 604, c/o Michigan Tradesman. 604

CAN you doubt the wisdom of Purchasing a business established 60 years with goods advancing 20 to 40%. Stock about \$15,000. Fixtures \$5,000. Favorable lease. Cash only. Four show windows. Always a money maker. Age and health is reason. Write for particulars. E. B. Reynolds Co., Chatham, N. Y. 606

trade area, provided the competitor is keeping within the code's requirements.

Directly attacked is the practice of "loss leaders" or articles sold below cost and usually widely advertised in order to attract customers. "Loss leaders"—which are used almost exclusively by chain stores—are prohibited under the code "in order to prevent unfair competition against local merchants."

The prohibition carries to completion a long drawn campaign carried out through such proposed bills as the Capper-Kelly fair trade measure to protect the small retailer from the inroads made by the chain with their bulk purchases and co-ordinated administration. E. A. Stowe.

Cost of Special Service by Stores.

The operation by retail stores of rest rooms, restaurants, and other special services, as well as the delivery of small purchases and the return of goods, are among the trade practices to be studied by a newly-created committee selected by Gerard Swope, chairman of the Business Advisory and Planning Council of the Department of Commerce.

The new committee, to be known as "Committee on Unfair Trade Practices in Production and Distribution," will be headed by Lincoln Filene, of Boston, Mass., who, said Mr. Swope, has long been identified with constructive efforts for furthering progress along these lines.

The operation of a rest room, or the delivery of a spool of thread, for example, is not considered necessarily as an unfair trade practice, but it is pointed out that consumers should be made to understand that they must pay the costs of these services through higher prices than it would be necessary to charge if such services were not rendered.

Much attention has been given by the National Recovery Administration to provisions in codes of fair competition for the elimination of unfair business practices between competitors; but the unfair practices that occur between buyer and seller have not heretofore been covered, according to an announcement Oct. 17 by the Council of the appointment of the new committee.

The second general meeting of the Council will be held in Washington Nov. 1, and a meeting of the executive committee will be held on the same date or the following day.

In advising the Secretary of Commerce, Daniel C. Roper, of these meetings, Mr. Swope listed the several committees that have been organized, and expressed the hope that the work of these committees will prove to be a valuable contribution to the general recovery program.

Mr. Filene stated that the work of the new committee at first probably will be confined largely to those unfair practices that oc-

cur between buyer and seller. He pointed out that the cost of such practices not only constitutes a disturbing influence in industry, but is ultimately passed on to the consumer, or reflected in lower wages for labor.

"Both of these consequences," he said, "are equally unfortunate, and the public should be vitally interested in securing relief from this burden which they are bearing, whether they realize it or not."

"While the country knows of the existence of unfair trade practices, it has not the least conception of how serious the problem is and to what extent these practices appear in the guise of more or less established business customs, which business itself has, in some cases, come to regard as more or less necessary."

"Many of these trade practices have been able to exist because of a superficial appeal to the consumers based on apparent economy, but which, in reality, impose a heavy and unnecessary burden on the business structure and ultimately add to rather than reduce the business expense of serving the public."

"Business men throughout the country are today faced with an opportunity of beginning, once and for all, a process of housecleaning which over the years will most certainly make for more profitable business, more stable business, and more social stability."

"In the past the great wastes from unfair trade practices have resulted in lower wages, higher prices to the public, and losses which business had to absorb from its profits. The future, as we see it today will demand higher wages to employes, fair prices to the public, and fair profits to business men."

"To secure this end we must bend our energies to the task of cutting out the stupid and stupendous waste which has levied a heavy toll on labor, capital, and the public. This can be done by American business men when they will tackle the problem in the same spirit of energy and determination which is making the NRA program a success to date."

New Liquidating Organization Hopes Too High

In spite of the constructive nature of the plan just announced for facilitating the liquidation of closed banks it appears that many people are expecting far too much from it. The majority, in other words, seems to be taking as accurate the statement that a billion dollars will be made available almost at once. This is quite unlikely to prove to be the case. A much more probable estimate is that the amount made available between now and the first of the year will be limited to, at most, a few hundred millions.

This conclusion is warranted for two reasons. In the first place,

there will be no new organization established under the plan. The Reconstruction Finance Corporation already not only has the right to lend to closed banks, but has been doing so for months. All the new plan does is to segregate this work into a separate division and give it a board. This may cause a speeding up of the work, but beyond that it can accomplish little.

The second reason for questioning the figure of a billion dollars as a sum immediately to be made available is the source from which these funds are to be derived. In the act creating the Reconstruction Finance Corporation, passed a year ago last January, it was provided that the Reconstruction Finance Corporation could not use more than \$200,000,000 for the relief of banks that are closed or in the process of liquidation. This limitation was removed in an amendment to the Act last summer, so that at present apparently it is only the general restrictions that apply. On September 30 it had outstanding for this use \$145,000,000 and already had approved an additional \$56,000,000.

The only other source of funds which can be used in the work presumably are those of the Federal Deposit Insurance Corporation. This organization as yet, of course, has no money, although it may be assumed it could raise some by the selling of debentures. Since it does not begin operation until the first of next year, however, one would expect that it would be hesitant about tying up any resources at this time.

In view of these facts one seems warranted in holding his expectations on the results of this plan within fairly narrow limits. Of course, the Administration may use enough force to get out a billion dollars by the first of the year, but at present all the evidence indicates that it will not. It is regrettable, therefore, that it has been felt advisable to make claims and promises of such a huge sum.

At the same time, it is important to recognize that the plan is sound. As described by the President in his announcement last Sunday night, it constitutes a sincere attempt to meet a major problem along entirely constructive lines. For this reason it will continue to deserve public support, even if with the passage of weeks it is found that all the optimistic promises are not being realized.

The Sufficient Evil

Two scientific gentlemen at Los Angeles warn us that modern noise is shortening life, lowering mental faculties, reducing efficiency, causing injury to the ear drums, disturbing digestion and producing high blood pressure. They have not covered the ground thoroughly.

Have these persons considered the deleterious effects of the dense silence of the wide, open spaces? Did they ever try to sleep with a mosquito buzzing, even if not immediately biting, in the vicinity? Have they ever encountered the crashing emanations of crickets and katydids outside the old farm window on a "quiet" summer night?

Less noise we should all like, especially less of the preventable noise; so there is much work for the anti-noise advocates to do. But the human soul does not mind the roar of the cities. It is the pesky staccatos that pick at us and raise our blood pressures—not the howl of the elevated a half block down the street, which we come to disdain, but the clomp-clomp of the milkman's horse as he perceives the dawn.

Exact Type of Inflation Not Yet Known

The past week saw declines in agricultural prices and considerable unrest with request for immediate action. The Government started buying wheat in the open market for relief uses. There was considerable unrest in the middle west due to the farm strike movement; a drastic proclamation was the embargo on wheat shipments by North Dakota. To meet this protest, the President approved a plan for distributing \$350,000,000 to corn and hog raisers in return for acreage reduction. It also hurried its plans for funds to wheat and cotton producers.

Also, there was considerable unrest by the farmers due to the dissatisfaction of the working of the NRA in their communities. Several resignations of prominent officials will probably result from their dissatisfaction with the program.

The business situation is still on the decline. Steel reports show little buying demand; retail trade continues to be slightly off; automobile business was a strong factor. In general, bank debits and electric output still showed unfavorable signs.

The President's speech given on Sunday, was probably the result of the Administration taking a hand in the situation with many people interpreting his speech as a revival of the inflationary element. In past weeks, we have seen many high officials predicting issuance of non-interest bearing Government notes which would lead you to believe that too much confidence should not have been placed before in a conservative money policy. In addition, we learn from the President's speech that stabilization of the Dollar will be postponed to some future date. Therefore, it seems as if we will have to wait for a later period before they know the exact type of inflation that will be brought about by the Administration.

J. H. Petter.

A new and smaller air-tired grain harvester and thresher has also been developed. It fits the average two-plow size tractor, operates at five miles per hour, cuts a five-foot swath, is said to handle 30 acres of wheat, soy beans, etc., in a ten-hour day.

Are You a Discriminating Buyer?

There is one peculiar fact which we have encountered in our coming and going. Many people who are shrewd and thoughtful buyers when in the market for obviously material commodities—such as a set of golf clubs, a radio outfit, wearing apparel or any number of things of like nature, appear to be devoid of caution and discrimination when it comes to buying a seemingly less material commodity such as insurance.

There are many methods of insurance salesmanship—some to be commended, others less commendable; but there are only two methods of buying. One of these, which is unfortunately too common, is the non-inquiring and non-comparative; the passive kind of buying: the genial impulse to do business with a neighbor or acquaintance.

The other method is that of intelligent investigation—the same sort of buying that you do when you buy an oil heater or an office safe. You compare values and prices; you consult persons who know; you pay your money only when you have satisfied yourself that what you are getting is the best and the most which can be had for the price.

Fire insurance is too important an item to be disposed of on the say-so of anybody who happens to approach you with an application in one hand and a fountain pen in the other. It

may take a little effort to understand the differences in various types of insurance, but no more effort than it requires to understand a hundred other things to which you have given your serious thought.

Any man can understand easily the difference between certain other types of insurance and mutual insurance. At once it becomes clear that in mutual insurance one pays a premium which is to cover only administrative expense, and security, without any of the other overhead which makes other types of protection so costly. Since mutual insurance saves this extra expense and returns it to the policyholder at the end of the policy period, it is obviously to the interest of the buyer to enquire whether competing forms of insurance at a higher cost have any compensating advantage which cannot be obtained by the mutual method.

He may search a long time for that advantage, but he will not find it. Let him put to the test the value of the security obtained by each method. Let him test the reliability of one method as compared with that of the other. Our conviction is that the more of his intelligent consideration he gives to this question, the more settled will be his conviction that mutual insurance offers a greater measure of security at less cost than any other kind.

SOUND INSURANCE PROTECTION
at a saving

Merry Christmas

This greeting may seem a little premature but we want to remind you of our Holiday Goods, Playthings, Glassware and 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
BOOKS	VELOCIPEDS
GAMES	KIDDIE KARS
BLOCKS	WAGONS
DISHES	AUTOMOBILES
TIN TOYS	TRUCKS
IRON TOYS	TRAINS
TREE DECORATIONS	BLACK BOARDS
GARLANDS	POOL TABLES
DOLL CARRIAGES	BOXED PAPERS
PAINTING SETS	PENS and PENCILS

GLASSWARE
SILVERWARE
COPPER GIFT WARE
BRIDGE PRIZES
BEANO PRIZES
SMOKERS ARTICLES
PYREX and OVEN WARE
ELECTRICAL GOODS
DINNERWARE
ALUMINUM SPECIALS
FANCY CHINA

H. Leonard & Sons

Fulton St., cor. Commerce

Grand Rapids, Mich.

SAVINGS SERVICE STABILITY

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

AVAILABLE FROM ALL FEDERATION COMPANIES
THROUGH

THE MILL MUTUALS AGENCY

OFFICES AT
LANSING •
DETROIT •
GRAND RAPIDS

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