

Tell Her So.

Amid the cares of married life,
In spite of toil and business strife,
If you value your sweet wife,
Tell her so!

Prove to her you don't forget
The bond to which your seal is set;
She's of life's sweet the sweetest yet —
Tell her so!

When days are dark and deeply blue
She has her troubles, same as you;
Show her that your love is true —
Tell her so!

In former days you praised her style,
And spent much time to win her smile;
'Tis just as well now worth your while —
Tell her so!

There was a time when you thought it bliss
To get the favor of one kiss;
A dozen now won't come amiss —
Tell her so!

Your love for her is no mistake —
You feel it dreaming or awake —
Don't conceal it; for her sake
Tell her so!

You'll never know what you have missed,
If you make love a game of whist;
Lips mean more — than to be kissed!
Tell her so!

Don't act as if she'd passed her prime,
As though to please her was a crime —
If e'er you loved her, now's the time;
Tell her so!

She'll return for each caress
A hundredfold of tenderness!
Hearts like hers are made to bless!
Tell her so!

You are hers and hers alone —
Well you know she's all your own;
Don't wait to "carve it on a stone" —
Tell her so!

Never let her heart grow cold —
Richer beauties will unfold;
She is worth her weight in gold!
Tell her so!



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GRAND RAPIDS

MICHIGAN TRADESMAN

Fifty-first Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 15, 1933

Number 2617

MICHIGAN TRADESMAN

E. A. Stowe, Editor

PUBLISHED WEEKLY by Tradesman Company, from its office the Barnhart Building, Grand Rapids.

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

DEVOTED TO the best interests of business men.

SUBSCRIPTION RATES are as follows: \$3. per year, if paid strictly in advance. \$4 per year if not paid in advance. Canadian subscription, \$4.56 per year, payable invariably in advance. Sample copies 10 cents each. Extra copies of current issues, 10 cents; issues a month or more old 15 cents; issues a year or more old, 25 cents; issues five years or more old 50 cents.

Entered September 23, 1883, at the Postoffice of Grand Rapids as second class matter under Act of March 3, 1879.

JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

Printed by the Tradesman Company, Under
NRA Conditions

DETROIT DOINGS

Late Business News From Michigan's Metropolis

What One Strike Meant to Detroit
16,060 Toolmakers, die setters and die sinkers live in Detroit according to the 1930 U. S. Census.

6,300 Toolmakers in automobile shops and jobbing shops went out on strike.

\$10,000,000 worth of orders (conservatively estimated) were placed outside of the Detroit area as a result of the strike.

15 to 1 is the ratio of labor to materials in tool and die work. \$15.00 worth of labor is expended on \$1.00 worth of used material in the manufacture of tools and dies.

\$9,000,000 therefore is a conservative estimate of the payroll which will be expended in other cities in the manufacture of tool and die orders sent out of the city. This payroll is lost forever to Detroit workmen.

\$560.00 represents the average loss this year to the 16,060 toolmakers of Detroit by having \$9,000,000 worth of payroll work sent out of Detroit.

\$1,430 represents the average loss this year to the strikers had the \$9,000,000 worth of work been spread among the 6,300 strikers.

The percentage of strikers which have gone back to work varies generally between 10 per cent to 50 per cent. in different shops.

Up to 3,000 strikers may not have work for the rest of this season because of the tool work sent out of the city this Fall.

An unknown percentage of tool and die makers are permanently out of a job not only this year but for years to come because of two factors:

1. Out of town manufacturers of tools, dies and fixtures, particularly the latter, are going to be competitors of

Detroit firms in the future because of experience gained on account of the strike.

2. Several tool and die firms may be forced into bankruptcy unless the automobile manufacturers will extend credit that the jobbing shops are unable to get from the banks.—Detroit.

A store that has passed through two lifetimes of change and remains to-day a thoroughly old-fashioned store in downtown Detroit is Dendel's Shoe Store, probably the oldest one in the city.

Established in 1848 by Henry Dendel, the store has been in this one location on West Jefferson avenue, near the blocks now familiar to wholesale shoe-men who have traveled this territory. It has remained little changed for eighty-five years. When the founder died in 1875, his sons, Louis and Henry Junior, took it over, and Louis Dendel has operated it alone since his brothers death in 1890.

Type of business has changed. This was the heart of the city's business district many years ago, but most retail trade has moved uptown. Since then, the trade has been entirely in men's shoes, catering largely to commercial and industrial trade, with a large riverfront business.

When the store was new, the Dendels lived upstairs. Of course, they have been away from here for many years. Louis Dendel is now seventy-five years old, and active every day. He takes things quietly, runs the store alone, and is very contented with matters. Characteristic of the old customs, he wears a black apron to wait upon trade.

Albert Karr has bought back his old interest in the Bay State shoe store from Joseph Norkus, to whom he sold out two years ago when he went to California, and is again a partner with John P. Koch. The store has been rechristened the Walk-More shoe store and moved a few blocks down the street to 5432 West Vernor highway.

Another Shot From the East Jordan Grocer

East Jordan, Nov. 11—Again I must come to my own defense in reply to your article. I believe now we are both right. First in your July 12 Tradesman, page 1, you gave us the proposed new code for retail grocery business, laying out the code, and principal code points on labor, unfair competition, etc. This, of course, we were all watching for to be signed. Then from nowhere up jumps the retail code, which says it is o. k. to sell at not less than cost, which was the master code for retail trade, which also is o. k., which ordinarily takes in the retail grocer. But where and what has become of the grocery code as published in the Tradesman of July 12 and where is the answer to the unfair competition clause

for the small town? Would it be o. k. for the big dog to eat the little dog in the small town because there are only 1532 population? Would it be fair for the big shot to sell \$5 sugar for \$5.19 because he has 10 or 15 million dollars to back up the project and pay the sales tax out of that? This same baby runs a hardware department, as well as grocery, and employs about five people, and perhaps six at times. Is this a violation?

I believe I have now figured the matter out. The Progressive Grocer for November states that the master food code is now in the hands of AAA officials for signing and that the general retail code covers all the retailers except food and drug stores, so that still leaves the gate open to revise and remodel the code to fit each person's own idea. The article goes still further and states for us not to expect too much and indeed we cannot expect anything. The master code would come out like a joke as the retail code is. It actually protects everyone from doing something that cannot be done anyway. It protects the boys in towns larger than 2,500 population in one sense of the word. In some towns that does not matter, as perhaps one end of town is giving sugar away, which would not affect the other end of town. Suppose some merchant in Grand Rapids was giving sugar at cost price and did give 5,000 sacks at cost and ran out of sugar. The other fellows could still sell sugar at their regular price to the other 50,000 or more persons. Now then take a merchant who sells sugar in say East Jordan at cost and only has 1525 sacks on hand. He would supply the whole town and who would be able to sell any more at the regular price and if they sold it at the cost price who would they sell it to? As the entire population is already sold, he, like his big city brothers, cannot still have a field to work in. The farmer, as I understand it, is against the higher prices. O. k. If he wants lower prices let him sell his produce for less, but why try to keep another fellow down because he wants to remain in the rut. You do not mean to tell me that a farmer would rather sell his eggs for 8c just so that he could buy his flour at 49 cents per sack. I should think the farmer would want to get 25c for his eggs, like he is now, and pay 79c for his flour. Or is it just that the farmer thinks someone else is getting just a little more than he does? Last year the farmer paid for digging and picking potatoes 5c per bushel. He received 15c for the 60 pounds. This year the farmer is paying 5c per bushel for digging and picking up and is getting 50c per bushel. Can he raise the wages of his employees? He put 15c worth of potatoes in the ground, left them there a few months and for every potato he put in the ground he would receive back four and the price is raised three and a half times higher. Still he pays the same wages. Ask a farmer what an unreasonable man a groceryman is and he will tell you that a groceryman can buy a sack of sugar at \$5, hold it for six or seven months and make as high as ten cents on his \$5 investment, if the price does not drop. If it does, he has to drop, too, or not sell his sugar.

But that is another story. Some day I may come down there and buy you out so I can write the whole Tradesman myself and I would be able to write just the way I want it written (providing some red radical or bolshevik, like myself) doesn't write me like I am writing you.

Honest, though, it does get under the skin, when a fellow reads a code and thinks that it would be o. k. and fair enough for all concerned to have a code like the master food code, to have a set rule or law which would not allow one man to give his stock away because he can afford it and load down the whole town at cost, just so he can sell an extra package of cigarettes or a package of gum at a reduced price, and after the code is signed we find out that he can still do it, and throw in an extra pound of coffee for good measure. It surely is a joke.

The ten per cent. mark-up was favored by ninety-nine percent. in the food code. The canners, fruit and vegetable shippers, millers, spice trades and fisheries and tobacco people and others do not forget and others ask to be exempted from the code. Fine. Now, boys, take out your canned goods of all descriptions, your fruit and vegetables, your flour and milled products, your spices, which would include coffee and all the rest, your fish and tobacco, and ask yourself what is left of the grocery store you once had. And if you have anything left include that in the "and others." Now that is your new grocery code. Isn't that a fine one? Now, boys, go right ahead and do business. You have new conditions. The fellows who asked to be exempted from the codes can discriminate or do anything they have been doing and you may rest assured you do not expect too much from the code. (If you ever get it signed). I just read that the AAA has just disbanded because they could not agree on the food code mentioned above, and we will have to wait now until they do agree, so just sit back, as there wouldn't be anything happening if they did agree, or if they did sign it, it would be something that would empty everyone, so let's go back to bed again.

Before I close I would like to say a few words about William Wrigley, Jr. Co., gum manufacturers. On the bottom of their advertisement they state that the price on Wrigley's gum is now 5c per package, and that they are the pioneers of the movement to sell gum for a nickel. And also they say now that results are beginning to show everyone is for it. We are glad to have all the help we can get, but we want you to know we started the move. They started the move? They have just decided to sell their gum at a nickel. I bet there has been over 50,000 grocerymen and others selling this gum for a nickel for the past twenty years that I know of, but they want us to know they started the move, after it has been in progress not less than twenty years. Just like Columbus discovered America 200 years after some Norsemen did. Just like Lindberg was the first plane to cross the Atlantic. Well, anyway, let's quit for this time and if you read this letter you are just as bad as I am, and do not forget, no matter what the code will be, it won't be anything anyway.

R. K. Gunther.

Four New Readers of the Tradesman
The following new subscribers have been received during the past week:
W. G. Gibson, Lowell
L. A. Weaver, Lowell
Wm. H. Fudge, Grand Rapids
C. Berends, Grand Rapids



Lines of Interest to Grand Rapids Council

The American public has been frank in admitting a mistake and has wholeheartedly offered a National apology by repudiating the eighteenth amendment. No doubt the National experience has been such that temperance will be the keynote of the new set-up when it comes. A sufficient number of experienced citizens have been through both eras—the saloon and prohibition age—to handle the new situation satisfactorily to every one concerned except the bootleggers. When one looks at the list of slain and injured Federal men who tried to carry out a costly experiment which proved an impossibility, we do not wonder at the anxiety of the thinking public to rectify a gargantuan mistake. We are aware that sniff-hounds and dry-workers as a whole will have to look for soft berths somewhere else but we feel it is time that the huge joke be erased from our national records and a new deal given to the majority. Our sincere hope is that the Government will adopt a scale of taxes on liquors that will discourage the leggers and gangsters who have taken a tremendous toll in money and lives during the arid period from 1920 to 1933.

Fred C. Oldham, Past Counselor and former Secretary-Treasurer of Toronto Council No. 617, Toronto, Canada, has made application for transfer to Grand Rapids Council. We welcome our former Canadian brother to our Council and feel assured that the Council will be better for having annexed him to our roster.

We recently saw a cafe along the highway called the Jesse James. We have eaten in several that deserved the name.

The furniture salesmen whose factories show in the Grand Rapids market have formed an association to be known as the Furniture Manufacturers Salesmen's Club and will have their headquarters in the Pantlind Hotel. The aim of the Club is to promote the interest of the Grand Rapids furniture market and to form closer relations between factory and dealer. In the terms of the United Commercial Travelers, they are "team working" for better business.

The only thing that is sure to stop falling hair is the floor.

Counselor Harry Parrish, who went through the clinic at Mayo's Hospital, at Rochester, Minnesota, has returned somewhat improved and with the prescribed treatment expects complete recovery in a short time.

"You sure must like coffee," said the waiter to the traveling man who had just had his cup filled for the seventh time.

"Yes," answered the salesman, "or I wouldn't be drinking so much water to get a little coffee."

Arthur A. Frost, formerly connected with the Morton Hotel, is making a great success of the management of

the Vincent Hotel in Benton Harbor. Mr. Frost has had many years of hotel experience and will no doubt make the Vincent a desirable hotel for the traveling public. Mr. Frost extends a cordial invitation to his old friends to visit him when in Benton Harbor.

Wm. H. Furnas, a brand new member of Grand Rapids Council, was so impressed with the order and all the good things it offers its members that he took unto himself a blushing bride to share his joys and sorrows, if any, from now on. The Council congratulates both Jeannette and William on the choice they have made and sincerely hopes that all their troubles may be little ones.

L. W. Rounds of 1906 Cornelius avenue, a former member of the Council has accepted a position with the Edelweiss Distributing Co., 46 South Division avenue. Mr. Rounds will present the Virginia Dare line of wines and the Imperial brand of ginger ale, etc. We extend our best wishes to Mr. Rounds in his new connection.

Phase and Sandblown Coffee Co.

Gentlemen: I am afraid that you will have to take back your dated coffee. It is almost impossible to find anybody here who likes coffee with dates in it. Most people like coffee and some dates, but nobody likes them together.

A. Dullpint.

Counselor Telgrenhof, a brand new member of the Council, took the team work lecture of Council Leader Lypps to heart and went right out and got himself a new applicant for membership the very next week. Those are the kind of new members we need. We want those who are sold on team work and appreciate the term enough to go out and sell their friends on the greatest endeavor ever attempted by a fraternal organization.

The Grand Rapids Traveling Men's Benefit Association will hold its annual meeting Saturday, Dec. 9, at 2:30 in the parlors of the Milner Hotel, formerly the Herkimer. All members are requested to be present as officers for the ensuing year will be elected.

Counselor Charles Fink, of 317 East Fulton street, is seriously ill at Butterworth hospital. We have no particulars as to his illness at this writing.

Southern & Northern Ins. Co.

Gentlemen: Your agt come to sell me one of your ins policies & i like it O. K. he says you will pay me 1 thousand dollars if i pay you 40 dollars a yr for 20 yrs which is 800 dollars. that is fair enuf and i will pay you the 800 in advance as i sold my tobacco crop today. so please send me the thousand & i will send you the 800 at once.

A. Bugg.

The Grand Rapids Sales Promotion Club held a food show at the new store of Matt Heyns, corner Leonard and White, Saturday, Nov. 11. The show was a huge success, as the store was packed during the evening and many were unable to get inside.

Harry Nash spent the week end in Chicago on business. He will work his Wisconsin territory before returning to Grand Rapids.

Mr. and Mrs. John B. Olney, of 1305 Sherman street, gave a dinner and bridge party to some of their friends Saturday evening. Those present were Wesley J. Lee and family, J. Edgar

Lee and Miss Kiel, of Grand Haven, and Mr. and Mrs. Wm. J. Oliver, of Grand Rapids.

Gilbert Ohlman, of the Vanden Berg Cigar Co., reports that business is better in the smaller towns than in the larger centers. The recent tool and die-makers strike has slowed down business in the Eastern section of the state.

When this issue of the Tradesman reaches its readers an army of hunters will have assembled in the deer country to try for that elusive antlered ruminant. We concede that deer hunting is rare sport, but that the risk involved takes all the kick out of it. It has been our experience that the younger and less experienced nimrod is the one who packs the most dangerous gun. So many shoot and look afterwards that we have made up our minds that the timid rabbit will be the wildest game we will pursue, because we value our hide more highly than a deer skin.

"Hey, you—your gun isn't loaded."

"Can't help it; deer won't wait."

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

Fall Dinner of Old Time Traveling Men

George McKay's annual fall dinner of the Old Time Traveling Men was held Sunday, Nov. 12, at Burch's home hotel at Grandville. The following were in attendance:

Dr. and Mrs. Fred Burleson
Mr. and Mrs. W. C. McLott
Mr. and Mrs. Geo. W. McKay
Mr. and Mrs. D. A. Drummond
Mr. Leo. A. Caro
Mr. Stanley Allison
Dr. Parkhurst
Miss Grace Parkhurst
Mr. and Mrs. E. B. Spencer
Mr. and Mrs. Wilbur S. Burns
Mr. Walter S. Lawton and sister
Mr. D. E. Keyes
Mr. and Mrs. Jack Laramy
Mr. and Mrs. A. E. Atwood
Mr. and Mrs. A. B. Way
Mr. and Mrs. Ed. Donahue
Mr. Fred Dodge and sister
Mr. and Mrs. E. H. Snow
Mr. and Mrs. Frank Starkey
Mr. and Mrs. Oscar Levy
Mr. and Mrs. J. Harvey Mann
Mr. and Mrs. Roy Randall
Mr. and Mrs. John H. Millar
Miss Gertrude Millar
John Millar, Jr.
Mr. and Mrs. Thomas Brower
Mrs. Harry Downey
Mr. and Mrs. Harley B. Lovall
Mr. and Mrs. John Emery.
Mr. McKay read several letters from Old Timers, who sent their regrets at not being able to attend.

Mr. McKay made several remarks thanking everybody present for their loyalty in attending these meetings and then turned the meeting over to Mr. Leo Caro.

Mr. Caro harked back to old times and told of some of his experiences while on the road telling of instances that occurred in connection with Drummond, Walter Lawton, and several of the Old Timers who were not present. Then in characteristic Leo Caro style he introduced Colonel John Emery, who said that he could readily see that these meetings were held sim-

ply for old friendship and old time sake. He also said that these old friendships are most invaluable, because they never can be taken from you. He told a story about a man who had traveled twice around the world and, while talking with this man recently, he asked him if he regretted taking these trips and he said that all of the things he had ever done those two trips around the world were the most valuable of his assets. The recollection of what he saw and did during those trips would always be with him and could never be taken away, whereas had he not spent the money for those two trips, probably it would have been invested in bonds, which now would be worthless. Mr. Emery quoted several sayings from some of the old philosophers to demonstrate the value of memory and friendship, some of which are as follows:

Timon of Athens:

For these shall I try my friends.

You shall perceive how you mistake my fortunes.

I am wealthy in my friends.

Moore:

Fond memory brings the light,

Of other days around me.

Marcus Valerius Martialis Epigram:

A good man doubles the length of his existence; to have lived so as to look back with pleasure on our past existence, is to live twice.

Ecclesiasticus:

Forsoke not an old friend, for the new is not comparable to him. A new friend is as new wine; when it is old thou shalt drink it with pleasure.

Polonius in Hamlet:

Those friends thou hast and their adoption tried:

Grapple them to thy soul with hoops of steel.

Mr. Emery then said he was going to name a number of older traveling men who were not present to see if any of those who were present still remembered, and it would have done your heart good to have heard the applause and comments as the following list of names was given:

Barney Stratton
Dave Haugh
Charles Brooks
John Coffey
V. C. Shrider
Clarence McFee
Geo. Abbott
Bert Peck
Hub Baker
George Seymour
Arch Cameron
Bill Shrader
Aaron B. Gates
John Cummins
John Grotomat
Charlie Robinson.

Then Mr. Emery said he had gotten together a list of some of the old conductors who used to run on the G. R. & I., thirty or more years ago and read the following list:

John Banks
Chas. Letz
John Flaherty
Skinny Peck
Bill Stevens
Supt. Fitzgerald
Chas. Westover
Bill Long
Jim Smith

Dan Tuttle
George Higgins
Mike Moran
Ben Oatley
Fred Volkert
Nwt. Chamberlain

The reading of this list of old conductors certainly brought out some of the most interesting and amusing comments imaginable.

This fall gathering of the Old Timers practically ended with Mr. Emery's talk. A great many of those present stood around and visited for an hour or so and renewed old acquaintances.

Because quite a number of them are now off the road, the only time they see these old friends is at either the fall or spring gathering of the Old Timers.

The spring gathering of the Old Time Traveling Men will be held, as usual, the last Saturday in April, at the Association of Commerce. This meeting usually begins at 3 o'clock in the afternoon with banquet at 6 and is always closed punctually at 10 o'clock in the evening.

Everyone in attendance at the meeting Sunday promised to be at the spring meeting.

Personally I do not believe Mr. Emery could have talked on any subject which would have been more pleasing. Roy Randall.

Items From the Cloverland of Michigan

Sault Ste. Marie, Nov. 14—It is about time to say something about the hunters who have started to invade the Upper Peninsula. Our St. Ignace friends have made great preparations for their reception. Four St. Ignace department stores have gained the consent of the local NRA compliance board to operate their stores to a later hour during the two weeks of the hunting season rush. It is during the hunting season that the clothing stores find their best volume of business, as hunters from warmer parts of the state buy there when they find the weather is much colder than they expected upon arriving North of the Straits. The state ferries will operate without schedule during the hunting season.

Reduced hunting licenses and ferry rates are expected to attract an unusually large number to the Upper Peninsula. The restaurants at St. Ignace are also working on a twenty-four hour schedule, so there will be no wants which will not be forthcoming there.

Jake Schopp, the well-known merchant at DeTour, paid the Sault a visit last week.

St. Ignace is soon to have a Rotary club. Fifteen of their leading business men met a delegation from the Sault last Thursday. A dinner was given at the Travelers Hotel.

There will be no daily sleeper out of the Sault for Chicago during the winter. In place of the daily service will be substituted a tri-weekly run on Tuesdays, Thursdays and Sundays. The Soo Line Railway will be tried out for a while to see how well it works, according to W. G. Miller, the local agent.

"The air belongs to the common people," shouts a speaker in a talk on radio control. Well, keep your shirt on, brother; they've been getting it all along.

A. H. Eddy, who for thirty years has been in the grocery business in the Sault, prior to 1928, when he moved to California, where he has been ever since and where he expects to remain, was one of our foremost business men during his stay here. He did a large retail business in his own building, which was one of the largest in the city. We

surely missed him when he decided to go West. He has not returned since he settled in California and few have heard much from him, but in our local paper of last week we saw a notice from Mr. Eddy in which he states that it may have been possible that there might have been some to whom he is indebted, although he knows of none, and if they would send him a statement he would gladly remit, and while there are still many who are indebted to him and if they would pay same or a part of what they still owe same would be thankfully received. He also assures any of his old friends who should come to sunny California at any time that they would always find a warm welcome. His address is 15235 Burbank boulevard, Van Nuys, Calif. Mr. Eddy has many friends here who were pleased to hear from him and he can rest assured that every one who may still have the price and goes anywhere near his place in California will accept his kind invitation. Our only regret here is that we don't have more of his type in this community.

Ches. Crawford, postmaster and general merchant of Stalwart brought in a load of farm products and took back a load of merchandise last week.

Herbert H. Fletcher and Dr. C. McCandless, accompanied by their wives, motored to Lower Michigan to attend the game at Ann Arbor last week. They left just in time to catch the first real snow storm this year, making the trip somewhat unpleasant.

While business was getting worse, nobody could believe it was as bad as it was. Now that it is getting better, nobody can believe that it is as good as it is.

Perry McDougall, of the Soo Wholesale Grocer Co., has spent all of the past ten days in the wilds of Canada hunting moose. His many friends are anxiously awaiting a share of that moose meat and are holding back on the butcher meanwhile.

James Douglass, former Sault sheriff, and his family are motoring to Florida, where they will remain for the winter.

The banking situation must be getting better. People will accept checks again without asking, "Are you sure this is good?"

William G. Tapert.

Shipwrecked Farmers

If a half dozen men were marooned on a desert island they would join forces to secure food, shelter and protection. It would be folly for each to work separately. By co-operation they would achieve results obtainable in no other manner.

This illustration explains the farm co-operative movement. Farmers today are in much the same position as sailors wrecked on a desert island. Their financial existence depends on profitable and permanent markets for their produce. Each farmer working alone is powerless, for he is opposed by forces far stronger than he.

But when ten thousand farmers join forces to study production figures, marketing, transportation and like problems of agriculture, their situation has changed.

Co-operation is just another name for economic salvation.

If time be of all things most precious, wasting time must be the greatest prodigality, since lost time is never found again; and what we call time enough always proves little enough. Let us then be up and doing, and doing to a purpose; so by diligence shall we do more with less perplexity.—Franklin.

The cottage is a palace to the poor.

BUYING FOR HOME TABLE

How to Recognize Quality and Price Advantage

A wide spread or difference between the price paid by the consumer and that received by the grower seems to be inevitable when consideration is given to the service—packing, loading, freight and refrigeration, hauling, commission, reconditioning, retailing, etc.—all incident to the movement of produce from the producers to the consumers and all of which is finally paid for by the consumers unless someone works for nothing or sells for less than he paid.

When making a selection from a display of fruits and vegetables the housewife subconsciously asks: What is best? She would like to choose according to her personal preference; but personal preference is often subordinated to price.

Buying on personal inspection is profitable to the discriminating buyer. If one is familiar with the factors that affect eating quality and those that affect appearance only, selections can often be made which not only suit the personal preference but also prove to be economical.

Generally speaking, the excessive waste in preparation and the inferior quality of wilted, decayed, immature, or overripe products are such as to make the best quality the least expensive in the end.

The selection of fruits and vegetables in good condition and of desirable flavor merely by casual examination as they are displayed for sale is in many cases a job for an expert. There is no set rule. Experience is the most reliable guide. There are, however, certain details which, if observed, may aid the housewife in learning to judge the real value of fruits and vegetables.

Personal inspection and selection of fruits and vegetables for the purposes in mind tend to greater satisfaction and economy.

Rough handling of fruits and vegetables when buying causes spoilage, for which the consumers ultimately pay; because the retailer must sell at a price that is high enough to cover such loss. If it is necessary to handle a fruit or vegetable to learn its quality or condition, the handling should be done in such a way that the specimen should not be injured.

Large-size fruits and vegetables are not always of the best quality, nor are they always economical to buy. To pick out the largest apples, for instance, is not always wise; they may appear to be bargains, but they may be entirely unsuited for the purpose for which they are used.

It is preferable to avoid commodities that show decay, particularly if they are not intended for immediate consumption. It may sometimes be desirable to buy such stock if it does not appear too wasteful; usually slightly decayed stock can be bought at a low price, but the purchase may not prove cheap if the waste offsets the reduction in price.

It seldom pays to buy perishables simply because the price is extremely low, unless one's judgment of quality and condition can be relied upon. "Bargains" are sometimes offered; but it is

well to find out why they are called bargains. If the price is low because of an over-abundance of the commodity it is possible that the quality offered at the low price constitutes a bargain.

Fruits and vegetables that are locally grown are usually comparatively low in price. At that time there is generally an abundant supply from the nearby producing centers which is frequently increased by shipments from more distant producing points. But in some instances and in some places, as with peaches and strawberries in the East, the price may not be lowest at this time.

A knowledge of what is produced in the nearest growing area and when it is in abundance aids in estimating what may be expected in market prices. Such knowledge is especially useful when planning to can or preserve certain commodities.

Small fruits and sometimes small vegetables are sold by measure in certain types of containers. Frequently these containers are repacked, sometimes so loosely that the container does not hold the quantity it should.

Containers are often faced or plated with the best specimens in order to present a good appearance to the purchaser. Watch for full measure and see that the stock is good throughout.

Information regarding the current market prices and the available supply in the larger cities can readily be obtained through the daily market column found in the newspapers and through the daily market news broadcast over the radio. A knowledge of the supply and prices should aid the housewife in securing value for the money she spends.

Usually higher grades of fresh fruits and vegetables are free or practically free from blemishes, but the blemishes may be present to a greater or less extent on those of lower grade. Sooty, blotched, or flyspecked apples; dirty potatoes or those with growth cracks; cabbage with a few of the outer leaves yellowed or spotted, are typical examples of the many forms of surface blemishes. Such blemishes can usually be removed in the normal preparation for use.

Aside from the price, the average consumer's choice of any particular kind of fruit is influenced by appearance and quality. In many respects, appearance and quality are closely associated and many think that fine appearance always signifies fine quality. This is not always true.

Often a fruit of very attractive appearance may have poor qualities because of a varietal characteristic or because of some internal condition, such as overmaturity. It is likewise true that a fruit with a very poor appearance caused by surface blemishes may have very fine eating qualities. Appearance therefore does not always signify quality. R. C. Hill.

The highest compact we can make with our fellow is, let there be truth between us two forevermore. It is sublime to feel and say of another, I need never meet, or speak, or write to him; we need not reinforce ourselves, or send tokens of remembrance; I rely on him as on myself; if he did not thus cr thus, I know it was right.—Emerson.

MOVEMENTS OF MERCHANTS.

Evart—The American Logging Tool Co., has decreased its capital stock from \$200,000 to \$160,000.

Benton Harbor—The Great Lakes Fruit Industries, Inc., has decreased its capital stock from \$1,250,000 to \$312,500.

Detroit—Grand River Auto Parts, Inc., 2762 Grand River avenue, has decreased its capital stock from \$25,000 to \$5,000.

Lansing—Cumulative Merchandising, Inc., Tussing Bldg., has changed its name to the Sleepy Hollow Corporation.

Detroit—Chambers-Kirby Motors, Inc., 8505 West Warren avenue, has changed its name to H. T. Kirby Motors, Inc.

Union City—Thieves entered the clothing store of George F. Minto and carried away merchandise valued at more than \$2,000.

Detroit—The National Broach & Machine Co., St. Jean and Shoemaker avenue, decreased its capital stock from \$550,000 to \$112,500.

Bay City—H. G. Wendland & Co., 807 Washington avenue, department store, has decreased its capitalization from \$200,000 to \$100,000.

Cheboygan—The Midwest Distilleries, Inc., has been organized with a capital stock of \$50,000, \$5,000 of which has been subscribed and paid in.

Kalamo—William Hanes and son, Frank Hanes, who recently purchased the Dewitt grocery store, will add a stock of dry goods and hardware.

Kalamazoo—Lawrence E. Hurwick, experienced fur designer and style creator for the past ten years, succeeds the Rockler Fur Shop, Hanselman Bldg., in business.

Pontiac—The W. G. Burke & Son Co., has been organized to deal in fuel, hardware, paints and lumber, with a capital stock of \$5,000, all subscribed and paid in.

Lansing—Mrs. M. M. Briggs, dealer in dry goods and men's furnishings at 505 East Grand River avenue, has removed the stock to larger quarters in the Sattler building.

Cadillac—A notice of dissolution of the Drury & Kelly Hardware Co. has been filed with the circuit court and a request that a receiver be appointed to liquidate the business.

Kalamazoo—Herbert Young has opened a meat and poultry department in the Central Produce Market, 148 North Rose street. Butter, milk and eggs will also be in stock.

Detroit—The Wiping Textile Co., 4052 Beaufait avenue, dealer in wiping clothes and their material, has been incorporated with a capital stock of \$1,000, all subscribed and paid in.

Detroit—The Simms & Morell Lumber Co., 12844 Greenfield avenue, dealer in lumber and building supplies, has been incorporated with a capital stock of \$10,000, \$3,000 being subscribed and paid in.

Saginaw—College Inn, Inc., 514 Genesee avenue, dealer in candy, lunches, soda fountain, ice cream, etc., has been incorporated with a capital stock of \$2,000, all subscribed and \$1,000 paid in.

Grand Rapids—Robert T. Russell, Inc., 206 Monroe avenue, has been incorporated to deal in clothing, shoes and furnishings for men, with a capital stock of \$2,000, \$1,000 being subscribed and paid in.

Bay City—The Economy Shoe Stores, Inc., 719 Washington avenue, has been incorporated with a capital stock of \$15,000 preferred and 5,000 shares at \$1 a share, \$20,000 being subscribed and paid in.

Harbor Springs—Guy W. Walter, manager of the Menonaqua Beach Inn for the past sixteen years, has purchased the Windemere Hotel in St. Petersburg, Fla., which he will conduct during the winter.

Detroit—The Clover Farms Dairy Co., 11616 Cloverdale, has been organized to do a general creamery business with a capital stock of \$5,000 preferred and 5,000 shares at \$1 a share, \$5,000 being subscribed and paid in.

Grand Rapids—Lee & Cady announce two additions to the Red & White stores—Harry Lampen & Son, Overisel, and Arrie Vander Til, 843 Grandville avenue, Grand Rapids. The latter is an entirely new stock.

Flint—The Flint Good Housekeeping Shop, Inc., 115 West Kearsley street, has been organized to deal in household appliances with a capital stock of \$40,000 common and \$10,000 preferred, \$29,100 being subscribed and \$1,000 paid in.

Detroit—The T.P.S. Coal Co., Inc., 17149 Mitchell avenue, has been organized to deal in all kinds of fuel, building supplies and ice at wholesale and retail with a capital stock of \$10,000, \$3,000 of which has been subscribed and paid in.

Detroit—The Walton-Dodge Co., 715 Majestic Bldg., has been organized to deal in stoves, ranges, furnaces and cooking devices with a capital stock of \$50,000 preferred and 30,000 shares at \$1 a share, \$30,000 being subscribed and \$10,000 paid in.

Hartford—A group of local business men are circulating petitions to raise capital for the formation of a new state bank to replace the Olney National bank, placed in receivership Sept. 26. There are two completely equipped bank buildings here, the Olney and the First State bank which was closed in 1931.

Cadillac—Arthur Hilliar, who for over 21 years has been in charge of the plumbing and heating department of the Drury & Kelly Hardware Co., which has been closed for the benefit of its creditors, has leased a store at the corner of Mitchell and Mason streets and engaged in the plumbing and heating business under his own name.

Battle Creek—The F. C. Mathews Co., of Grand Rapids, dealer in washing machines, electric refrigerators and all types of electrical appliances, has opened a branch store here at 27 Northeast Capital avenue which will be under the management of his son, G. E. Mathews. Paul Hays, of Michigan City, is sales supervisor.

Three Rivers—The appointment of N. C. Flint as manager of the Three Rivers plant of the Eddy Paper Corp. has been announced. He succeeds J.

H. Conway, who has been serving as acting manager. Mr. Conway has been transferred to Rockford. Mr. Flint will be in charge of the Three Rivers plant, the Detroit corrugated plant and the Chicago Quick Service Box Co.

Boyne City—The four Bearss brothers have taken over the building on North Park street formerly known as the Altrack foundry, reconditioned the machinery and engaged in business under the style of the Boyne City Foundry Co. John Post, of Alpena, a competent moulder, will join them in the enterprise. Cast iron repair parts for any make of stove, etc. will be made.

Manufacturing Matters

Sandusky—The Diamond Abrasive Wheel Co., Inc., has been incorporated to manufacture and sell abrasive wheels with a capital stock of \$12,000, all subscribed and paid in.

Detroit—The Nardin Supply Co., 12056 Nardin avenue, has been organized to act as manufacturers' agent, with a capital stock of \$5,000, \$4,500 being subscribed and \$1,500 paid in.

Detroit—The Morisite Manufacturing Co., 17546 Woodward avenue, has been organized to manufacture articles of secret formula with a capital stock of \$35,000, \$25,000 being subscribed and paid in.

Detroit—Noxon Distributors, Inc., 507 Park avenue Bldg., has been organized to act as distributors for manufacturers, with a capital stock of \$5,000, \$1,000 being subscribed and paid in.

Detroit—The Michigan Cereal Co., 1901 East Kirby avenue, manufacturer of cereal food and dealer in grain, has been incorporated with a capital stock of 25,000 shares at \$1 a share, \$25,000 being subscribed and paid in.

Detroit—The Reserve Specialty Manufacturing Corporation, Transportation Bldg., has been organized to manufacture novelties and specialties, with a capital stock of 50,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Lansing—Jake Weinzierl, for the past four years connected with the Home Dairy Co., has severed his connection and engaged in the manufacture, wholesale and retail, of meats and sausage at 311 North Washington avenue. Mr. Weinzierl has had 22 years experience as a sausage maker.

Charlotte—The Charlotte broom factory, owned and operated the past three years by Nate Wright, has been merged into a stock company composed of five men. Ed. Munch will assist Nate in taking care of the manufacturing end of the business. They will make all grades of brooms from the tiny toy to the heavy warehouse and with men like Emerson Boyles for legal adviser, Jack Sutherland and Harry Carr, sales managers, this business should be a success.

Held pencil-like and operating from a lamp socket, a new, small perforator is said to do work ranging from perforation of duplicating stencils to actual cutting of painters' stencils.

Men Big Ice Cream Eaters

Consumer preferences and other elements such as weather, time of day and location of the store, which influence the sale of ice cream at drug store soda fountains are analyzed in detail in two pamphlets, under the title "Ice Cream at the Soda Fountain," prepared by W. H. Meserole, of the United States Bureau of Foreign and Domestic Commerce.

Men were found to predominate as customers for ice cream products in the drug stores. They materially outnumbered women and children as purchasers of ice cream as well as the milk beverages, sundaes and sodas in which ice cream was served.

It was found that in the sample group of stores, comprised of stores of all representative types, men bought from two-thirds to three-fourths of the ice cream and products using it. The number of children customers was small, but practically all fountain sales made to children are shown to involve ice cream as an ingredient.

An average of 46.63 per cent. of the income received at the soda fountain during the year, the survey indicates, is from ice cream and products using it as an ingredient. This figure was 53.52 per cent. in the Summer, and 35.62 per cent. in Winter.

Package ice cream sales are 10 times as important at neighborhood fountains in congested areas. Income levels were found to bear little of any influence on this resident patronage in purchasing factory-packed ice cream.

Happiness in this world, when it comes, comes incidentally. Make it the object of pursuit, and it leads us a wild-goose chase, and is never attained. Follow some other object, and very possibly we may find that we have caught happiness without dreaming of it; but likely enough it is gone the moment we say to ourselves, "Here it is!" Like the chest of gold that treasurer-seekers find.—Nathaniel Hawthorne.

I do not remember that in my whole life I ever wilfully misrepresented anything to anybody at any time. I have never knowingly had connection with a fraudulent scheme. I have tried to do good in this world, not harm, as my enemies would have the world believe. I have helped men and have attempted in my humble way to be of some service to my country.—J. Pierpont Morgan.

One comfort is that great men taken up in any way are profitable company. We can not look, however imperfectly, upon a great man without gaining something by it. He is the living fountain of life, which it is pleasant to be near. On any terms whatsoever you will not grudge to wander in his neighborhood for a while.—Carlyle.

It takes a great deal of boldness, mixed with a vast deal of caution, to acquire a great fortune; but then it takes ten times as much wit to keep it after you have got it as it took to make it.—Mayer A. Rothschild.

Each of us can own a mine more priceless than gold or diamond mines: Memory.

Essential Features of the Grocery Staples

The New Master Code—Of great importance just now is the master code for the grocery trade, which is expected to be submitted to distributors by the Agricultural Adjustment Administration in revised form this week. In the absence of this code, the normal functions of distribution have been badly handicapped in past weeks and manufacturers, brokers and distributors have all felt the need for an acceptable control program which would permit business to go on. In addition to the master code, it is understood that a supplementary code for food manufacturers has also been prepared, which will likewise be submitted this week. Both of these will be offered by the Government, it was said, at a confidential conference. The all-important mark-up feature of the master code which has met with Federal opposition is the vital point on which the master code hinges. The Government has thus far declined to reveal a substitute for it, if one has been found.

Sugar—Local jobbers hold cane granulated at 5.10 and beet granulated at 4.90c.

Canned Fruits—California fruits are not doing much just now, and the market will be quiet until the turn of the year.

Canned Vegetables—While major vegetables show no diminution in strength, the trade appears to be fairly well covered, and there is not enough interest to provide any real test of prices. Occasional lots of Southern tomatoes have been quoted on at somewhat lower prices.

Dried Fruits—The sharp drop in the American dollar against foreign currencies has had the effect of stimulating export business in dried fruits, it is learned here. The Coast, which does practically all foreign business, has booked considerably more business, and one broker here reports inquiry for raisins in the New York market for export, which is certainly unusual. The Coast market reports also that while big business for domestic market is lacking just now in staples, there has been a good steady demand for a variety of items and prices have been well maintained. California prunes have held at a steady level in all larger and medium sizes, the only exception being a tendency here and there to shade on small sizes. Italian prunes, it is understood, are now practically all out of growers' hands, and while prices to growers have been raised $\frac{1}{4}$ c to $\frac{3}{4}$ c, most of them are reluctant to sell at these advances, feeling that they will do better by holding on a little longer. Exports of Italians have been heavy and some report turning down business for foreign markets because of the short supplies now available. While the Government has discarded the raisin growers' plan for crop control this year, a bullish factor has been its expressed willingness to advance loans to growers which would assure a good price level on all three varieties in order that these loans be repaid.

Canned Fish—As trading in canned foods continues quiet, the trade has been turning its attention more to other developments, such as the proposed processing tax on canned salmon

which, it is admitted, would about cripple that industry in the Northwest. A decision in respect to this processing tax is awaited any day from Washington and, needless to say, brokers have combined with packers to oppose such a levy.

Nuts—This market has been featured during the past few days by a marked demand for pecans of about all grades. There happens to be little goods on the spot, a fact which the trade has become increasingly conscious of. Brokers representing pecan accounts agree that the spurt of business in their direction has been marked in the past few days and their principals are being urged to rush shipments. California walnuts have shown some improvement and there has been a better demand for domestic almonds, but not up to seasonal dimensions as yet. Filberts in the shell have been in good demand, also, but supplies are very short and prices stiff. The shelled nut market continues along in its routine way and, of course, is adversely affected by the developments in exchange. Fears in France for the future of the franc have tended to increase prices there, rather than anything else.

Olives—Local consumers maintained an indifferent attitude toward the olive market. Despite the high cost of replacements there is no rush to build up inventories out of spot stocks. Currently, with exchange mounting higher daily, replacements are at levels well above prices here. The demand, however, is light, with sellers making no effort to advance to a point where replacement costs will be covered, being content to take a generous profit on stocks bought at much lower prices. A fair assortment of sizes is to be had here.

Pickles—Theoretically the pickle market is very strong, but actually the demand has been so light in the recent past that a potentially bullish statistical position has had no effect. Buyers are still purchasing limited quantities only. Spot prices show no change from last week.

Rice—While delay has been experienced in getting rice millers lined up on a definite price schedule for clean rice, there are good prospects that pressure from Washington will bring about stabilization. The trade here has been taking rice in somewhat improved volume owing to the higher replacement costs which are on the way. Domestic business on the whole is good and export markets will, of course, take advantage of the present depreciated dollar to cover their needs.

Vinegar—Good quantities of cider are starting to move out. Stores are ordering supplies for the Thanksgiving season and soon the movement should reach its peak. Prices of vinegar are unchanged.

Do not keep the alabaster boxes of your love and tenderness sealed up until your friends are dead. Fill their lives with sweetness. Speak approving, cheering words while their ears can hear them and while their hearts can be thrilled by them.—Henry Ward Beecher.

Effort beyond one's strength invites both physical and mental weaknesses.

Review of the Produce Market

Alligator Pears—19c each.

Apples—Wolf River, 50 @ 75c per bu.; Shiawassee, 75 @ 80c per bu. Snows, 90c for No. 1; 20 oz. Pippin, 85c; Northern Spy, \$1.25 for No. 1; Wagner, 75c for No. 1.

Artichokes—Calif., \$1.10 per doz., 4 doz. in box.

Asparagus—40c per bunch; \$4 per case.

Bananas—6 @ $\frac{6}{4}$ c per lb.

Beet Greens—50c for 10 lb. basket.

Beets—65c per bu.

Brussels Sprouts—Calif., 16c per qt.

Butter—Jobbers hold plain wrapped creamery prints at $23\frac{1}{2}$ c and tub butter at $22\frac{1}{2}$ c. The Dairy Marketing Corporation changed their paying prices in yesterday's trade. Purchases on the Mercantile Exchange were at $22\frac{1}{2}$ cents on creamery extras, a decline of $\frac{1}{2}$ c from the previous figure which prevailed for well near two months, and centralized standards were taken at $21\frac{1}{4}$ c, an advance of $\frac{1}{4}$ c from the lengthy pegged level. For some time dealers anticipated a move to lessen the spread between the leading grades of fresh butter and while the narrower spread is likely to create a little better movement, trade gossip indicated considerable opposition to the decline in the price on creamery extras. The Dairy Marketing Corporation reported plans about ready for the distribution of butter to the poor and needy. The corporation believes that the butter will be distributed within the coming week, that is, as quickly as it can be printed for consumer absorption. This should lead to somewhat better statistical comparisons as the season progresses and is likely to prove an interesting influence.

Butter Color—Hansen's 4 oz. bottles \$2.40; 2 oz. bottles \$1.60.

Cabbage—85c per bushel.

Carrots—25c per dozen bunches or 75c per bushel.

Cauliflower—\$1.75 per crate.

Celery—20 @ 40c per dozen bunches.

Chestnuts—Italian command 15c per lb.

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

Cranberries—Late Howes from 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—\$2.30
Light Red Kidney from farmer—3.75
Dark Red Kidney from farmer—4.00
Light Cranberry—4.75

Eggs—Jobbers pay 18c per lb. for mixed eggs and 19c per lb. for heavy white eggs. They sell as follows:
Fancy, fresh white—34c
Candled, fresh—28c
Candled, large pullets—26c
Candled, small pullets—21c

Storage eggs are as follows:
Candled, X—18c
Storage, XX—21c
Checks—17c

The Government report on the holdings of eggs in storage in the United States released the previous day and which disclosed an excess of 1,953,000 cases apparently stimulated new endeavor in future. The market moved merrily upward on renewed bullish

operations and while profit-taking met the advance, the trend was without noted interruption to the close.

Grapes—California Imperials, \$1.65 per box.

Grape Fruit—Texas and Florida are held as follows:

64	-----	\$3.25
70	-----	3.25
80	-----	3.25
96	-----	3.00

Green Beans—\$1.75 per hamper for Louisiana grown.

Green Onions—Chalottes, 50c per dozen for Louisiana.

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

Green Peppers—California, 35c per dozen.

Hubbard Squash— $\frac{1}{2}$ c 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	-----	\$3.75
Imperial Valley, 4s and 5s, crate	-----	3.75
Leaf, hot house	-----	30c

Lemons—The price is as follows:

360 Sunkist	-----	\$6.00
300 Sunkist	-----	6.50
360 Red Ball	-----	5.00
300 Red Ball	-----	5.50

Limes—20c per dozen.

Olives—Green from Calif., \$2.50 per case of 24 lbs.

Mushrooms—30c 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	-----	\$4.25
176	-----	4.25
200	-----	4.25
216	-----	4.25
252	-----	4.25
288	-----	4.00
324	-----	3.50

Red Ball, 50c per box less.

Parsley—30c per doz. for hot house.

Pomegranates—80c per dozen for Calif.

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	-----	12c
Geese	-----	7c

Quinces—\$1.25 per bu.

Radishes—30c dozen bunches hot house.

Spinach—90c per bushel for Kentucky grown.

Sweet Potatoes—Virginia, \$1 per bu. or \$2.50 per bbl.

Tomatoes—90c per 8lb. basket for home grown hot house.

Turnips—65c per bushel.

Veal Calves—Wilson & Company pay as follows:

Fancy	-----	6@7 $\frac{1}{2}$ c
Good	-----	5@6c

Vegetable Oysters—30c per doz.

Wax Beans—\$2.25 per hamper for Louisiana grown.

Looking around on the noisy inanity of the world,—words with little meaning, actions with little worth,—one loves to reflect on the great Empire of Silence, higher than all stars; deeper than the Kingdom of Death! It alone is great; all else is small.—Carlyle.

MUTUAL FIRE INSURANCE

Occupancy — Question of Law or of Fact

A case recently decided upon the foregoing question by the Court of Appeals of Kentucky is of much interest to insurance men as a statement of law of how the question of occupancy may be decided by the higher courts.

The case is that of Continental Insurance Co. of New York vs. Dunning et. al. reported in 60 South Western 577.

Plaintiffs owned a seventy-five acre farm in Crittenden county and took out fire insurance in the defendant company in the sum of \$552 on the dwelling; \$40 on the smoke and produce house; \$240 on the barn; \$50 on grain and seed; and \$50 on hay and feed. The tenant who occupied the property at the time of the issuance of the policy, moved off on September 17, 1931. At the time the tenant moved plaintiff was employed by the Illinois Central Railway and had a run on that road. The plaintiff and his wife intended to move into the dwelling and occupy it as their home. Mrs. Dunning carried to and stored in the dwelling a dining table, chairs, two small tables, rugs, linens, dishes and other things. The plaintiffs owned cows, chickens, hogs and calves, which were kept on the premises. Plaintiff's wife went to the farm and the dwelling every day, where she spent the greater part of her time looking after the live stock and while at the dwelling canned fruit and vegetables. From Oct. 1, 1931, until Oct. 23, the night on which the property was burned, the property was continuously unoccupied at night and during the day only at such times as plaintiff's wife was present looking after the live stock and preserving fruit. Suit was brought to recover on the policy. Defendant insurer among other defenses, pleaded the provision of the policy rendering it void, if the premises were unoccupied or uninhabited for ten consecutive days next before the fire. Judgment was for the plaintiff and the defendant appealed.

The Court of Appeals held that where a policy provides for forfeiture if the property becomes vacant, unoccupied, or uninhabited without the consent of the insurer, for ten days, or any other definite period of time, the insurer is not required to allege or prove that the status increased the risk or hazard. The property need not be both vacant and unoccupied, without the consent of the insurer, to entitle the insurer to avail itself of a condition providing a forfeiture if the property become vacant, unoccupied or uninhabited. "Occupancy" when used in reference to a dwelling house, means actual use of the premises by human beings as their place of abode. A dwelling house is not regarded as occupied unless it is the home or dwelling place of some person living and sleeping there habitually. Under the evidence the property was unoccupied as a dwelling house at the time of the fire within the meaning of the policy. The occupancy of a dwelling house determines the character of the occupancy of the barn and other outbuildings used in connection therewith. The insurance

on a barn and its contents, if forfeited because of non-occupancy of a dwelling, is void as to the barn and outbuildings used in connection with the dwelling. The same ground of avoidance is applicable to the contents of the outbuildings. Defendant insurer was entitled to a directed verdict. Judgment reversed.

NRA Insurance Code

The NRA code for insurance companies having been approved, no doubt all companies have signed the modified Certificate of Compliance and are now operating on a 40-hour basis, in an endeavor to help hold up the improved conditions which are really present.

One thing was noticeable in one of the President's addresses. He said some things tried probably will not work out, but that they were doing their best to make plans which would help pull us out of the Depression; that if unsuccessful, other plans would be attempted. Everyone is hopeful that conditions will continue to move upward and that no set-backs will be experienced.

At the present cost, materials and goods sold from resellers' shelves; values of buildings, contents, dwellings and household goods are very much higher than they were some months ago. This no doubt will enable Insurance Companies to pick up some business lost because of reduced values.

New Bulb Helps Lamp Producers

A new type of lamp for use in indirect lighting fixtures recently introduced to the trade will enable lamp base manufacturers to show a complete new line of indirect lighting fixtures for the coming season. The large, old type bulbs have restricted manufacturers in the type of designs possible in standing lamps for indirect lighting. Interest in the January showings of lamps has been heightened by possible developments in the indirect lighting field and by the fact that producers plan substantial increases in the number and styles of china base table lamps. The volume of china base lamp sales was the outstanding feature of the season's business.

Small-Town Buying Holds Up

While the heavy gains which featured August and September were not noted, consumer buying in the small towns, particularly in the agricultural areas, made a better showing than anticipated during October. The monthly sales report of a leading dry goods chain, operating in such towns, will show a gain in excess of 11 per cent. over a year ago in its statement to be published this week. With allowance made for the fact that there were only four Saturdays in the month, as against five in 1932, the gain was held equivalent to 15 per cent. Higher farm prices and Government crop allowances stimulated buying.

No one has success until he has the abounding life. This is made up of the many-fold activity of energy, enthusiasm and gladness. It is to spring to meet the day with a thrill at being alive. It is to go forth to meet the morning in an ecstasy of joy. It is to realize the oneness of humanity in true spiritual sympathy.—Lillian Whiting.

WHEN YOU BUY INSURANCE

Do You Look for a Good Company — Or for a Good Friend?

If the good friend has a good company—fine. But how often do you even know the name of the company your friend has insured you with?

A Federal representative will be glad to give you facts—facts that speak of financial stability. He will also explain the difference between a mutual and stock insurance company and tell you why you can save from 25 to 40% with the Federal Mutuals. Write for him to call today!

FEDERAL HARDWARE & IMPLEMENT MUTUALS

Retail Hardware Mutual Fire Ins. Co. Hardware Dealers Mutual Fire Ins. Co.
Minneapolis, Minnesota Stevens Point, Wisconsin
Minnesota Implement Mutual Fire Ins. Co.
Owatonna, Minnesota

Mutual Insurance

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

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

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

Finnish Mutual Fire Insurance Company

444 Pine Str., Calumet, Mich.

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

No interruption in dividend payments to policy holders since organization

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

WILLIAM N. SENF, Secretary-Treasurer

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

IS A WORKER AT FORTY

Too Old to Begin New Vocation?

What age limit should be set as a bar to entry into the civil service of the United States?

The Civil Service Commission has set a limit of 35 and 40 years—a reduction from 50 years—for eligibility to take examination for what have been defined as "beginners' jobs." This action has been challenged, and the President has been asked to make the final decision.

Senators and Representatives in Congress, heads of administrative departments and personnel officers, officials representing the employees in Federal service, sociologists and psychologists have found something to say on the question. Sentiment and practicality, science and politics have been applied to throw light on or confuse the issue.

The Civil Service Commission announced, Oct. 30, that it had adopted the policy of substantially reducing the maximum age limit for entrance to competitive examinations for clerical and allied occupations, except in the case of those who are allowed preference because of military service.

Maximum age limits were reduced in examinations recently called, it was pointed out, as follows: Stenographer and typist, from 50 to 40 years; card-punch operator, from 50 to 35 years; Junior tabulating machine operator, from 50 to 35 years; Junior calculating-machine operator, from 50 to 35 years.

The rule that permits the waiver of age limits for veterans is not altered. Neither is there any change in the age limits—which are all higher—for examination for entrance to the technical, professional and scientific positions.

The Civil Service Commission explained its action thus:

"From long experience the Commission has learned that the appointing officers of the various departments and independent establishments persist in making selections of the younger eligibles for those positions which do not require technical, professional or scientific training. It therefore adds an unnecessary expense to the Government to give examinations to large numbers of applicants who have little, if any, prospect of employment. Also, it is not fair to individuals to permit them to enter examinations from which they have no chance of appointment. A further consideration is found in the retirement law."

The motive governing appointing officers in selecting young persons for appointment, in the opinion of the Commission, is the same as that which actuates employing officials in private industry. They believe that the younger person will more quickly learn the details of the job and be more efficient in execution.

The action of the Civil Service Commission was immediately protested by Representative John J. Cochran (Dem.), of St. Louis, Mo., chairman of the House Committee on Expenditures in the Executive Departments. Mr. Cochran appealed to the President for a reversal of the policy.

The chairman of the House Committee on Civil Service, Representative Lamar Jeffers (Dem.), of Anniston,

Ala., and Senator Kenneth McKellar (Dem.), of Tennessee, of the Senate Committee on Civil Service, both declared their intention to study the subject and bring it before their respective committees. Senator James Couzens (Rep.), of Michigan, a former member of the Senate Committee on Civil Service, came out decisively in opposition to an age limit of 40 years.

The President of the National Federation of Federal Employees, Luther C. Steward, in a statement, saw no objection to the lowering of the age limit for beginners' jobs in the Federal service. E. C. Babcock, president of the American Federation of Federal Employees, the organization of Government workers which is affiliated with the American Federation of Labor, thought the proposed age limits were unfair.

The psychological and sociological aspects of the question were taken up by educators connected with institutions of higher learning in the National Capital. The Secretary of Labor, Frances Perkins, in an exposition of the practical side of the issue, opposed herself to the viewpoint of 21 other Federal administrators consulted by the Civil Service Commission by championing the rights of older men and women to a chance to work and declaring her belief in their superior qualifications over younger workers.

"It is a bad time," said Chairman Cochran, of the House Committee on Expenditures in the Executive Departments, "especially during this period of depression, for the Government to adopt any such policy, since many employees of advanced age are being furloughed who would never have an opportunity to get back into the service."

In a letter to the President, Chairman Cochran protested that, in a matter affecting workers all over the country and as an example to private industry, any decision to lower the age limit should not be reached except as it should be considered and determined upon a Cabinet conference. He urged that the ruling of the Civil Service Commission be set aside.

Age limits set in recent civil service examinations—assumed by Chairman Cochran to be at the instance of bureau chiefs—were cited by him; for example a fingerprint man of the Department of Justice should not be over 25 years of age. In another case, a nurse over 30 years of age is prohibited from taking the examination, and for a home economics job the limit was placed at 30 years.

Of 21 heads of important Federal administrative establishments consulted by the Commission, said President Mitchell of the Civil Service Commission, all but 1 placed 40 years as the maximum desirable age limit; the one exception suggested 45 years.

"The Civil Service Commission has decided on no general policy as to age limits," President Mitchell declared in an explanatory statement, "but merely has decided that in the interest of all concerned it is best that for stenographer-typist examinations 40 years be the maximum and that for certain arduous occupations low age limits should be fixed."

"This does not mean that people 'are through at 40,'" says Chairman

Mitchell, "It merely means that people are beginning at not over 40."

Consideration for older persons who would take the examination is one of the factors in setting a maximum age for beginners, he further says. He points out that their hopes for appointment are raised but seldom realized.

In the course of more than a year, he asserts, only eight persons not entitled to preference were appointed from the stenographer-typist registers. This is an indication that the age maximum is automatically fixed without a ruling by the Civil Service Commission.

Age limits for many examinations have been under the 40 years maximum

for many years, says Chairman Mitchell. The age limit for postal clerks, he points out, has been 35 for a long period; other instances of a 40 years' limit are referred to.

There has been no change in the limit of 48 years for mechanical trades examinations, it is pointed out; nor in the 35-year limit in the technical, professional and scientific examination for junior-grade positions.

It is further pointed out that the age limit rises in examinations for positions requiring greater experience; to 40 and 45 years for the positions of assistant; 45 to 50 years for the posi-

(Continued on page 22)

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THE PEOPLE ACT

Repeal of prohibition ends an experiment—one of the most characteristic experiments ever attempted by the American people. Mr. Hoover referred to it as "noble in motive," words which were garbled into "noble experiment," which it did not turn out to be. But it was certainly an effort that had behind it the noblest motives.

Millions of Americans, when prohibition was being inserted into the Constitution, supported it earnestly. The liquor evil had grown to tremendous proportions, particularly because of the sinister alliance with low-grade politics. The drastic measure adopted to eliminate it grew out of that grim fact. The people hated the evils behind "rum." They wanted to get rid of them. And in spite of the heated propaganda of the repeal movement, prohibition was enacted because, at the time, a majority of the people of the United States wanted it.

Now it has been repealed, as a mistake that produced consequences worse than the thing it sought to eradicate. In each case we believe that the people acted to accomplish what seemed to be the right thing. We expect the American people to make other mistakes or suffer them to be made, but we still believe we are young enough to overcome them in accordance with James Bryce's famous comment upon us.

And we firmly believe that the swift action during the past few months by which the voters have taken prohibition out of the Federal Constitution is no sign that they will stand for a recurrence of the evils of pre-prohibition times. The nation has shown itself capable of clear thinking on prohibition. It will think and act with sufficient clearness if liquor interests overreach themselves as an aftermath of repeal.

DRY GOODS CONDITIONS

About the best business of the season was done by retailers last week as colder weather brought out an active call for seasonal apparel. Some stores here ran 10 to 15 per cent. ahead of last year's figures. From other cities similar reports were received.

October results, as indicated by official figures, were varied but more or less in line with estimates. The large mail order houses improved upon their September gains, thereby reflecting a better demand in the agricultural districts than would be imagined from the unfavorable reports which have been broadcast from such areas.

The two biggest catalogue houses had combined sales which showed a gain of 18.75 per cent. over a year ago. This compared with an increase of 10.05 in September.

For eighteen chain systems the October increase was 4.57 per cent. over the same month last year. The September gain of these organizations was 12.91 per cent., so that some recession was indicated in this division of retail trade.

Department store trade for the month was unchanged from a year ago as against an increase of 2 per cent. recorded for September. In this reserve district there was a drop of 2 per cent. and the range throughout the country was from a gain of 11 per cent.

in the Atlanta district to a loss of 9 per cent. in the San Francisco area.

Christmas business moved to the front last week in the wholesale merchandise markets, although some re-orders were received on Fall apparel. Price declines have been checked by the improvement in retail trade.

LABOR CLAUSE VIOLATIONS

If the present drive for recovery can be compared to a war on depression and therefore permitted some of the regulations imposed during an actual state of war, a case can be developed against treasonable opposition to the program. Proper criticism should be welcomed and serves a constructive guide to an improved plan.

On the other hand, direct violations of the law, sabotage and propaganda with that purpose in view, should be dealt with promptly and not leniently. Since the labor provisions are the pith of the Recovery Act, attempts to set them aside are aimed at the heart of the recovery measure. That such attempts are being made on a widespread scale are common knowledge.

From a business standpoint it seems strange that, after years of complaint over ruthless competition, there should be any sympathy with the effort to upset what is the most stabilizing influence in the new legislation. Unscrupulous price cutting has been possible mainly because wages could always be whittled away further. In that whittling process markets were destroyed but each whittler saw a temporary advantage.

Fundamentally, the drive against collective bargaining has been a drive to continue this process. There have, of course, been notable exceptions, but they can only be regarded as proving the rule. Interference now with this right given to labor is a violation of the law and should be punished as such, whether it comes from employers or from labor organizations which are improperly trying to force membership upon workers.

ROMANCE IN REAL LIFE

Thirtyone years ago a mother parted from her four-year-old boy at Corydon, Ky. Ten years later she had settled in Jacksonville, Fla. The boy grew up and more and more desired to learn something of his mother. He became Lieutenant Governor of Kentucky and determined to make a thorough search for her.

In the course of his search an uncle told him that his mother had died in Jacksonville. At least, that was a definite clue and he followed it. He also learned that his mother had remarried twice and what name she had most recently taken. Arriving in Jacksonville, he revealed the reason for his journey to a Jacksonville woman, mentioning his mother's name. "Why, I know her!" exclaimed the woman.

A meeting was arranged, at which the Lieutenant Governor found that, although his mother had been lost to him, she had followed his progress step by step. She had written him just once. That was when his brother had been killed by a fall from a tree in 1912. Then she had sent him a postcard signed simply "Mother."

In a book this could happen easily—too easily. Or it could have hap-

pened in life a hundred years ago. But it actually happened in the life of our time and the story was sent over the wires of the Associated Press just like any routine piece of news. Our matter-of-fact age has its share of romance.

DOLLAR STABILIZATION

Stabilization of the dollar is what is needed at once to give the recovery program its best chance for complete success. The most expert opinion agrees that stabilization around the present figure will bring back the 1926 price level. The same opinion also agrees that this price level cannot be attained automatically or overnight.

To inflict further uncertainty upon business, therefore, appears to be not only dangerous but meaningless. The objective has every assurance of being reached and the risks of delay are almost incalculable, it is pointed out.

Congress meets in January. If business has not moved ahead sufficiently, then radical inflation will have wide support. On the other hand, if there has been improvement there will doubtless be agitation for larger doses of money medicine in order to speed the progress of the patient.

The possibility of being able to control the dollar in this of all countries should be abandoned with the recollection of what happened when the Federal Reserve attempted to put the brakes on credit in 1928. In that case only speculators were involved. The dollar involves every one. With prices moving up, they would not be stopped by any but economic forces.

Return of capital, higher prices, safe investment and the opening up of new enterprise are what stabilization guarantees. Delay promises only disaster.

BRIGHTER PROSPECTS

Another major step in the recovery program was announced last week by the administration in its decision to put 4,000,000 unemployed to work this Winter. This announcement followed repeal action by enough States to end prohibition by Dec. 6. Arrival of the Soviet representative to discuss the basis of recognition completed a week of action which seems bound to result in further business expansion within the very near future.

Moving a week behind these events the downward sweep of the business index has become somewhat accelerated. The sharpest drop in two months was recorded, with only the carloadings series higher. However, the proper interpretation of this trend was indicated a while back when attention was called to the contra-seasonal boom last Summer and the earlier recession this Fall.

Evidence now points to an upturn next month at a time when it is usual for year-end curtailment to appear. This view is based upon an improved sentiment now in the making and upon the activity which the public and civic works programs will provide, the operations incident to repeal and the potential supplied by Russian recognition.

Another important influence on the favorable side is the guarantee of bank deposits, which becomes effective Jan. 1, and the reopening of many institutions. This should free purchasing power and greatly reduce hoarding.

LOWER RAILWAY RATES

The recent reduction in passenger fares by the Western and Southern railroad companies will obviously be appreciated by the traveling public. The elimination of the Pullman surcharge of 50 per cent. on every passenger fare for the railroads will be especially appreciated as also of unquestioned benefit to the railroads. This now antiquated extra fare was originally adopted as a war measure; hence met with no objection at the time.

It has long been manifest to experienced travelers that this Pullman surcharge tax was doing great harm to the railroads from the ever increasing competition by auto, truck, trolley and now air transportation. The great number of cars parked in the principal resorts in Florida and elsewhere from every state in the Union clearly indicates the serious detriment this additional fare has been to the railroads. In a recent trip to Chicago, the Canadian Rockies and the principal points along the Pacific Coast to San Diego, similar conditions prevailed.

Should no further action in this matter be taken by the managers of the Eastern roads to stop this objectionable surcharge, it would cause no surprise should some of the bills already introduced in Congress for effecting this object be enacted at the coming session.

CLEAR THE ROADS

Freedom of locomotion everywhere in the United States on all roads through all states must not be interrupted for a single day. The Federal Government should watch out for those who try to close state lines, county lines, city lines, etc., at the order of gangsters, strikers, farm-holiday men and just plain "stirrers up" for their own private gain.

In the Northwest the farmers should be handled more liberally—they belong where they are—but in the industrial states obstructors of roads are generally traveling racketeers feathering their own nests and damaging the country at the same time, and glad to do both. They don't own the country. These gentlemen might be given a clear road out of the country, but not in it. Clear the roads for Uncle Sam.

Bad will be the day for every man when he becomes absolutely contented with the life that he is living, with the thoughts that he is thinking, with the deeds that he is doing, when there is not forever beating at the doors of his soul some great desire to do something larger, which he knows that he was meant and made to do because he is still, in spite of all, the child of God.—Phillips Brooks.

As a writer, I have only one desire—to fill you with fire, to pour into you the distilled essence of the sun itself. I want every thought, every word, every act of mine to make you feel that you are receiving into your body, into your mind, into your soul, the sacred spirit that changes clay into men and men into gods.—Thomas Dreier.

It is only at the tree loaded with fruit that the poor throw stones.

OUT AROUND

Things Seen and Heard on a Week End Trip

Petoskey, Nov. 9—I am enclosing a write-up on potato and apple show, which we staged in connection with a farmers' week sales event for the merchants.

We also tied the "Now is the Time to Buy" campaign in with the situation and it went over in very nice shape. That is the farmers' week idea, as we put most of our efforts in that phase of it.

For once in many years the Emmett county potato growers are going to have some real spuds, both in the certified seed and table stock varieties. The yields are also holding up well, as we got some rains in the middle of September which assisted greatly in the crop advancement.

The exhibits at the show were exceptionally well prepared, both in the potato and apple line, and caused the home folks to realize just what Emmet county had to offer in this field. Attendance at the show, both from a rural and local standpoint, was a most pleasing factor.

Wilson J. McDonald,
Sec'y Petoskey Chamber of
Commerce.

The report referred to in the above letter is as follows:

A farmers week was staged in Petoskey for the week closing Nov. 4. The Chamber of Commerce, co-operating with the county agricultural agent, secured a building and staged a very elaborate potato and apple show for the growers of Emmet county. A complimentary banquet was tendered the exhibitors with over a hundred present, with John Lake, President of the Chamber of Commerce, as toastmaster. Speakers for the evening were D. D. Tibbits, State Representative from the Charlevoix county district, a fruit grower of Charlevoix county, who acted as a judge for the apple exhibit, B. H. Halstead, of Petoskey, member-elect of the State Board of Agriculture, H. C. Moore, of the Michigan State College, Potato Division, and A. H. Schubert, the Emmet county agricultural agent, who announced the winners of the show. Cash premiums, as well as many merchandise awards, were made possible by the banks of the county and the merchants of Petoskey. In addition to the display of potatoes and apples in the exhibit twelve merchants awarded prizes for the displaying of other farm products in their various stores. The plan was very successful and caused the people visiting the show to circulate around the city viewing the merchants' displays. Attractive window displays and the use of the city's amplifying system throughout the entire day kept the crowd moving about. A children's parade was staged during the morning hour on Saturday, with the children dressed in fancy and comic costumes headed by the high school band. At intervals in the parade older boys carried banners with the "Now is the Time to Buy" appeal displayed. Potato growers of Emmet county have always made a very substantial showing to the top of the Michigan potato show in Gaylord, which was discontinued this year. The Emmet county show this fall was suggested as a means of keeping the growers in this county interested for the state shows,

as well as a continuation of the Gaylord exhibit. The success with which the affair met during the past week has branded it as a yearly event and one that will be staged for the Emmet county growers previous to the regional and state exhibits. Good yields as well as some excellent specimens, because of the timely rains in this section of the state, should give the Emmet county growers a favorable break in the potato market this year.

While we are on the potato subject I take pleasure in reproducing two letters germane to the occasion. One from the Senior Horticulturist of the Bureau of Plant Industry in Washington is as follows:

Washington, Nov. 7—I do not know of any grower in our Eastern States who is producing Russet Burbank (Idaho Nette Gem) on a commercial scale. Some fifteen or more years ago certain growers in New Jersey were growing a variety under the name of American Giant which was found to be about 90 per cent. Russet Burbank and 10 per cent. American Giant. Good yields, or at least satisfactory ones, were being obtained from this seed-stock, but for some reason both varieties have been practically discarded for the Green Mountain and Irish Cobbler.

I am glad to learn that a Michigan grower is succeeding with them. We have grown them in our variety collection for the past twelve years in Northern Maine, but the yield is not equal to the Green Mountain; hence they have never become popular in that locality.

Under irrigation I am inclined to believe they could be grown very satisfactorily on sandy loam soils.

Wm. Stuart,
Senior Horticulturist.

The Commissioner of Agriculture for Michigan writes me as follows:

Lansing, Nov. 10—I have your letter of Nov. 3 addressed to me, as well as your letter of Nov. 4 addressed to the Agricultural Department, making enquiry to the growing of Idaho potatoes in Michigan.

Personally, I do not know of anyone making a success of growing Idaho potatoes in Michigan. I believe that about 400 acres were planted in Michigan this season, but reports coming to me disclose that they are not equal in standard with the Idaho potatoes.

The potatoes grown in this state were small and ill-shaped, caused probably by the dry weather during the growing season.

It is generally understood that the climatic conditions of Michigan are not so consistent as in Idaho and that the moisture required for steady growth during all of the growing period is likely to be more interrupted in Michigan than in Idaho. Of course, this is true in the case of the Idaho potatoes grown in that state with the aid of irrigation which is extensively resorted to in Idaho.

I understand that some projects for irrigating potatoes are now under way by various growers in Michigan, but I do not know whether they intend to center their activities upon growing Idaho potatoes.

I believe the soil in Michigan will grow potatoes equal to those grown anywhere when the moisture, so essential to uniform growth, is present during the growing season.

Samuel T. Metzger,
Commissioner of Agriculture.

I have discussed the subject of Michigan grown potatoes with several leading grocers during the past week. They all deplore the poor quality of most of the stock they are able to pur-

chase in the local market this season, due to the drought which prevailed in Michigan during July, August and September. In several instances I found grocers were recommending Idaho potatoes to their customers because of their uniformly good quality and uniformity as to size. This should not be. Michigan growers are in a position to produce potatoes good enough for any one if they handle their facilities properly.

The Wolverine Shoe and Tanning Co. at Rockford, has called in \$160,000 of its preferred stock for redemption, paying the dividend thereon until Dec. 31. The \$100,000 stock owned by its employees will not be disturbed unless the owner wishes to realize on his stock. No change is being made in the million dollar common stock issue.

I am delighted to receive a breezy letter from L. A. Smith, who conducts a grocery store at Bay View summers and plays the part of a gentleman of leisure at Orlando, Florida, winters. I take the liberty of reproducing several paragraphs from this letter which will be of general interest:

"Yes, we fully intended to make you folks a real visit on our way, but found business made it necessary to go by way of Lansing, so had to cut Grand Rapids out. We stopped over at Chicago and gave the Century of Progress the once over and felt well repaid for doing so. We think they put on a wonderful exhibition, considering business conditions, but was sorry to hear that they would continue another summer, and am of the opinion that it will be a flop if they do. This made my fourth big fair: Chicago, 1893; St. Louis, 1904; San Francisco, 1915, and Chicago again and am now fully satisfied that I've done my full duty in patronizing the great fairs, but don't regret visiting any one of them.

"We were guests of Norman Feldman, a Petoskey boy, who now manages the Southmoor Hotel at Stoney Island Avenue and 67th street. He has a fine hotel and has catered to Petoskey friends during the fair, and he certainly used us royally—which helped to make our stay in the big city enjoyable.

"We came from Chicago South on U S 41 as far as Nashville, Tenn., then took 31 through Birmingham, Montgomery and Durham, Ala., also to Tallahassee, Fla., thence to Lake City and on South to Orlando. This was another new route to us and we enjoyed the change of scenery. Found the roads all paved and no mountains this way, so made as good time, although a little farther distance than by Atlanta.

"Do you think the NRA is going to do all that was hoped for it? Also how is the buying of gold policy—the inflation and deflation of our dollar—going to put us back to prosperous times where our stock holdings can again earn and pay dividends? I am like Will Rogers, I just can't get it all through my thick old head."

Spring Lake, Nov. 13—A few days ago the Grand Rapids Herald had an editorial on "What's the matter with Grand Rapids?" I'll give you two rea-

sons why Grand Rapids is in the predicament she is to-day.

First, Grand Rapids is and has been run by politicians instead of by men of industrial or professional ability.

Second, Grand Rapids is a defaulter. She has defaulted on her bonds and who wants to do business or locate in a city which has defaulted on the interest and payment of principal of her bonds? Defaulting on her bonds means that Grand Rapids city and Kent county bonds are no longer legal for savings banks in New York state. You know what that is going to do, don't you? Better clean house up there and get your finances in shape to take you out of the "Defaulter List" and Grand Rapids will go ahead and again be recognized as a good manufacturing city and a "Good Place to Live."

J. L. Dornbos.

Holland, Nov. 8—I note your reference to my activities in undertaking to secure more manufacturing industries for Holland. My ideas along that line appear to be pretty nearly in line with the policy you pursued when you were President of the Grand Rapids Board of Trade.

Let me state at this time what my code of ethics is regarding taking factories from our neighboring towns. We will never initiate negotiations with any manufacturer in any Western Michigan town. If, however, we learn that he proposes to move from his present location we certainly are not going to permit him to get out of Western Michigan if we can prevent it. As to the concern you refer to, I have made no overtures to them, even though I have heard it rumored that they propose to move from Allegan. If, however, they do indicate that they would like to locate in Holland, just as Mr. Baker did, we are certainly going to land them if we can. We hope that other Western Michigan cities will extend us the same courtesy. If they do so we will be satisfied.

At the time I took this position here I made the statement that I was interested in the development of Western Michigan and I certainly would give the lie to that statement if I deliberately went out to rob our neighbors. I am setting this up rather strong, but I feel strongly about it. We are obliged to you for bringing this to our attention, so that we could state our position.

The Mayor and I are leaving for Grand Rapids in about an hour and we expect to call on you before the day is over, and hope we will find you in.

William M. Connelly,
Manager Chamber of Commerce.

I wish to extend my hearty thanks to the Cedar Springs Clipper for the following pleasant reference to the Tradesman in a recent issue of that worthy publication:

"The name of E. A. Stowe and the Michigan Tradesman are household words in our community, as they doubtless are over much of the state of Michigan. Many times since I came into the journalistic fold of this state my local merchants have said to me: 'Have you read what Stowe says about it in the Tradesman?' No greater compliment can be paid an editor than to have his opinions authority to his readers. The Michigan Tradesman seems always to be in a conspicuous place on office desks in our village. This is proof enough that through fifty years of his editorship E. A. Stowe has held an aim higher than mere monetary return. He has given fifty years of service to the trade, a record envied by all publishers."

(Continued on page 23)

FINANCIAL

Russian Recognition Largely a Political Problem

In view of the presence in this country of Maxim Litvinoff, Soviet Foreign Minister, it is reasonable to assume that in the near future we will hear much of the great economic advantages of our recognition of Russia. It is probable, in fact, that the move taken by President Roosevelt toward such recognition was based in no small measure upon the possibility of exploiting this phase of the problem. Before one jumps to the conclusion that there are great economic advantages to be gained by recognition, however, it is well to consider how Russia is to pay for any commodities we sell to her.

Perhaps the simplest way to appraise this is to recall that in general there are only three possible ways by which such payment can be made. The first of these is for Russia to sell goods abroad. Such sales do not have to be made to the United States but may be to other countries. In other words, Russia may build up balances in, say, Central Europe, and then draw on these balances to pay for the purchase of commodities from us.

A second method of payment is to ship actual money. This, of course, means the shipment of gold, because we, just the same as any other nation, would refuse to accept paper currency of a foreign country. Under ordinary circumstances in foreign trade gold is used merely to settle balances except in gold-producing countries, in which case there may be a more or less constant outflow of the metal as a commodity.

The final method for making payment in international trade is long-term bonds. Obviously, considering this as a method of payment stretches the facts somewhat, for it does not constitute final settlement. In practice, however, this method offers a means whereby payment may be made to the specific organization from which purchases are made. Thus Russia might borrow, say, \$100,000,000 through a bond issue in the United States, have the proceeds deposited to its credit in American banks and draw against these balances to make payments to our manufacturers.

From the point of view of getting foreign trade with Russia neither the first nor the second of these methods offers any great possibilities. We are unwilling to have any large inflow of Russian products and our recognition cannot increase the ability of Russia to sell more to other countries. In consequence, there cannot be enough three-cornered trade to enable Russia to pay for commodities from us. The shipment of actual gold, too, for all practical purposes, is completely out. Russia is husbanding her metal reserves just as are all other countries at present.

Whether we develop trade, therefore, rests upon the ability of Russia to get credit in this market. This, in turn, will depend upon the willingness of the United States Government to advance funds or guarantee Russian credit, for it is quite out of the question to sell Soviet bonds to our general public. Whether the United States will be

willing to do this remains to be seen. Until we have some definite information on this point, however, the question of recognizing Russia should be considered as primarily a political problem and of only a limited immediate economic importance.

Ralph West Robey.
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New Business Ethics Reflected in War Debt Attitude

Almost no importance has been attached by the public to the fact that the negotiations on the interallied debts between England and the United States have ended in failure. It has been accepted merely as the inevitable outcome of the meetings and as unworthy of any particular analysis. In a sense, of course, this is true. There is one aspect, however, that is deserving of attention. This is the question of why the war debts have shrunk into such insignificance in the minds of the public during the last twelve months.

That there has been such a shrinkage will be evident if one recalls the nature of the discussion a year ago. At that time, it will be remembered, the war debts were viewed at one of the most serious financial problems facing the world.

Further, the direst kinds of predictions were being made as to the effects of a default. Their general burden was that should England and France fail to pay it would mean, on the one hand, a widespread loss of confidence on the part of the public in the word of nations, and, on the other hand, that hard-pressed debtors would follow the lead of these defaulting nations and cast off their obligations through simply refusing to make any further payments. Such developments, it was held, would immeasurably retard any business upswing and would create a situation from which it might take us decades to recover.

To-day, however, we seem to have banished all such fears. Instead of worrying about a default on the December 15 installments our general attitude appears to be that it makes comparatively little difference whether we receive payment or not. This, it must be evident, is an astonishing change of attitude for certainly it is an extremely serious thing for a major nation to default on the payment of one of its obligations, or to continue in default without reaching any settlement with its creditors.

Offhand one might say that this changed attitude simply is the result of our having found that a default does not have the dire results predicted a year ago. In other words, that although France has defaulted twice and England virtually once, through making only a token payment of 8 or 10 per cent. of the amount due last June, we have learned that the pessimists of last November did not know what they were talking about.

Such a view, however, does not fit the facts. The predictions have come true to an unusual degree. Never before in the history of this country have there been such wholesale repudiation of debts and disregard of contract rights as in the past year. One cannot explain away our change of attitude, therefore, on the simple basis that we

have discovered defaults have no repercussions among our own debtors. Rather, it seems to me, that the explanation rests more largely upon the new standard of financial honesty, or perhaps it would be more accurate to say of financial dishonesty, which has developed in this country to a surprising degree in the last few months.

Ralph West Robey.
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Proceedings of the Grand Rapids Bankruptcy Court

November 6, 1933. Order for final distribution is being entered today in the matter of Twin City Storage Company, a corporation, bankrupt No. 4451, after final meeting being held May 18, 1933. At that meeting there were no appearances and the trustee's final report and account was approved and allowed. Bills of attorneys were passed on and approved as filed. There were no objections to the bankrupt's discharge. After decision of the Referee that all indebtedness incurred by Commercial National Bank & Trust Company as assignee prior to bankruptcy should be allowed as preferred claims against the estate, supplemental final meeting was called and held September 13, 1933, for the purpose of determining all valid claims against the assignee. Order is now being entered for the payment of administration expenses, preferred tax claims, preferred claims against Commercial National Bank & Trust Company, assignee, and a first and final dividend of .8% to general creditors. The files will then be returned to the U. S. District Court.

In the matter of Clayton N. Stratton, individually and doing business as Manufacturers Sales Company, Bankrupt No. 5188, final meeting of creditors was held under date of October 30, 1933. Fred G. Timmer, trustee, was present. Bankrupt represented by F. Roland Allaben. Trustee's final report and account was approved and allowed. Bill of F. Roland Allaben, approved and allowed subject to deduction for lack of funds in estate. Balance of accounts, bills and notes receivable together with impounded balance in Grand Rapids Savings Bank, was sold to Katherine J. Koning, of Grand Rapids, Mich., for the sum of \$5.00. Order was made for the payment of expenses of administration as far as funds on hand will permit. No dividend to general creditors. No objection to discharge. Final meeting adjourned without date. Files will be returned to U. S. District Court.

November 9, 1933. On this day the schedules, in the matter of Onondaga Construction Company, Inc., bankrupt No. 5478, were received. The bankrupt is located in Grand Rapids, Michigan. The schedules show total assets of \$10,915.31, and total liabilities of \$77,175.39, listing the following creditors:

Wolverine Asphalt Paving Co.,	
G. R.	\$69,028.92
T. H. Appleby & Co., Syracuse...	12.56
Drennan Hardware Co., Syracuse...	20.00
Lola R. Gallup, Syracuse.....	3,850.00
Mills Petroleum Corp., Syracuse	134.92
Pure Oil Company, Syracuse....	65.90
Kalman Steel Corp, Bethlehem...	569.50
Syracuse Firestone Service Stores	20.00
Warren Bros. Roads Co., Boston	303.92
City Syracuse, Bureau of Water	294.68
Utica Warehouse Co., Utica.....	375.00

In the matter of Elmer Lewis Black, individually and doing business as Black's Family Store, Bankrupt No. 5179, final meeting of creditors was held under date of October 30, 1933. Fred G. Timmer, trustee was represented by David A. Warner, Attorneys, through Joseph Shulsky. Bankrupt was represented by Robert Burns, Attorney. Trustee's final report and account approved and allowed. Bills of attorney for Bankrupt and of attorney for Trustee were considered, approved and allowed. Balance bills, notes and accounts receivable were sold to William J. Romkema for the sum of \$10.00. Order was made for the payment of expenses of administration and preferred claims as far as funds on hand would permit. No objection to discharge. Final meeting adjourned without date. Files will be returned to U. S. District Court.

In the matter of Bert M. Heth, doing business under assumed name of Heth Brothers, Bankrupt No. 5192, final meeting of creditors was held under date of October 30, 1933. Bankrupt was present in person and represented by Dean S. Face, attorney. Trustee was present in person. Certain creditors were present by Grand Rapids Credit Men's Ass'n. Final report and account was approved and allowed. Certain attorneys' bills approved and allowed. Certain attorneys' bills approved and allowed. Order was made for the payment of expenses of administration as far as funds on hand would permit. Balance bills, notes and accounts receivable was sold to Shirley C. De Groot, of Grand Rapids, for the sum of \$25.00. No objection to discharge.

Files will be returned to Clerk of U. S. District Court.


November 11, 1933. On this day the schedules in the matter of Harry L. Fox, doing business as Fox Brothers, bankrupt No. 5493, were received. The bankrupt is located at Niles, Michigan. The schedules show total assets of \$7,654.83, (of which \$550.00 are claimed exempt), and total liabilities of \$36,338.94, listing the following creditors:

Internal Revenue Collector, Detroit	\$27.11
State of Michigan.....	698.71
City of Niles, Michigan.....	23.00
Frances G. Fox, Niles.....	150.00
Edward J. Manning, Niles.....	47.63
State Bank of Niles.....	3,600.00
City National Bank & Trust Co., Niles	175.00
American Lady Corset Co., Detroit	38.50
Auburn Hat Co., St. Louis.....	26.41
Sim J. Bamberger, New York.....	8.59
Buttrick Publishing Co., N. Y....	1,900.54
Carlisle Garment Co., Carlisle....	41.87
Carson Pirie Scott & Co., Chicago	28.42
Decatur Garment Company, Decatur	39.71
De Vries-Lembeck, Inc., N. Y....	15.00
N. Erlanger-Blumgart & Co., N. Y.	91.14
Ernshaw Knitting Co., Newton....	22.52
Fox, Frances G., Niles.....	9,471.22
Frederick & Company, Boston....	33.98
The H. W. Gossard Co., Chicago...	195.00
Hilderbrand & Co., Chicago.....	13.49
Ihling Bros. Everard Co., Kalamazoo	18.13
Illinois Girl Dress Mfg. Co., Chicago	22.75
Industrial Trading Corp., Chicago	10.24
International Frocks, Inc., Pinckneyville	146.50
Kern Company, The Frank, Mattoon	1.81
Komforter Kotton Co., Holland....	10.90
Larton Corp., Edwin H., Chicago...	53.06
Manne & Weill, New York.....	18.47
Marshall Field & Co., Chicago....	195.00
Michael Co., Chicago.....	82.19
Niles Daily Star, Niles.....	128.10
Peggy Hat Co., St. Louis.....	23.55
Peltz-Kaufer Co., South Bend....	11.70
Joseph F. Platte, G. R.....	40.00
Quaker Lace Company, Philadelphia	34.97
Rice & Sons, Cleveland.....	22.96
Rock River Cotton Co., Janesville,	
Wisconsin	13.31
St. Marys Woolen Mfg. Co.,	88.65

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OLD KENT BANK

2 Downtown Offices
12 Community Offices

Table & Ticket Co., Chicago	2.50
Van Wagenen-Sager, Inc., Syracuse	26.31
Michigan Gas & Electric Co., Niles	52.69
Board of Public, Niles	34.46
Laura S. Fox, Niles	9,481.44
Masonic Temple Ass'n, Niles	3,445.00
John Rosenberger, Niles	32.50
Robert F. Gephart, Marion	700.00
Mrs. Hugh Dillman, Detroit	3,000.00
Walter H. Parkin, Niles	1,200.00
F. N. Bonine, Niles	789.00

Coercion Banned — Thuggery Permitted

If you are an employer, the NRA bans you from coercing your employes. If you are a union agitator, the NRA bans nothing.

Union agitators with hired thugs break your employes' arms, heads and backs, and land them in receiving hospitals instead of their chosen destination—your factory.

Union agitators, by intimidation and brutality, have driven at least \$10,000,000 worth of work and payroll out of Detroit forever.

This brand of union agitation has permitted manufacturers and jobbers in communities out of the state to approach perfection in the tool and die business. Brutish activities have forced tool and die purchasers to respect this out-of-state source of supply. It's an ace in the hole.

Criminals have beaten honest Detroit workmen at factory gates, have created fear in other workmen and have prevented them from supporting their impoverished families. Men with good jobs waiting for them are forced to seek welfare aid, demeaning themselves and ruining their morale.

In some cases, strike committees have met with employers; conclusive agreements have been reached to the expressed satisfaction of all present—but the workmen, under threat of hoodlum punishment, have not returned to their waiting jobs.

The Welfare Department is paying pickets.

The Police Department has been active. Some gorillas have been jailed. Their punishment has by no means equalled that endured by their innocent victims.

If you coerce your employes, you are subject to a fine of \$500 or six months in a Federal penitentiary for each offense, under the NRA.

If an agitator coerces employes, he should get at least the same dose. Washington should say so—quickly.

Take these cases out of the hands of local police and courts. Give the NRA a chance to prove its sincerity—Detroit.

A man's true greatness lies in the consciousness of an honest purpose in life, founded on a just estimate of himself and everything else, on frequent self-examinations, and a steady obedience to the rule which he knows to be right, without troubling himself about what others may think or say, or whether they do or do not that which he thinks and says and does—Marcus Aurelius.

There is no moment like the present. The man who will not execute his resolutions when they are fresh upon him can have no hope from them afterwards: they will be dissipated, lost, and perish in the hurry and scurry of the world, or sunk in the slough of indolence.—Maria Edgeworth.

IN THE REALM OF RASCALITY

Questionable Schemes Which Are Under Suspicion

Copies of the following stipulations, of which the number, the commodity involved and the name of the respondent where such is disclosed and classification as publisher, advertiser-vendor or advertising agency are given herein, are available for distribution and may be obtained by application to the Federal Trade Commission:

0351—B. B. Bailey, Maldon, Mo.; advertiser-vendor of a treatment for mange in animals.

0352—Mrs. E. B. Coons, Los Angeles, trading as Wons Co.; advertiser-vendor of a perfume.

0353—Publisher of a magazine of wide circulation; advertisement of an auto light deflector.

0354—Publisher of a magazine of wide interstate circulation; advertisement of a booklet giving a list of various advertisers offering agency, home-work and similar employment.

0355—Advertising agent; advertisement of suppository cones.

0356—Dr. W. H. Bailey, Denver, operating as Bailey laboratory; advertiser-vendor of a cream for removing wrinkles.

0357—R. J. Alter, Boston, trading as Ralco Supply Co.; advertiser-vendor of monograms.

0358—Ernest E. Schneider, Chicago, trading as Snyder Products Co. and O. J. O. laboratories; advertiser-vendor of alleged antiseptics.

0359—Beauville Parfums, Des Moines, advertising as Everett Bowlsby; advertiser-vendor of toilet preparations, perfumes and cosmetics.

0360—Publisher of a newspaper of wide interstate circulation; advertisement by a manufacturer of kitchen utensils to secure agents to sell them from house to house.

0361—Publisher of a newspaper of wide circulation; advertisements by a manufacturer of kitchen utensils to secure agents to sell them from house to house.

0362—A large department store, acting as distributor for manufacturer; permitting manufacturer to advertise its fat-reducing tablets in the name of the department store.

0363—Alle-Rhume Remedy Co., Inc., Rochester, N. Y.; advertiser-vendor of an alleged remedy for rheumatism.

0364—Beggs Manufacturing Co., Chicago; advertiser-vendor of an antiseptic.

0365—C. O. Myers, Kansas City, Mo.; trading as Myco Co.; advertiser-vendor of a pharmaceutical compound.

0366—Gordon & Gordon, Ltd., Chicago, a corporation trading as Lucile Young; advertiser-vendor of a preparation for the treatment of eyebrows and eyelashes.

0367—Midwest Drug, Inc., Chicago; advertiser-vendor of a muscle liniment.

0368—Publisher of a magazine of wide circulation; advertisement of pants, hosiery, frocks, etc.

0369—Publisher of a magazine of wide interstate circulation; advertisement by a manufacturer of kitchen

utensils seeking agents to sell them from house to house.

0370—Publisher of a magazine of wide interstate circulation; advertisement of a correspondence course in seamanship.

0371—Publisher of a magazine of wide interstate circulation; advertisement of a correspondence course in seamanship.

0372—Publisher of a magazine of wide circulation; advertisement of a hair dye, medicinal herbs and a salve.

0373—Publisher of a magazine of wide circulation; advertisement of kitchen utensils, and creams, powders, and cosmetics.

0374—A large department store, acting as distributor for the manufacturer; permitting manufacturer to advertise its fat-reducing tablets in the name of the department store.

1029—Automobile Accessories and Gift Articles—A corporation manufacturing automobile parts and accessories, and gift articles, agrees to discontinue the use of the words "Silver" and "Silver Alloy" in any manner to imply that an article is made of silver in whole or in substantial part or is a silver alloy, when such is not the fact.

1030—Acoustic Devices—A corporation engaged in business as thermal engineers and contractors, agrees to discontinue, in connection with the sale of a device for use in improving the acoustic properties of interiors, the making or circulating of any purported reproduction or copy of any letter received from the Bureau of Standards, that does not correctly and fully reproduce the whole of the letter.

1031—Food Flavors—A manufacturer of food flavors, agrees to discontinue the use in advertising matter, of false and exaggerated representations respecting the price or selling value of the flavors manufactured or of any similar products.

1032—Jewelry—A distributor of imitation jewelry, pens, pencils, etc., agrees to discontinue use of the word "Diamond" to designate or describe ring settings that are not diamonds, and to discontinue use of the word "Manufactured" in an manner to imply operation of a factory in which the products sold are manufactured, when neither owning nor operating such a factory.

1033—Medicinal Products—The manufacturer of an alleged tonic, agrees to discontinue use of the phrase "Marca Italia Marcala" and the words "Italia" and "Marca'a" either alone, in combination, or in conjunction with any other words or any pictorial representations of the colors or the national insignia of Italy, to designate a product that is not made in Marcala, Province of Sicily, Italy, or elsewhere in Italy, and is not made of ingredient imported therefrom; to discontinue use of the word "Importers" on labels or in advertising matter in a manner to imply the importation of the product designated "Marca Tonic" or "Italia Marcala"; and to discontinue the use in connection with labels or advertising matter, of any alleged "Honors awarded to manufacturers" that may lead to the belief that the "Honors" were

awarded in connection with the "Marca Tonic" or "Italia Marcala," when such is not the fact.

1034—Beverages—A corporation manufacturing beverages, including ginger ale, agrees to discontinue the use on labels and in advertising matter of a pictorial representation of the coat of arms of Great Britain and of the words "Hull House, London" and "Dublin" either alone, in combination, or in conjunction with a pictorial representation of the coat of arms of Great Britain.

1035—Soap Products—A manufacturer of soaps agrees to discontinue the use of fictitious and misleading brands and labels respecting the value or selling price of the products.

1036—Office Supplies and Equipment—A corporation engaged as jobber in the distribution of stationery, office supplies and equipment, agrees to discontinue the use of the words "Rodgers Special Erasers" in catalogues and other advertising matter, to designate products that are not those of Joseph Rodgers and Sons, Limited, of Sheffield, England, unless accompanied by other words in type equally conspicuous, clearly indicating that the products are not those of Joseph Rodgers & Sons, Limited, of Sheffield, England, and to discontinue use of the word "Rodgers" in any manner that might lead to the erroneous belief that the products are those of the English firm.

1037—Soap Products—A corporation compounding a product consisting in part of imported pine needle essence and in part of liquid soap, agrees to discontinue representing that the product contains over fifty per cent of imported pine needle essence when such is not the fact, and to discontinue the use of exaggerated statements relative to the presence of the pine needle essence that would tend to mislead as to the actual content thereof.

1038—Correspondence Schools; Business Methods—A corporation furnishing correspondence courses of instruction in business methods, and in selling text books, charts, and supplies for use in connection therewith, agrees to discontinue use of the word "University" in its corporate name.

1039—Animal Remedies—A corporation selling seeds and alleged remedies for dogs, livestock, and poultry, agrees to discontinue representing that the remedies will cure or prevent disease in animals when such is not the fact, and to discontinue representing in any other manner the medicinal properties and value of the product.

The human body is made up of some four hundred muscles, evolved through centuries of physical activity. Unless these are used, they will deteriorate. The business executive should look for ways of using his muscles, naturally, each day. Instead of always using his desk bells, he should occasionally do an office errand himself. He might, with profit, walk one way or part way to his office instead of riding; or walk up or down a flight or two of stairs instead of invariably using the elevator. He should cultivate muscle hunger.—Eugene Lyman Fisk, M.D.

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.

Plain, Logical Talk To Clerks

The minimum wage and the Stop Price have this in common: That in the minds of the thoughtless both assume the status of maximums.

But I find strong merchants everywhere who sell Stop Priced articles for considerably more than the minimum; and ambitious clerks, salesmen and other employees can always safely feel that minimums do not apply to them.

Yet it is obvious that advancement is never automatic. No merchant gets a satisfactory price by depending on outside influences. Those influences always tend toward narrowed margins. It is the man who can and has the stamina who gets better prices. And the same applies to employees of all kinds and grades: Only the ambitious, enterprising, extra-industrious and alert among them progress—just as in any other human endeavor.

Here is a good story to illustrate the point. It is condensed from "Imagination Rules the World" by Lorin F. DeLand:

A worker in one job for three years who had received one small advance thought he was due to seek a better place. He was tested thus:

For thirty days he must contemplate on the problem how his house might sell \$1,000,000 more a year—or \$10,000—or \$1,000—or even \$100. He was to put his plan on paper, check it, then present it quietly to his superior. If it were turned down, he must go to work on another scheme.

When the month was up, he reported that he had been unable to evolve any plan, so then this was put up to him: Discover a method whereby the house, without sacrificing any advantages, can cut expenses \$50,000 per year—or even \$50. And in 30 more days he reported zero on that test also.

He was advised to go back to his job and keep as inconspicuous as possible because he was being paid all he was worth. More: If his superior really knew how incapable he was, he would be fired and replaced by somebody with more promise. Then DeLand writes this—which I venture to quote in full for its concentrated significance:

"I don't mean you are inferior to thousands of other young men, but you and others are simply dead weights upon the head of the man who must solve these problems."

The employee in any department anywhere who reads the above will get the idea at once—provided he has in him the stuff of which leaders are made. For it is true—no way round it—that such problems are up for solution daily and solved they must be if the business is to progress. Advancement waits on him who can solve them, but none other need apply.

And the employee who reads thus far may next dig up Elbert Hubbard's "Message to Garcia," from which I quote the closing paragraphs:

"When all the world has gone a-slumming I wish to speak a word of sympathy for the man who succeeds—the man who, against great odds, has directed the efforts of others and, having succeeded, finds there's nothing in it: nothing but bare board and clothes. I have carried a dinner pail and worked for day's wages and I have also been an employer of labor, and I know there is something to be said on both sides. There is no excellence, *per se*, in poverty; rags are no recommendation; and all employers are not rapacious and high handed, any more than all poor men are virtuous. My heart goes out to the man who does his work when the 'boss' is away, as well as when he is at home."

"And the man who, when given a letter to Garcia, quietly takes the message, without asking any idiotic questions and with no lurking intention of chucking it into the nearest sewer or of doing aught else but deliver it, never gets 'laid off,' nor has to go on strike for higher wages. Civilization is one long anxious search for just such individuals. Anything such a man asks shall be granted. He is wanted in every city, town and village—in every office, shop, store and factory. The world cries out for such. He is needed, and is needed badly—the man who can carry a message to Garcia."

And now that we have read it, let it be noted that all of it applies with equal force to the merchant. "I do only what I am paid for" is often quoted to show the employee of substandard grade; and it is absolutely true that the man who never does more than he is paid to do never is paid for more than he does. But again that hits right home to the storekeeper who sleeps on his job as pointedly as it does to his clerk. For reward is always in proportion to deservitude in all cases.

Oliver Cromwell, strong on prayer, told his soldiers to "Trust in God—but keep your powder dry"; and our own "Teddy" Roosevelt wrote: "Fear God—and take your own part." Both are perhaps variations of "God helps those who help themselves." Anyway, regardless of outside influences, it were well for every merchant to keep tight grip on his own affairs while having his eyes and ears open for sights and sounds in business.

Had we, perhaps, thought along lines indicated in the following letter? It comes from one of my favorite correspondents.

"The decrease in business failure is said to show that we have traveled some distance on the recovery road. In my opinion, they indicate nothing of the kind. I see it this way:

"When depression started business failures were heavy and liabilities still heavier. As we progressed, more and more careless, flighty businesses fell by the wayside. The peak was reached in January to March when businesses which were unsteady but still hanging on were shaken out.

"There are less failures now because business now existing has been conducted on safe and sane lines; right margins have been maintained; ex-

penses and other outgo have been readjusted to variations in sales volume. The figures indicate that business still alive is healthy and able to stand almost any prospective pressure."

"Failures which occur now are mostly due to forces beyond human control. For example: Though I am running along safely, if I were to die my business might fail if my sons were to take hold—though I have provided as well as possible for such a contingency.

"What is apt to take more serious toll are failures due to Government forcing business to dig into its reserves and capital assets to pay processing taxes to get NRA started. Many businesses which otherwise could continue and weather through the remainder of the depression may be forced out by his added burden.

"In usual circumstances there are always good reasons for business failures: lack of experience, want of caution, booze, women, family trouble, sports, gambling and hosts of other reasons, all taboo in good business.

Were this present pick-up firmly founded, I should say the failure figures quoted would indicate a nearing of the end of troubles; but we are sailing hitherto uncharted seas. We may be nearing the safe harbor or we may be running into breakers. So I feel that this is no time for the captain to leave the bridge."

And so, regardless of all else, let's keep our powder dry. For one thing, let us avoid the gamble of speculative buying now as at all other times.

Paul Findlay.

It is something to use your time and strength to war with the waywardness and thoughtlessness of mankind; to keep the erring workman in your service till you have made him an unerring one, and to direct your fellow-merchant to the opportunity which his judgment would have lost.—John Ruskin.

An acquaintance becomes a friend as soon as you discover that he has a sense of humor.



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The Junket Folks, Little Falls, N.Y.

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THE NEW LARGE CAKE



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Main Office . . . MILLWAUKEE, WISCONSIN

MEAT DEALER

Growing Interest in the Consumption of Meat

Unprecedented interest in every type of authoritative information on the subject of meat and meat cookery in every part of the Nation is indicated by the constant and increasing calls for meat literature, according to the National Live Stock and Meat Board. In the first three months of the present fiscal year, literature comprising approximately 40 different types of publications has been mailed upon request to individuals and organizations in 981 cities and towns, representing every state and the District of Columbia.

Leading all other publications in popular demand for the three-month period were the Board's new Food Value charts. Teachers, doctors, dentists, dietitians and others are making extensive use of these charts in acquainting the public with the high nutritive value of meat.

Another publication much in demand, is Meat in the Limited Budget, a recently published leaflet featuring economy cuts of beef, pork and lamb. This leaflet is being furnished upon request to emergency relief and welfare organizations to assist families on relief rolls in buying meat. More than the usual interest in meat recipe books is evidenced in the request being received, these books going into approximately 62,000 homes in September alone.

Other publications whose popularity is widespread, include beef, pork and lamb merchandising manuals, food value folders, meat posters, meat for health folders, beef, pork and lamb charts and others.

Meat merchandising demonstrations conducted in the first six weeks of the National Live Stock and Meat Board's fall schedule have reached more than 50,000 persons in nine cities, according to a report of that organization. These programs in which the Board's representatives appear in the dual roles of meat cutters and lecturers are bringing up-to-date facts on meat to widely diverse groups anxious for all that is new in this field.

The meetings have revealed an increasing interest on the part of retail meat dealers in the modern merchandising ideas on beef, pork and lamb, and in the cutting tests presented. Housewives welcome the opportunity of learning about the new styles in meat cuts from the standpoint of making possible a greater variety in the menu. Teachers praise the demonstrations as tying in to good advantage with their classroom studies on meat. Hotel and restaurant men recognize the value of the demonstrations in making use of the less-demanded meat cuts, it is said.

It is not uncommon for audiences to spend an hour or more after the close of the demonstrations, asking practical questions and examining the new cuts. At some of the meetings, audiences of from 2,000 to 2,500 have been present.

States in which meetings have been held thus far this fall are New York, Connecticut, Massachusetts, Ohio, In-

diana, Illinois, Wisconsin, Michigan and California.

"What is the difference between a teabone and porterhouse steak?" "Do you use a covered pan for roasting?" "Does searing in a hot oven tend to keep the juices in a roast?" "How many minutes per pound do you allow for a beef roast?" "How do you carve a crown roast of lamb?"

These and many others are the questions asked by the millions of World's Fair visitors who have been particularly attracted to the display of prepared meat dishes shown in the Live Stock and Meat Exhibit in the Food and Agricultural Building. Housewives, brides, society women, husbands, chefs, maids, meat retailers and managers of tea rooms, cafeterias and restaurants have all taken an active interest.

Men are fully as interested in the cooking of meat as women, it has been discovered. Most of the men will not leave the exhibit until they are sure that their wives are thoroughly familiar with the new ideas shown. Taken as a whole, however, the men seem to prefer a good brown juicy steak or roast to any of the more elaborate dishes. The bachelor insists on knowing exactly how he may improve his method of broiling a steak.

The women, on the other hand, are attracted to the more unusual meat dishes—such as pork sausages with broiled peaches, stuffed pork chops baked with apples, broiled hamburger on onion rings, and stuffed and rolled flank steak. "I must make a note of these," they say as they get out pencil and paper. Some actually draw pictures of their favorites while others send their maids the following day to learn the newest and most scientific methods of cooking meat.

There is a great demand for recipe books containing additional information on meat cookery. Recipe books and booklets containing information about the live stock and meat industry are sent to individuals who register at the exhibit.

Preventive for Silicosis, Caused by Dust

The discoverer of insulin, Dr. F. G. Banting, who is credited with having developed a means of preventing silicosis, one of the most dreaded of industrial diseases, has been asked by the Secretary of Labor, Frances Perkins, to come to Washington to discuss his device with labor leaders, industrialists and public officials. Dr. Banting, a Canadian, is now in London.

Silicosis is an occupational disease prevalent in foundries, mining industries, stone quarries and also in glass works. It is caused by exposure to dust containing minute particles of silica. Damage suits totaling millions of dollars have been brought in recent years against employers by workers alleging they have contracted the disease, which often develops into tuberculosis.

While safety helmets have been devised to combat the disease, the dust should be removed at its source, Miss Perkins pointed out, to provide a real measure of safety. Dr. Banting's device, she said, is reported to be an ingenious mechanism which will free the air of the dangerous particles within a short time.

She declared that such a device could save thousands of lives in this country and prevent many more thousands of workmen from having their days of usefulness shortened. She said that one or more year's exposure to dust containing free silicadioxide has been known to produce fatal results many years later.

Insulin has been found to be a valuable drug for use in cases of diabetes.

NRA in New Form

Administrators of the NRA, having emerged somewhat bedraggled from the first and gradiose phase, are in the process of deciding on what to do next. The basic purpose is clear but methods are not. The aim will be to foster industry co-operation so as to reduce hours, increase wages, and add to the total number of employees. To make this palatable for employers, certain concessions will be made in the way of control of competition. Methods of accomplishing these results probably will be modified from time to time. Industries want to invoke some control of prices so as to have reasonable assurance of a fair profit margin but consumer interests and agricultural considerations seem to stand in the way of this with the exception of certain natural resource industries.

Labor relations seem to be getting worse instead of better. Many old labor relations sores are being opened and some new ones are being inflicted.

It is too early to predict final accomplishments of NRA, but it appears that much will depend on the skill with which trade associations function. Eventually they will have a chance to take over most of the functions now being performed by the Government through NRA. The extent to which

they are actually permitted to assume these functions will depend upon their capacity for shouldering the responsibility.

Life is like a game of cards. Reliability is the ace, industry the king, politeness the queen, thrift the jack: common sense is playing to best advantage the cards you draw. And every day, as the game proceeds, you will find the ace, king, queen, jack in your hand and opportunity to use them.—Ed. Howe.

To go about your work with pleasure, to greet others with a word of encouragement, to be happy in the present and confident in the future; this is to have achieved some measure of success in living.

Worthy ambitions are splendid things. But the fun of life is just as much in attaining them as in the moment of their attainment.

Oysters and Fish

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


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

7 GOOD REASONS WHY YOU SHOULD STOCK

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.

KEEP SUPPLIED WITH

LILY WHITE FLOUR

"The flour the best cooks use"

VALLEY CITY MILLING COMPANY

Portland — Grand Rapids — Kalamazoo — Traverse City

HARDWARE

Michigan Retail Hardware Association.
President—Wm. J. Dillon, Detroit.
Vice-President—Henry A. Schantz,
Grand Rapids.
Secretary—Harold W. Bervig, Lansing.
Treasurer—William Moore, Detroit.
Field Secretary—L. S. Swinehart,
Lansing.

Things Seen in a Holland Hardware Store

Little did I think when I was circling above the city of Amsterdam in a great tri-motored Fokker monoplane, preparatory to landing in that quaint, ancient and very interesting city, that I would soon visit one of the most interesting hardware and house furnishings stores it had ever been my pleasure to enter.

Imagine if you can, a tall, wide store, whose windows look out upon the ever-changing scene presented by a wide canal with boats, launches, scows, from which merchandise can be delivered almost to your door, from the far corners of the globe, and you have a mind's picture of the seven-story building which has housed L. Dake & Zoon, Specialisten in Huishoudelijke Artikelen, which means household articles, for the past one hundred years.

Here in gay windows, filled with flaming pottery, queer gnomes and shining brasses, is presented to the eye a wonderful array of interesting merchandise. We saw familiar egg cutters which at one swoop cut an egg in neat, even slices, and just beyond was a similar slicer which cuts a tomato just as neatly. We saw pepper grinders, reminding us that some of the European people like their spices so fresh that they are willing to grind them right at the table. Further along we saw egg baskets for boiling eggs and with an hour glass attachment for timing. Wire glove stretchers bespoke a thrifty note.

Then we saw many things that are typical of Amsterdam, and the gentle, thrifty Holland Dutch people who inhabit this watery country which they have dubbed the "Venice of the North."

Where in America would we find a mender for a broken tea pot spout? Here in Holland is a new spout and a piece of rubber tubing for attaching it to the old tea pot. Where but in a country where tea is the great beverage that it is in Holland would we find a whistle on a tea kettle? The peculiar knob which attracted my attention whistles when the kettle boils, and the freshly drawn and boiled water notifies the tea drinker that it has reached the proper boiling point.

The fad for kitchen wares in gay colors may have died out to some extent in the States, but not so in Holland, where bright colors in the kitchen and household furnishings are very popular. Colored enamelware of all kinds in brilliant colors, red, blue, yellow, green, brown and wine red, lines the shelves and stands on the open top tables. Watering pots with abnormally long spouts come in all the colors of the rainbow.

Dainty Delft ware depicting windmills, Dutch boys and girls in wooden shoes, wide trousers, wide-skirted dresses and quaint bonnets and caps, fill the windows, and there are cunning

"wooden" shoes in brass for souvenirs, also windmills made of brass and used on the table for pepper and salt. There are little brass barrels and bells, and plaques showing canals, windmills, trees and Dutch people.

These trinkets fill the wide windows and attract the eye of the passing tourist, for Dake & Zoon's great store stands on one of the important street of this bustling city of the Netherlands, not far from the great Union Station, and these progressive Hollanders are not overlooking the commercial value of the fact that during the past century hundreds of potential customers daily passed its doors.

Standing in the doorway of this store, we looked out upon the rush and hurry of the crowded streets, the busy canal traffic in the "grachten," the brages and motor lorries loaded to their fullest capacity, and the bridges and rows of trees on the water side and realized without any difficulty that we were thousands of miles from home.

While occasionally we saw a man or a woman or a little child from the provinces dressed in the quaint clothing and wooden shoes, some carrying a yoke across the shoulders with a pail on one end and a basket on the other, passing along the streets, it is an unusual thing, because the provincial people residing on the Isle of Marken and at Volendam keep pretty closely to themselves and do not often visit the great modern cities like Amsterdam and Rotterdam. Here we found the majority of people dressed very much like our fellow citizens in the States. In fact, they seemed to us more cosmopolitan in dress than in either England or Scotland.

One difference in transportation we particularly noticed, in addition to the boats along the waterways, was the great number of bicycles, which passed us in droves and flocks. Someone does a thriving business in wheel goods, for not only young people but old, gray-haired men and women pedal down the streets as nimbly as you please.

Many of the quaint trinkets in Holland selling for so many pennies or perhaps a gulden or two, find their way across the ocean. It was a most fascinating store, and I noted many things that would seem queer to us.

There are still fairies in Amsterdam, and in the kitchen and house furnishings stores we saw dozens of queer figures, gnomes, dwarfs, etc., much like the queer little men that lured Rip Van Winkle into the Catskills.

These small figures, about two feet high, are made of terra cotta, and are very popular with the Hollanders, who buy them and place them about in their gardens. In Holland they sell for about 13½ gulden, and a gulden represents about 40 cents in our money.

The tradition, at least among the little children of Holland, is, that these little fellows live underground, behind rocks and in hollow trees, and come out at night to do good deeds for people who have been good.

So in every hardware store we saw these queer little fellows with big heads and queer faces.

Images in terra cotta of black dogs are popular with the Hollanders also.

We will suppose that they are expected to guard the tulips from molesting and pilfering hands, for tulips have been raised with such marvelous success in Holland that they are known all over the world for their gorgeous and unusual colors, sizes and shapes.

They are considered quite effective in the gardens. Some of the little figures push wheelbarrows, some carry jars and pots for flowers in their arms. Fresh-cut flowers and growing plants are placed in these odd receptacles.

There were animals and birds of all kinds to be used in the gardens, among them foxes, deer, dogs, frogs, turtles, monkeys, storks and cranes.

Cookie sprinklers for making printed cookies to be flavored with caraway and anise seeds, are very popular with the German and Dutch people, but there is quite a demand for them in our country, too, for a cookie with a bird or a tree or a figure stamped upon it tastes far better than just a plain cookie.

Beaded mats for hot plates, teapots and other hot dishes bear quaint Dutch scenes. An array of oyster shells proved that the succulent bivalve is a favorite with the Dutch as well as the American palate.

Porcelain platters are shown with wooden insets for baking fish, beef and various meats. Smaller but similar plates are used for bread.

I was intrigued by a smaller pottery table stove burning artificial heat, with a small container for keeping the tea pot hot. Also a water heater for boiling eggs. This was made of rich yellow china with a hot water container and a downy yellow chick sitting up on top of the lid.

Among the unusual things I saw in Dake & Zoon's was a big galvanized iron bath tub with a water heater and gas attachment.

We saw the tiniest refrigerators, as ice is not considered the necessity in European countries that it is in America. Electric washing machines and dryers and electric refrigerators are not unknown in Amsterdam, as the people are quite up to date in that famous city. They also have electric reducing belts, for the dainty Dutch maiden is just as considerate of her waistline as her American sister.

Dake & Zoon do not carry very many of these electrical conveniences, although they have both men and women salespeople to demonstrate them. They told me that they did not sell well enough to make it profitable.

One thing, however, which did have big sales, was an oddly shaped rubber kneeling pad. By this you must not imagine that this is an unusually religious country, but is instead a spotlessly clean one. Everywhere we saw rosy-cheeked maidens on their knees ceaselessly scrubbing, and in the provinces where the wooden shoes are the custom they keep the floors so clean that one removes his shoes before entering the home, leaves them on the doorstep and walks in with his feet clad in his heavy woolen hose.

Another thing we noticed that should be of interest to sellers of builders' hardware and that was the double doors and windows, by which we mean that the windows had two windows, with six or eight inches of

space between, and the doors had two doors, an outer and an inner door, even the doors leading from our hotel rooms into the corridor. The builders' hardware man should get rich selling knobs and locks and bells in a country where there is such a multitude of doors and windows.

Refrigerators to be left on the back porch or anywhere outside are made with a padlock and key in order to keep the contents safe. Mr. P. D. Bödeker, who showed me all over the store, spoke English which was far ahead of my Dutch, but my curiosity about this interesting store was so great that we both referred occasionally to the Dutch-English dictionary, in the hands of one of the young saleswomen who followed us about, impelled both by interest in the "foreigners" and by a desire to pick up a few words of English. Mr. Bödeker explained the uses of many odd pieces of household equipment and assisted me in selecting numerous quaint reminders of this beautiful country, which I brought back with me to America.

He told me that this well-known store was established in Amsterdam in 1826, and that it has recently had a big celebration in honor of having passed the century mark. He further said that it had been operated for three generations by members of the same family.

While I have seen hardware and housefurnishings stores in America which might be considered superior to Dake & Zoon's in the matter of display and fine window trims, I know that there are a great many stores on this side of the water which would find it very profitable to follow the example of neatness and cleanliness set by our Dutch cousins.

I was particularly struck with the idea of a hardware store carrying a wide range of novelty houseware items. Their tendency is to attract the women and popularize the hardware and housefurnishings stores with the women, for women, whether they wear their hair in flaxen braids or boyish bobs, are always looking for the things which will make their homes more home-like and their housework more efficient.

Lucille E. MacNaughton.

Chafing Dish Popular Again

Manufacturers of electrical appliances are enjoying a substantial volume of new business because of the return to favor of the chafing dish. Since 3.2 beer was legalized, the demand for chafing dishes has been growing steadily and retailers report that they are one of the best appliance items for promotion at the present time. This development is causing comment because chafing dishes have been the slowest selling articles with manufacturers for more than ten years. Reorders now being received are for holiday promotion. Those priced to retail around \$11 are leading sellers.

There is but one straight road to success, and that is merit. The man who is successful is the man who is useful. Capacity never lacks opportunity. It can not remain undiscovered, because it is sought by too many anxious to use it.—Bourke Cockran.

DRY GOODS

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

Fall Group Meetings of Dry Goods Merchants

The fall series of district meetings went over as scheduled in our previous bulletins. We feel very well satisfied with the meeting as a whole, although the Detroit meeting was not as well attended as the others.

We are very much indebted to Chas. E. Boyd, Secretary of the Retail Merchants Association of Detroit. Mr. Boyd had a fund of information covering the questions foremost among the merchants of the country.

The NRA code, the cotton process tax and the Michigan retail sales tax were the principal subjects of discussion. The code was signed by the President just previous to the Battle Creek and Port Huron meetings and these meetings, being well attended, were very profitable ones for those who were there.

As usual, quite a number of our members who need instruction along these lines were not in attendance. The extra expense connected with the code and the unusual cotton tax made it necessary for many of our members to do additional work and thereby forego the benefits these meetings would have given them.

Our President, Mr. Pitkethly, was in attendance at Saginaw and Detroit, but, unfortunately, was obliged to go to the hospital for treatment and we missed his face and counsel at the last two meetings. Former President George C. Pratt presided at the Detroit meeting.

The local arrangements by Isaac P. James, Saginaw; O. G. Drake, Grand Rapids; J. C. Grant, Battle Creek, and Clare R. Sperry, at Port Huron, were perfect in every way and added very much to the pleasure and success of the meetings. At present no further District meetings are planned, although it may be desirable to have another meeting in Lansing during the time of the special session of the Legislature.

As an organization, we are grateful for the assistance we have received from Hon. James E. Mogan, director of the State Board of Tax Administration and his able assistant. At Saginaw, Mr. Mogan was present in person. In Grand Rapids the State Board was represented by Assistant Attorney General M. Thomas Ward; in Battle Creek by Wm. F. O'Meara, and in Detroit and Port Huron by James E. Cummins.

A spirit of fair play ran all through their discussions and each and every speaker seemed very desirous of securing suggestions from the dry goods men to guide them in formulating a revised set of regulations. We are informed from Mr. Mogan's office today that the revised set of sales tax regulations will be issued sometime between Nov. 15 and Dec. 1. In these revised regulations you will observe that the State Board has taken heed of some of the advice given at our district

meetings and we desire at this time to express our thanks to the state tax officials for their courtesy and co-operation. Copies of the revised regulations will be sent out in the next bulletin issued from this office.

We have supplied our members with copies of printed instructions from the State Board of Tax Administration a copy of the NRA code and blanks for their use in computing the cotton tax. By doing this we have stimulated correspondence and believe we have been able to render valuable service by giving studious attention to their requests for information and literature.

When we consider that merchants have been unduly burdened with the retail sales tax and the unjust cotton tax, we feel gratified that they have given so favorable attention to their membership dues.

Quite a number of our merchants have been looking forward to an increase in their business (which did not come in October) and some are getting in arrears. We will be patient and have no doubt checks will be coming in in sufficient amount to take care of our running expenses and give us a balance to do promotion work during the winter months. If you are in arrears for your dues, kindly regard this paragraph as a hint that we would like to hear from you.

We are giving an up-to-date list of the new members who have been added to our Association during the summer and fall months. Mr. Frandsen has done some good work in soliciting members and will continue to call upon prospective new members as occasion seems to warrant:

Grange Store, Allegan
 Daylight Store, Holly
 E. J. Smither, Grand Rapids
 Beckman Dept. Store, Cadillac
 C. J. Schoff & Son, Cadillac
 H. W. Hankins & Son, Reed City
 B. M. Barber, Kalamazoo
 D. L. Boardman, Buchanan
 DeBruyn Co., Zeeland
 Evans Co., Buchanan
 Economy Store, Three Rivers
 B. H. Livingston, Niles
 Preap Dry Goods Co., Wayland
 L. S. Shueller, Rochester
 A. A. Spoelstra, Grand Rapids
 Stein & Griswold Co., Allegan
 H. B. Williams, Tekonsha
 Buckeye Dept. Store, Gladstone
 E. A. Erickson, Gladstone
 Fair Store, Escanaba
 O. W. Gustafson, Escanaba
 Andrew Westin & Co., Newberry
 Schoff Dept. Store, Cadillac
 Larsen's, Manistee
 Pipper's Dry Goods Store, Detroit
 Three Oaks Dept. Store, Three Oaks
 Chase Mercantile Co., Pontiac
 Chas. J. Hutzl Shops, Ann Arbor.

Through the public press you are informed that Governor Comstock has called the Legislature together in special session. Efforts may be made to modify some of the existing laws which are of special interest to merchants. The secretaries of the merchants' organizations of the state will work together for the common good of all and we urge you to keep in close touch with your legislators, to the end that unfavorable changes are not made and additional burdens added.

Garnishments

The recent decision regarding Garnishment of State employees is important to merchants and business men.

In accordance with decision filed recently in Circuit Court, Judge Carr, of Ingham county, holds that summons in garnishment proceedings against state employees must be served either on the Governor, or the Attorney General, to be binding.

Until this decision was handed down, it was the claim on behalf of the state that a law providing for garnishment of state employees was inoperative, because it did not specify on whom service was to be made.

We have received a communication from Dr. George N. Fuller, Secretary of the Michigan Historical Commission, stating that upon the advice and consent of the Commission, Dr. Fuller will prepare a history of the state commemorating the centennial of the state. Michigan was formally declared a state by Act of Congress on Jan. 26, 1837. The work is to be built co-operatively by a group of scholars, mainly from the University and the colleges of Michigan. There will be five volumes, covering some 2,000 subjects, relating to the economic, social, political, intellectual and religious life of the State. The volumes will be appropriately illustrated, printed on high grade paper and substantially bound, using the form similar to the dictionary of American biography.

We have been honored by an invitation from Dr. Fuller to prepare an article on the history of the Michigan Retail Dry Goods Association, to be limited to 1000 words. We have accepted his invitation. We hope to make the story of the existence of our Association an interesting one and will be pleased to have our organization made a part of the history of our state.

Jason E. Hammond,
 Mgr. Mich. Retail Dry Goods Association.

Urges Retailers Buy Under NRA

While it is not specifically provided for in the retail code, recommendation has been made by merchandising division of the National Retail Dry Goods Association that retailers adopt the policy of patronizing manufacturers, wholesalers and jobbers who are enrolled under the NRA, it was announced yesterday. The division has suggested that the following clause be put on order forms: "This order is placed conditionally upon the understanding that the merchandise hereby contracted for has been or will be manufactured under NRA conditions and that acceptance of this order constitutes such a guarantee on the part of the seller."

Watch Piece-Goods Sales Gains

The gain this season in sales of both piece goods and patterns over the retail counter is beginning to attract considerable attention in the garment-manufacturing industries. The sale of both coatings and dress materials at retail over a year ago has been marked, ranging in some cases to 40 per cent. or more. Pattern sales have gained by 37 per cent. it was estimated. While leaders in the coat and dress industries ascribe the recent falling off in demand

to weather conditions, they also feel that the higher prices ruling on finished merchandise have undoubtedly played a part in stimulating home sewing.

Stationery Lines Delayed

Manufacturers of stationery complain that they are unable to make any plans for Spring lines because of uncertainty over Government action on the industry's code. Higher wage and shorter hour provisions of the pending code will add as much as 30 per cent. to production costs, it was explained, and producers are at a loss in trying to quote for early Spring business. Reports that prices on paper board weakened and that stationery producers could buy box board \$2 to \$3 a ton lower than was asked last week, were current throughout the trade but could not be confirmed.

To File Addition to Coat Code

The second section of the code for the cloak and suit industry will be filed shortly in Washington by the Coat and Suit Authority, according to advices in the trade. This section will deal with a number of trade practices and will incorporate recommendations which have been made for the improvement of conditions in the industry. This section, according to Maxwell Copelof, executive director of the Merchants' Ladies' Garment Association, was deferred at the request of Washington officials until after the labor section of the code now in force was approved.

Leather Glove Stocks Low

Something of a scarcity of leather gloves for the holiday season is looming up, reports in the glove trade indicated. While production of all types of domestic gloves show a heavy gain during the first eight months of the year, the tanners' strike, now in its fifth week, has prevented recent production owing to inability to obtain glove leathers. Foreign leather gloves are affected by the higher exchange rate and by the curtailment of production in Germany and Czechoslovakia. The boycott has affected German output sharply.

Carving Sets Reordered

Reorders for carving sets have furnished cutlery manufacturers with a substantial source of business in the last ten days. They are used widely in promotion at this season of the year and are in active demand in price ranges of \$4.95 and \$6.95. Reorders are estimated as 12 to 18 per cent. larger in volume than in the corresponding period last year. Horn and imitation horn handles are selling best. In the cheaper ranges, composition handles of green and white are wanted.

Alcohol Tax Worries Drug Trade

Starting the first week of operations under the new processing tax on alcohol made from corn products, drug and pharmaceutical manufacturers and wholesalers express concern over the task of determining the alcoholic content of their products in stock. The levy amounts to 5.6 cents a gallon 100 proof. The trade is also concerned over the effect of higher prices. These will vary greatly, depending on the alcoholic content of the product, but on the whole should not be very sharp.

HOTEL DEPARTMENT

No Provision Yet Made For Public Drinking Places

Los Angeles, Nov. 11—John P. Hughes, of Seattle, is here on a visit with relatives, and did me the signal honor of calling on me soon after his arrival. Mr. Hughes is a prominent attorney in the Washington city, but was a native of Wisconsin, born in the same particular section which was responsible for the writer hereof, and through accident I met him several years ago and now we are the very best of friends. I mention this at this time for the reason that he is a most wonderful chauffeur, sees things as we proceed on our journeys, and will, in a measure, be responsible for interesting offerings which I may make from time to time during the coming winter.

Mrs. Emma F. Snell, known to a legion of commercial travelers in Michigan, due to her connection for the past decade with Hotel Columbia, Frank Ehrman's popular caravansary at Kalamazoo, in charge of the catering and banquet department of that institution, sends me some menus recently issued in her department. As Mr. Ehrman is responsible for more original ideas in hotel service than almost any one I know of, and his table offerings always elicit a great deal of interest among his brother operators, am offering here one from his Club Lido, which interests me greatly:

Served from 9 to 12 p. m.—\$1.25
Caviar Canape Fresh Shrimp Cocktail
Fruit Cocktail Mareschino
Blue Points on Half Shell
Hearts of Celery
Spiced Pickled Pears
Consomme Printaniere
Cream of Mushrooms with Croutons
Grilled Lake Trout, Saratoga Chips
Stuffed Golden Gilt Turkey,
Fresh Cranberry Sauce
Whole Broiled Lobster, Drawn Butter,
Julienne Potatoes
Filet Mignon, Fresh Button Mushrooms
Half Fried Milk-Fed Chicken,
a la Maryland
Grilled Lake Superior Whitefish,
Anchovy Butter
Candied Jersey Sweet Potatoes
Long Branch Potatoes
Petit Pois in Cream
Fresh Brussels Sprouts, Drawn Butter
Grape Fruit and Orange Salad
Desserts Coffee

Thanks, Emma. Try me again when you want me to know about the good things you are living on in Dear Old Michigan.

Now that prohibition is definitely wiped off the bulletin board, what are we going to do about it? When I speak in the plural personal I am engaging a lot of brother hotel operators, most of whom operated bars or, at least supplied their diners with something to stabilize their appetites. It goes without saying that there will still be left, after this thirteen year battle, a few weak mortals who will want their "morning's morning," and others who will want to join in the greetings between certain Southern executives, and while most of us do not care to go back to the days of the "groggery," there still must needs be a safety valve of some sort which can be utilized without resorting to extreme or laborious methods. The hotel man is just situated between the upper and nether millstones. He has got to keep in touch with NRA regulations, which in his case, are bound to be more or less complicated, and at the same time look after the demands of those who feel that they require something for the "stomach ache." The American Hotel Association is trying to iron out the wrinkles, but there is a lot to be learned by experience. In California, under a recent enactment by the legislature, no drinks may be served in cafes or hotel dining rooms, and yet, on the other hand, no provision is made for public drinking places. To be sure the final disposal of the eighteenth amendment will throw almost every liquor

regulation into a chaotic mass, and new laws will have to be enacted in many states to meet new conditions, but what is going to be done for the home contingent who never patronize hotels or restaurants, but are possessed of hair-trigger appetites? The Canadian system may fill the bill in British possessions, but it has never been so wonderfully successful, and could not furnish a perfect example. Whatever legislators in some of the states may think, hotel men are pretty unanimous as to the harmful effects of the dispensary plan which some of the states have under consideration. They have tried it in the South, but on the strength of past experience operators of hotels down there are not crazy about it. If not allowed to serve liquors at their tables, the dispensary system would automatically turn hotel apartments into haunts for all sorts of debauchery, leaving the hotelier to hold the sack. Whatever system is set up, guests will always drink in hotel rooms, and the operators should be allowed to get something out of this practice besides scarred furniture and ashes on valuable carpets. Under the Volstead Act we had plenty of this, especially in our desire to accommodate our patrons, but if we are to keep it up without any possibility of at least a small rake-off, it will just be too bad.

At the recent meeting of the Wisconsin Hotel Association, Ned P. Mowatt, manager of Hotel Racine, Racine, was elected president for the coming year. Mr. Mowatt is well known to Michiganders. He was one of the earlier managers of Hotel Durant, Flint and later on the Four Flags Hotel, at Niles. At this meeting a great fight was put up on the encroachment on hotel fields by tourist camps and religious organizations. If it is possible to accomplish anything in this line the Badgers will certainly set the pace. They have an almost perfect business organization, and the body is representative.

The New Jersey Hotel Association contends that a hotel is a place where meals and lodgings are served to the traveling public or in the case of a resort hotel, to a public which is seeking health and recreation. It is, therefore, essentially a temporary home. Even prohibition did not prevent drinking in the home. Home-brew, bathtub gin and bootleg whiskey were easy to secure. Now, why throw restrictions around handling liquor legally in hotels and return to another era of bootlegging.

Many of the hotel associations are preparing to get after the wholesale houses, whose traveling representatives do not stop with them, but whose employers solicit business from the hotels. It looks to me that it is a display of nerve to allow salesmen to patronize resort "dumps" during the summer season, and then beg for business from those affected.

William E. Herren, known in hotel operation in Michigan in the past, is now associated with Hotel Delmonico, in charge of their promotional department.

The Century of Progress will be continued in Chicago next summer. Now, the railroads and other transportation authorities can convene and decide upon some original species of handicap to place upon prospective travelers next season. This year they served notice on would-be patrons that they were running passenger trains for advertising purposes only. For such reason most of the traveling was done by automobiles. It is just possible they may even up in 1934 and supply free transportation. They are just about insane enough to do this thing.

These world-savers who are putting in overtime in trying to belittle President Roosevelt's efforts to restore prosperity and happiness to the masses, ought to enroll with the prohibition leaders, who all along were cock-sure that repeal of the eighteenth amendment was an impossibility. It would be possible then for them to base their premises on dear experience.

Here is one I heard at a dinner of hotel men, at Hotel Alexandria, the other day: I have claimed that many of the lies told about the Scotch are of questionable origin, but here is a happening which shows some signs of "voracity." A certain millionaire had suffered from stomach trouble for years and was forced to accept a diet of bread and milk. He longed to again enjoy the fancy French dishes and finally, in desperation, advertised that he would pay any doctor \$50,000 who could cure the ailment. A clever young surgeon convinced him it would be a simple matter to exchange stomachs with a healthy man, and the suggestion was accepted. The offer of a substantial reward of "boot" money in such an exchange appealed to Sandy Mac-Tavish, a contract was made and the operation was performed. But the story bears a sad ending because both the millionaire and the Scotchman died of broken hearts. The millionaire because his Scotch stomach only relished oatmeal porridge and Sandy because of an acquired expensive taste.

The anti-tipping problem is still indulging in a few expiring struggles. It is about as workable as Prohibition has been. Some hotel men take the position that their guests take pleasure in giving tips to employees who perform satisfactory service, and this seems reasonable. It is the bandit who will not perform any service at all unless he discovers the money in sight. This is the vampire we are after. The individual who renders service day in and day out without any thought of extra compensation, is the individual we are going to stick up for. He should be encouraged, and as the general public are used to handing gratuities to the other kind, it ought to be a delightful sensation to know they are not "hold-up" victims.

At Burbank they recently installed a safety appliance which is expected to save thousands of lives annually. It is an automatic gate for railroad crossings. As soon as the train enters the zone, about five city blocks away, a gate begins to close. And as soon as the train has passed it opens. No gatekeeper is required and at any hour of

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

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The Most Popular Hotel
in Western Michigan

300 Rooms

Showers

Servidor

Direction of American Hotels Corp.
J. Leslie Kincaid, President

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

PANTLIND HOTEL

"An entire city block of Hospitality"
GRAND RAPIDS, MICH.

Rooms \$2.25 and up.
Cafeteria -:- Sandwich Shop

MORTON HOTEL

Grand Rapids' Newest
Hotel

400 Rooms -:- 400 Baths

RATES

\$2.50 and up per day.

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

ALL GOOD ROADS LEAD TO
IONIA AND

THE REED INN

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

Park Place Hotel

Traverse City

Rates Reasonable—Service Superb
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GEO. ANDERSON, Mgr.
ALBERT J. ROKOS, Asst. Mgr.

New Hotel Elliott

STURGIS, MICH.

50 Baths 50 Running Water
European

D. J. GEROW, Prop.

Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$2.00 and up

EDWARD R. SWETT, Mgr.
Muskegon -:- Michigan

Columbia Hotel

KALAMAZOO

Good Place To Tie To

the day or night the gate is ready for service. It would be impossible for any motorist to drive on a crossing and collide with the train where such a gate is in use. A local inventor devised the appliance, the Burbank chamber of commerce petitioned the state railroad commission to give it a test, which is now being done. Fifty trains a day and many thousands of motor cars cross here daily and while accidents are reported frequently from adjoining crossings, not a single occurrence of this character has happened at this particular point. It effectually does away with the crossing flagman, and certainly is worthy of consideration by authorities engaged in the enforcement of safety regulations.

Farm relief, whether or no, must be based on recognition of the fact that here is the producer or farmer at one end of the line, the consumer at the other, with the distributor between them. The producer is howling that he is being starved; the consumer that he is being robbed, but the distributor is smiling and saying nothing. Control the middle man and your battle is near the end.

In the matter of cashing checks for strangers it is well for hotels to be emphatic, something along the lines we found in an Arrowhead Springs hotel a while back, that—

We will crank your car,

Or hold your baby;

We cash no checks—

And don't mean maybe!

Or similar to the restaurant which put up the sign: "We have an arrangement with the First National Bank whereby they serve no food and we cash no checks."

A local hotel manager told me the other day that notwithstanding the fact that the postoffice department has a regulation whereby hotel keys carried away by careless guests are to be returned to the hotels "postage collect,"—there is very little abatement of the trouble and but very few keys are returned by this method. In fact, it is a matter of moment, that at a recent gathering of hotel men here, quite a percentage of the delegates were offenders.

Frank S. Verbeck.

Hotel Whitcomb Will Be Sold at Auction

The Hotel Whitcomb, St. Joseph, one of the finest in Western Michigan, will be placed on the auction block here next December 18.

Date for the sale of the hotel property and all its equipment was set today by Circuit Court Commissioner Maurice Weber, on petition of the bondholders.

There is a total of \$390,400 worth of bonds outstanding and due at this time, following recent defaults in interest and principal payments.

Attorney Weber will conduct the auction sale at the courthouse here at 10 o'clock, Eastern standard time, in the forenoon of Dec. 18.

All the buildings, furnishings and equipment of the hotel are to go under the hammer in one unit bid. The purchaser is to assume all taxes, assessments and other claims against the hotel prior to the mortgage foreclosure decree obtained in Berrien county circuit court July 1, 1932.

Sale of the Hotel Whitcomb to satisfy the claims of the bondholders will wipe out all of the common stockholders, most of them St. Joseph residents, who invested approximately \$400,000 in the hostelry when it was constructed.

The hotel has been operating under a receivership the past two years.

Attorney R. E. Barr, who represents Elmer Cress, the receiver, announced to-day that the sale of the million dollar hotel, which was opened in May 1928, may not be held until some time in April of next year if the trustee for the bondholders acts under a new 1933 Michigan statute which permits the trustee to petition the court for authority to conduct the sale for the best possible price. This action requires that a notice be advertised for fifteen weeks, and it was hinted that this new method of selling under a mortgage foreclosure may be sought.

The hotel has been operating under a receivership for nearly two years, and, according to the last report of the receiver the deficit of the corporation has been cut considerable. At present there is approximately \$1,500 to \$1,800 in 1931 and 1932 taxes due. A large portion of the taxes due when the receiver was named has been paid. The operating expenses of the hotel have been cut considerably during the past year.

The Grand Rapids Trust Co. is the acting trustee for the bond holders who own the \$390,400 in bonds due at this time.

When the hotel was constructed in 1927, as a civic enterprise, a \$600,000 stock issue was sold to local residents and business men. The bond issue of \$400,000 was floated to complete the beautiful hotel. Only \$10,000 of the bonds have been retired.

It was rumored that the trustee for the bondholders will make the only bid at the foreclosure sale and may form a new corporation to operate the hotel because of the increase in business shown by the hotel in the past year.—Benton Harbor News-Paladium.

Reflections Suggested By Past Fifty Years

San Francisco, Nov. 10—Yours of Oct. 21 came duly with the little program of your luncheon to fifty-year subscribers. What a pleasing experience that must have been for you! If it be not exactly a unique record, it must come pretty near to that. I think that if ever it fit any man, the saying of Fra Elbertus Hubbard must fit you: "Blessed is the man who has found his work." You found it in youthful years and have never departed from it. I get to thinking back over the years at times—especially when such events mark distinct epochs. I am not as far along as you are, but Time nudges my elbows so often to remind me that the years fly by on ever fleet wings. I am sure that in the following, you and I are memory's contemporaries.

I think of an evening in our nursery among the "hired girls" back in 1873 or so, when the talk was of the Indian massacres in Minnesota. What a vista of time such a thought opens up! Later I learned to read and the good old Nickel Library was great stuff. Our Western plains were still over-run with bison, soon to be so swept off the earth as to call for propagation under safeguard, lest they be completely obliterated. Now we have in our Golden Gate park in San Francisco more bison than were left a while since, I believe, on our entire continent.

Still later on Muskegon was a lumber town, amid the "inexhaustible forests of Michigan," at which time my father confidently said that those forests, plus what we had in Wisconsin, would last "forever"—would grow as

fast as they were cut. Ah me! With what fatuity man has always dissipated his treasures. Back before the Romans came to Britain, the Kentish man evaporated sea water to get the salt, using the "inexhaustible" forests of Kent for fuel. Kent is 25 per cent. bigger than Rhode Island, and at one time there were four kings therein. Of course, the world was a bigger place then, when only about a million people occupied the whole of Great Britain.

And now, well within the memory of your single life and mine, American forests have been so prodigally wasted clear to the Pacific slope that other materials have become cheaper than lumber. What is any people, but the prodigal son grown large?

Before me as I write stands DeToqueville's Democracy in America, a marvelous book published about 1835 and Bryce's American Commonwealth, published about 1888. The latter was commented on when published as being the most complete survey of America since DeToqueville, "half a century before." DeToqueville tells of the progress of our people across the continent at the rate of just about seventeen miles per year. How that rate was later accelerated, and with what wasteful consequences!

Maybe depressions come to us as safeguards, to bring us up short against facts and give us pause in our headlong course of prodigality, so that we may, perhaps, achieve some just conception of what God has given us—sufficient for all time, provided we use it and do not waste and abuse it. If, in the present process of chastening, we begin to grasp the great truth that wealth springs from weal and innately means general wellbeing, security in home and fireside, with enough, but not too much, and that money is not wealth, who shall say that our present passing through the fire is not for our ultimate good?

As for Stowe: He has found his work, and the fact that he has pursued it for over fifty years only means that he is to continue to pursue it, for God rules that the birds of the air and the beasts of the field know not one day from another. Their life is their work. Surely, as we achieve realization that work is our greatest resource, our most potent solace, we fulfill God's plan.

And thus, my friend, I can wish you nothing better than greater length of days, filled with your well-established useful labor. Paul Findlay.

Reports Prove To Be Incorrect

Allegan, Nov. 14—Needless to say, we were very much surprised to read the item regarding the Allegan Casket Co. in the Michigan Tradesman last week. This item was to the effect that the NRA had refused us permission to erect an addition to our plant because we were unable to get out a large order without this addition. This report is without any foundation at all.

We have been running full time since last May, have had plenty of furniture orders to work on, are complying with the provisions of the NRA and would like to have rumors verified by our office before they are given publication.

It is not necessary for any furniture concern to apply to the NRA authorities for permission to build plant additions, as this clause was taken out of the furniture code.

We would very much appreciate your printing this letter, as we believe it is no more than fair to the NRA to have such rumors corrected.

Wm. E. Schmitz,
Mgr. Allegan Casket Co.

The law of worthy life is fundamentally the law of strife. It is only through labor and painful effort, by grim energy and resolute courage, that we move on to better things.—Theodore Roosevelt.

Death of Stewart Marsh

Stewart A. Marsh, who was born in Portland, Mich., June 24, 1870, died recently at Berkeley, Calif. He attended a preparatory school at Lake Forest, Ill., then went to Alma college. When he graduated from Alma, he came to Grand Rapids and entered the employ of the Widdicomb Furniture Co. He was secretary of the company for a good many years. His father was Rev. Augustus Marsh, a Presbyterian clergyman. In 1920, he went to Berkeley, California, as Secretary of the Chamber of Commerce and later took up the insurance business. He had been ill for about two years. The family are bringing his ashes here this week for burial. He was a very active member of the Schubert Club and sang in St. Mark's and Westminster Presbyterian churches. He married Mrs. Bertha Witherbee, who survives him. He was a nephew of Mrs. William Widdicomb. He was a man of high character who was respected and loved by everyone who knew him.

Trend in Retail Chains Toward Larger Units

A slower rate of expansion, involving a definite trend toward large units, together with continued adherence to percentage leases, are outstanding features of chain-store policies with respect to future growth, authorities in the field said here yesterday. Dry goods, variety and food chains have all opened large scale units in recent weeks. In one case, that of a dry goods store in San Francisco, the unit was the largest of any of the chain.

In the food field the trend toward closing several of the smaller units and opening a large one with meat departments continues strong. In the variety field the larger units are carrying expanded lines of merchandise.

Hosiery Curtailment Needed

With the sharp falling off in hosiery orders within the last month, mills may be forced to curtail operations sooner than they usually do near the end of the year or else revive the policy of manufacturing against orders only. The stoppage of new business is particularly noticeable in full-fashioned goods. Christmas demand has come to an end several weeks earlier than usual and the general price structure is very weak. Mills normally cut down schedules at the completion of the holiday orders and this year they may have to reduce operations several weeks in advance of their previous dates.

Ionia, Nov. 7—We are informed that you are death on trick check artists.

One of our employes cashed a check for a supposedly salesman for the Fyrfyter Co., Dayton, Ohio.

It was counterfeit. He signed his name Samuel E. Flexor. He was 5 feet, 8 inches, 150 pounds, 45 years old, brown hair, somewhat bald, round face, one hand crippled, dark grey suit, size 39 or 40, hat 7 1/4 or 7 3/8.

We trust your warning will be heeded by other merchants. M. Hiler.

So long as we love, we serve. So long as we are loved by others I would almost say we are indispensable; and no man is useless while he has a friend.—R. L. Stevenson.

DRUGS

Michigan Board of Pharmacy
 President—Earl Durham, Corunna.
 Vice-President—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.

His Drug Store Is In His Home

George Cohen, twenty-five, tall and serious was a much scroubled young man last January. He had some problems to face.

George graduated with a chemist degree at Columbia College of Pharmacy in 1928. He became licensed in New York and New Jersey. He had worked at one time or another in most of the forty-five drug stores in his home town, Bayonne, New Jersey. But in January he found himself with no position, his father had just passed away, and a brother in the final year of dental college. To add to this his home burnt down leaving the family adrift and in a plight. George certainly liked the things young men of his age enjoy. He also felt that the first duty was to his mother and brother. George went to work.

He made arrangements with a local pharmacist to represent him in securing orders. George went from house to house, in the day time or at night and asked for orders. He had many friends and neighbors and they helped him. To facilitate delivery service he fixed up his front room of his new home into a stockroom for fast selling items. People were also giving him prescriptions to fill and at times during the day some customers would call at his home for drug necessities. George had an idea. He would make his home a drug store. It was the best he could afford but it might help pay expenses. In normal times such a move would never have been conceived. But during a depression it might be his only salvation from the breadline. George went to Trenton to see Dr. Fischelis, of the Pharmacy Board. He received excellent advice and encouragement. There was no reason why an ambitious pharmacist could not practice pharmacy on the first floor instead of a store or an office or a railway depot.

His home, at 810 Hudson Boulevard, was restricted to residential property. He went to the City Hall for a permit. They were at a loss as to how to proceed. George explained that if a physician or a dentist were allowed to have an office, a pharmacist is also within his rights. George received his permit.

George made his sun parlor his waiting room. A couch with a table on which were placed reading matter for the waiting patients completed this room. His adjoining front room became the prescription laboratory and

drug store. A radio cabinet was turned into a narcotic closet. The sideboard was turned into a prescription desk, and the drawers held bottles, vials and specialties. He turned three wardrobe closets into stock shelves. The total investment aside from home furniture was \$35.00.

Credit was hard to get under such circumstances. He persuaded the local wholesaler and a few pharmaceutical houses to see his point of view. An additional \$500 equipped a skeleton stock of bare necessities. His refrigerator became the biological closet. In front of his home he placed the Recipe symbol. His home became his drug store.

George sends out a postcard at least once a week to about five hundred people. His mailing list has two thousand names. He reaches them all by mail at least once a month. He sells patents, remedies, baby foods and sundries. He attempts to meet the cut rate prices whenever possible. He visits the doctors. He impresses them with "all night service." There is no all night store in Bayonne. George has his store listed with the police station, with the night patrolmen and with the physicians. He continually advertises twenty-four hour service. Many times during the week he is awakened at night or very early in the morning for a biological, a prescription or a toothache remedy until the customer can get to his dentist. The people he has helped in this way have become his fast friends.

George does not counter prescribe, always depending upon the physician's good will and the patient's confidence rather than selling something just to make a profit.

The store is open all the time. It is his home. When he goes to the theater he leaves his name at the box office in case of a call. Since January George has worked to achieve something he could not get before, a living. His store is coming along nicely and is now showing a definite net profit weekly. Besides he is paying off his debts and always adding new stock. His prescription stock is filling out. People are coming in for different things one usually gets in a drug store and George always obliges. He either has it or gets the item for them.

It is possible that more pharmacists in a similar predicament may discuss the merits of such a business. That is beside the point. If George Cohen, laboring with these handicaps in his young life can so make the most of the situation, it may help and inspire others that there is always an opportunity, even if it has to be made. I asked George if he would move into a store when the opportunity arises. He replied that if he really had the best terms and locations he would but the advantages of having your own business under direct control and to also be of service all day are not to be so easily overcome in these days of cut throat competition, failing drug stores and general depression. George has his store on the main highway and thousands of people pass by daily in cars, buses or by foot. His sign in front tells of a pharmacist who has a drug store in his home. Samuel Krone.

Stock Control in the Retail Drug Store

A druggist in the Southwest recently wrote the following letter to the Druggists' Research Bureau:

"Will you please advise me as to the cost of a stock control system—one that we can keep the prescription department separate from the rest?"

To this question, the following reply was made:

The most practical method we know to control stock in the prescription room is to date each purchase, either in plain figures or in code, on the outside of the package the day it is received. Then, when you come to reorder that particular item, you can tell from the length of time it has been in stock the quantity to order most advantageously. Obviously, if it takes three years to get rid of a gallon of an item, a smaller purchase is advisable the next time.

The staple packaged items can be controlled to a considerable extent by apportioning to them shelf space which is just sufficient to hold what you consider to be the maximum amount of

that item to have on hand at one time. You can mark the edge of the shelves, if they are wooden, or you can get metal markers if the shelves are glass. It is easy to keep track of the stock of these items when they are stored in this way. All a person has to do when an order is being made up is to walk alongside the shelves and note the items the quantities of which appear to be getting low. He knows from the vacant space just how to order, as well as when to order it.

Sometimes it is impracticable to put all the stock of an item in such a shelf place. Reserve stock can be kept in the cellar and some simple mark, such as a red card on the wall behind the shelf to indicate that there is stock in the cellar to be sold before the new item is reordered. In fact the reserve stock in the cellar can be laid out in spaces following just the same principle as in the store itself.

There are many items, however, on which neither dating nor apportioning shelf space is practical. Most cosmetics and perfumery are in this class be-

PUTNAM'S CANDY PACKED IN CADDIES

BLACK KIDS, anise flavored, sugar rolled
 CANDY BUTTERNUTS, nut butter filled and rolled in toasted coconut
 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

cause the containers are of too many different shapes and a great deal of their display value would be lost if they were not put on the shelves and on and in the cases artistically.

The only practical way to control stock of these items is to depend upon the want book—not just one want book but want books placed at convenient points throughout the store so that it is as easy as possible to note an item for reordering.

People who are not familiar with the retail drug business frequently suggest some sort of a perpetual inventory record. The trouble with such a system is that it is useless unless it is absolutely accurate and up-to-date. To keep it accurate and up-to-date, at least one person must be in charge of it every hour the store is open. It means then with a store open 14 or 15 hours daily that two persons are going to be employed to do nothing else but keep track of stock. Obviously, this is an absurd situation in a drug store which doesn't do enough business to justify the employment of more than one or two persons to sell merchandise.

How To Make Cut Flowers Last Longer

The ever increasing use of cut flowers in homes, in ceremonials and public gathering places has accelerated the research activities of botanists, who for years have sought ways of prolonging the life of flowers after their stems have been severed.

Of the many discoveries that have been made by botanists and florists in their search for methods of keeping flowers fresh longer, the "aspirin treatment" is one that has come into universal favor. In this treatment, one-half of an aspirin tablet is dissolved in two quarts of water. It has been used with definite success on many types of flowers, notably chrysanthemums and dahlias.

Prof. E. H. Runyan, botanist, of the University of Cincinnati faculty, has developed a list of rules which may be effectively used by persons who desire a special technique in the care of cut flowers.

For those whose flowers are supplied from private gardens, Prof. Runyan advises cutting the flowers in the early morning or late evening when the stems are turgid. A sharp knife is recommended. The sharper the cut the less is the bruising of the conducting vessels and the greater the absorption of water. The elimination of ragged edges will lessen the chances of bacterial action.

The proper stage of the flower's development should be observed when cutting. Gladioli are best for cutting when the first floret is open; peonies, when the petals are unfolded; roses, before the buds open; dahlias, when fully open; poppies, the night before they open.

Flowers after they are cut should be plunged stem-deep in water. All arranging should be postponed until after the stems have been thoroughly soaked.

Flowers should be kept in a humid room and never in sunshine. This reduces the evaporation to a minimum. It is well to keep them at 45 degrees F. If they are kept cooler than that during

the night, the lasting quality is improved. Containers which permit a free entrance of air through the top are recommended. Narrow-necked vases should be avoided. Stems should be cut each day with change of water. The aspirin treatment may be used with each change to prolong the freshness of the flowers. In cutting stems, a slanting cut will prevent the ends from resting squarely on the bottom of the vase. All leaves which are submerged should be removed to prevent decomposition and fouling the water.

Wilted flowers may be revived by cutting their stems short, plunging them deep in water and storing in a cool dark place for ten hours or more. The so-called "hot water" treatment is also useful in restoring wilted flowers. Immerse the stems in hot water (not boiling) for half an hour, keeping them in the dark, and then change to cooler water. Usually several hours are required for restoration.

Possible Inflation May Have

Business reports in general fail to indicate any definite improvement. Moreover, it is now believed that permanent business improvement cannot result until there is stabilization of the dollar and knowledge of a definite monetary policy. With this prospect, additional program of aiding financially distressed spots in the economic structure seems almost impossible to avoid. Accordingly, the heavy decline in Government bond prices, bringing about at least partial failure of the conversion plan, thus indicating a future problem of raising cash to meet the payment of the 4th Liberty Loan next April, brings to the investors' attention the question as to how the Government will finance its projects if Government bond prices fail to hold up. Should they decline, inflation it seems cannot be avoided unless they withdraw from their present purposes. This may be in the form of printing press money, forcing of Government bonds upon the banking system or some other method.

Perhaps the most significant development was the decline in the dollar; and perhaps the most spectacular was the rise in pound sterling to \$5.16 1/4, or the highest since the start of the war in 1914 when the rate went to \$7.

In the steel industry the decline is still continuing, with last week's operation 24 per cent. However, to offset this news was the favorable news of retail trade statistics. In general the situation over the past week is rather indefinite, with many financial writers very confused as to the immediate outlook.

Some few weeks ago it was expected that during October there would be a little pick-up and in November an extension of this business improvement. So far in the first half of November an extension of this business improvement. So far in the first half of November, the upturn seems to have been delayed. Any investment policy should be carefully gone into, due to the prospect of change in the Administration's plans and also the possible influences inflation may have on many companies.

J. H. Petter.

He who cannot speak well of his trade does not understand it.

WHOLESALE DRUG PRICE CURRENT

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

ACID		GUM		Hemlock, Pu., lb.	
Acetic, No. 8, lb.	06 @ 10	Aloe Barbadoes, so called, lb. gourds	@ 60	Hemlock Com., lb.	1 70 @ 2 20
Boric, Powd., or Xtal, lb.	08 1/2 @ 20	Powd., lb.	35 @ 45	Juniper Ber., lb.	3 00 @ 3 20
Carbolic, Xtal, lb.	36 @ 43	Aloes, Socotrine, lb.	@ 75	Juniper W'd, lb.	1 50 @ 1 75
Citric, lb.	35 @ 45	Powd., lb.	@ 80	Lav. Flow., lb.	3 50 @ 4 00
Muriatic, Com'l., lb.	03 1/2 @ 10	Arabic, first, lb.	@ 40	Lav. Gard., lb.	1 25 @ 1 50
Nitric, lb.	09 @ 15	Arabic, sec., lb.	@ 30	Lemon, lb.	1 75 @ 2 25
Oxalic, lb.	15 @ 25	Arabic, sorts, lb.	15 @ 25	Mustard, true, ozs.	@ 1 50
Sulphuric, lb.	03 1/2 @ 10	Arabic, Gran., lb.	@ 35	Mustard art., ozs.	@ 35
Tartaric, lb.	35 @ 46	Arabic, P'd, lb.	25 @ 35	Orange, Sw., lb.	3 00 @ 3 25
ALCOHOL		Asafoetida, lb.	47 @ 50	Origanum, art.	1 00 @ 1 20
Denatured, No. 5 gal.	44 @ 55	Asafoetida, Po., lb.	75 @ 82	Pennroyal, lb.	2 75 @ 3 20
Grain, gal.	4 00 @ 5 00	Guaiac, lb.	@ 70	Peppermint, lb.	5 25 @ 5 75
Wood, gal.	50 @ 60	Guaiac, powd.	@ 75	Rose, dr.	@ 2 50
ALUM-POTASH USP		Kino, lb.	@ 90	Rose, Geran., ozs.	50 @ 95
Lump, lb.	05 @ 13	Kino, powd., lb.	@ 1 00	Rosemary	
Powd. or Gra., lb.	05 1/4 @ 13	Myrrh, lb.	@ 60	Flowers, lb.	1 00 @ 1 50
AMMONIA		Myrrh Pow., lb.	@ 75	Sandalwood	
Concentrated, lb.	06 @ 18	Shellac, Orange, lb.	22 1/2 @ 30	E. I., lb.	8 00 @ 8 60
4-F, lb.	05 1/2 @ 13	Ground, lb.	22 1/2 @ 30	W. I., lb.	4 50 @ 4 75
3-F, lb.	05 1/2 @ 13	Shellac, white, (bone dr'd) lb.	35 @ 45	Sassafras, true, lb.	1 90 @ 2 40
Carbonate, lb.	20 @ 25	Tragacanth, No. 1, bbls.	1 60 @ 2 00	Syn., lb.	85 @ 1 40
Muriate, Lp., lb.	18 @ 30	No. 2, lbs.	1 50 @ 1 75	Spearmint, lb.	2 50 @ 3 00
Muriate, Gra., lb.	08 @ 18	Pow., lb.	1 25 @ 1 50	Tansy, lb.	3 50 @ 4 00
Muriate, Po., lb.	20 @ 30	HONEY		Thyme, Red, lb.	1 50 @ 2 00
ARSENIC		HOPS		Thyme, Whl., lb.	1 75 @ 2 40
Pound	07 @ 20	HYDROGEN PEROXIDE		Wintergreen	
BALSAMS		INDIGO		Leaf, true, lb.	5 75 @ 6 20
Copaiba, lb.	60 @ 1 40	Madras, lb.	2 00 @ 2 25	Birch, lb.	4 00 @ 4 60
Fir, Cana., lb.	2 00 @ 2 40	INSECT POWDER		Syn.	75 @ 1 20
Fir, Oreg., lb.	50 @ 1 00	Pure, lb.	31 @ 41	Wormseed, lb.	3 50 @ 4 00
Peru, lb.	1 70 @ 2 20	LEAD ACETATE		Wormwood, lb.	4 50 @ 5 00
Tolu, lb.	1 50 @ 1 80	LICORICE		OILS HEAVY	
BARKS		LEAVES		Castor, gal.	1 15 @ 1 35
Cassia		LIME		Cocoonat, lb.	22 1/2 @ 35
Ordin., lb.	25 @ 35	LYCOPodium		Cod Liver, Norwegian, gal.	1 10 @ 1 50
Saigon, lb.	40 @ 60	MAGNESIA		Cot. Seed, gal.	85 @ 1 00
Saigon, Po., lb.	50 @ 60	MENTHOL		Lard, ex, gal.	1 55 @ 1 65
Elm, lb.	40 @ 50	MERCURY		Lard No. 1, gal.	1 25 @ 1 40
Elm, Powd., lb.	38 @ 45	MORPHINE		Linseed, raw, gal.	80 @ 95
Elm, G'd, lb.	38 @ 45	MUSTARD		Linseed, boil, gal.	83 @ 98
Sassafras (P'd lb.)	45 @ 35	NAPHTHALINE		Neatsfoot, extra, gal.	80 @ 1 00
Soap-tree, cut, lb.	20 @ 30	NUTMEG		Olive	
Soap-tree, po., lb.	35 @ 40	NUX VOMICA		Malaga, gal.	2 50 @ 3 00
BERRIES		OIL ESSENTIAL		Pure, gal.	3 00 @ 3 00
Cubeb, lb.	@ 55	PARAFFINE		Sperm, gal.	1 25 @ 1 50
Cubeb, po., lb.	@ 75	PITCH BURGUNDY		Tanner, gal.	75 @ 90
Juniper, lb.	10 @ 20	PETROLATUM		Tar gal.	50 @ 65
BLUE VITRIOL		POTASSA		Whale, gal.	@ 2 00
Pound	06 @ 15	POTASSIUM		POTASSA	
BORAX		QUININE		Caustic, st'ks, lb.	55 @ 88
P'd or Xtal, lb.	06 @ 13	SAL		Liquor, lb.	@ 40
BRIMSTONE		SODA		POTASSIUM	
Pound	04 @ 10	SODA		Acetate lb.	60 @ 56
CAMPHOR		SODALITE		Bicarbonate, lb.	30 @ 35
Pound	55 @ 75	SODALITE		Bichromate, lb.	15 @ 25
CANTHARIDES		SODALITE		Bromide, lb.	66 @ 98
Russian, Powd., lb.	@ 3 50	SODALITE		Carbonate, lb.	30 @ 35
Chinese, Powd., lb.	@ 2 00	SODALITE		Chlorate	
CHALK		SODALITE		Xtal, lb.	17 @ 23
Crayons, White, dozen	@ 3 60	SODALITE		Powd., lb.	17 @ 23
Dustless, doz.	@ 6 00	SODALITE		Gran., lb.	21 @ 28
French Powder, Com'l., lb.	03 1/2 @ 10	SODALITE		Iodide, lb.	2 56 @ 2 75
Precipitated, lb.	12 @ 15	SODALITE		Permanganate, lb.	2 25 @ 3 35
Prepared, lb.	14 @ 16	SODALITE		Prussiate	
White, lump, lb.	03 @ 10	SODALITE		Red lb.	80 @ 90
CAPSICUM		SODALITE		Yellow, lb.	50 @ 60
Pods, lb.	60 @ 70	SODALITE		QUASSIA CHIPS	
Powder, lb.	62 @ 75	SODALITE		Pound	25 @ 30
CLOVES		SODALITE		Powd., lb.	35 @ 40
Whole, lb.	30 @ 40	SODALITE		QUININE	
Powdered, lb.	35 @ 45	SODALITE		5 oz. cans, ozs.	@ 71
COCAINE		SODALITE		SAL	
Ounce	12 68 @ 14 85	SODALITE		Epsom, lb.	03 1/4 @ 10
COPPERAS		SODALITE		Glaubers	
Xtal, lb.	03 1/4 @ 10	SODALITE		Lump, lb.	03 @ 10
Powdered, lb.	04 @ 15	SODALITE		Gran., lb.	03 1/2 @ 10
CREAM TARTAR		SODALITE		Nitre	
Pound	23 @ 36	SODALITE		Xtal or Powd., lb.	10 @ 16
CUTTLEBONE		SODALITE		Gran., lb.	09 @ 16
Pound	40 @ 50	SODALITE		Rochelle, lb.	17 @ 30
DEXTRINE		SODALITE		Soda, lb.	02 1/2 @ 03
Yellow Corn, lb.	06 1/2 @ 15	SODALITE		SODA	
White Corn, lb.	07 @ 15	SODALITE		Ash	
EXTRACT		SODALITE		Bicarbonate lb.	03 1/2 @ 10
Witch Hazel, Yel.-low Lab., gal.	99 @ 1 82	SODALITE		Caustic, Co'l, lb.	08 @ 15
Licorice, P'd, lb.	50 @ 60	SODALITE		Hypophosphite, lb.	05 @ 10
FLOWER		SODALITE		Phosphate, lb.	23 @ 28
Arnica, lb.	50 @ 55	SODALITE		Sulphite	
Chamomile		SODALITE		Xtal, lb.	07 @ 12
German, lb.	35 @ 45	SODALITE		Dry, Powd., lb.	12 1/2 @ 20
Roman, lb.	@ 90	SODALITE		Silicate, Sol., gal.	40 @ 50
Saffron		SODALITE		TURPENTINE	
American, lb.	50 @ 55	SODALITE		Gallons	58 @ 73
Spanish, ozs.	@ 1 35	SODALITE			
FORMALDEHYDE, BULK		SODALITE			
Pound	09 @ 20	SODALITE			
FULLER'S EARTH		SODALITE			
Powder, lb.	05 @ 10	SODALITE			
GELATIN		SODALITE			
Pound	55 @ 65	SODALITE			
GLUE		SODALITE			
Brok., Bro., lb.	20 @ 30	SODALITE			
Gr'd, Dark, lb.	16 @ 22	SODALITE			
Whi. Flake, lb.	27 1/2 @ 35	SODALITE			
White G'd, lb.	25 @ 35	SODALITE			
White AXX light, lb.	@ 40	SODALITE			
Ribbon	42 1/2 @ 50	SODALITE			
GLYCERINE		SODALITE			
Pound	14 1/4 @ 35	SODALITE			

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

DECLINED

American Family Soap
Fels Naptha 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
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BAKING POWDERS

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



10 oz., 4 doz. in case	3 40
15 oz., 4 doz. in case	5 00
25 oz., 4 doz. in case	8 10
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 45
White H'd P. Beans	3 85
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 90
Corn Flakes, No. 124	2 90
Maple No. 224	2 15
Maple No. 250	1 05
Krumbles, No. 412	1 40
Gran Flakes, No. 624	1 90
Gran Flakes, No. 650	2 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, 1/2 oz.	1 10
Kaffe Hag, 6 1-lb.	
cans	2 57
Whole Wheat Fla., 24s	1 85
Whole Wheat Bis., 24s	2 30

Post Brands	
Grapenut Flakes, 24s	2 00
Grape-Nuts, 24s	3 90
Grape-Nuts, 50s	1 50
Instant Postum, No. 8	5 40
Instant Postum, No. 10	4 50
Postum Cereal, No. 0	2 25
Post Toasties, 36s	2 90
Post Toasties, 24s	2 90
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
Top Notch	4 25

BRUSHES

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

Stove	
Shaker	1 80
No. 50	2 00
Peerless	2 60

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

BUTTER COLOR

Dandelion	2 85
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CANDLES

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

CANNED FRUITS

Hart Brand	
Apples	
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
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Black Raspberries	
No. 2	2 60
Pride of Mich. No. 2	1 60

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

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

CANNED FISH

Clam Ch'der, 10 1/2 oz.	1 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, 1m. 1/4 ea.	6 @ 11
Sardines, Cal.	1 00
Tuna, 1/2 Van Camps,	
doz.	1 45
Tuna, 1/4s, Van Camps,	
doz.	1 35
Tuna, 1s, Van Camps,	
doz.	3 60
Tuna, 1/4s, 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	48
Potted Meat, 1/2 Libby	75
Potted Meat, 1/2 Qua.	70
Potted Ham, Gen. 1/4	1 35
Vienna Saus., No. 1/2	90
Vienna Sausage, Qua.	85

Baked Beans

Campbells 48s	2 65
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CANNED VEGETABLES

Hart Brand	
Asparagus	
Natural, No. 2	3 00
Tips & Cuts, No. 2	2 25
Tips & Cuts, 8 oz.	1 35
Baked Beans	
1 lb. Sacc, 36s, cs.	1 75
No. 2 1/2 Size, doz.	1 05
No. 10 Sauce	4 00
Lima Beans	
Little Quaker, No. 10	7 90
Baby, No. 2	1 60
Pride of Mich. No. 2	1 35
Marcellus, No. 10	6 50

Red Kidney Beans

No. 10	4 25
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
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	6 25
No. 2 1/2	2 10
No. 2	1 55
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., doz.	1 20
Sniders, 14 oz., doz.	1 85
Quaker, 8 oz., doz.	1 12
Quaker, 14 oz., doz.	1 35

CHILI SAUCE

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

OYSTER COCKTAIL

Sniders, 11 oz.	2 00
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CHEESE

Roquefort	72
Wisconsin Daisy	14 1/2
Wisconsin Twin	14
New York June	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 50
Kraft, American, 1/2 lb.	1 50
Kraft, Brick, 1/2 lb.	1 50
Kraft, Limbur., 1/2 lb.	1 31

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	75 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
Boston Breakfast	23
Breakfast Cup	21
Competition	15 1/2
J. V.	19
Majestic	29
Morton House	30 1/2
Nedrow	26
Quaker, in cartons	21
Quaker, in glass jars	25

McLaughlin's Kept-Fresh



Coffee Extracts

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

CONDENSED MILK

Eagle, 2 oz., per case	4 60
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CONFECTIONERY

Stick Candy

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

Mixed Candy

Kindergarten	
Leader	
French Creams	
Paris Creams	
Jupiter	
Fancy Mixture	

Fancy Chocolate

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

Currents Packages, 11 oz.----- 14	MARGARINE Wilson & Co.'s Brands Oleo Nut ----- 07 Special Roll ----- 11	FRESH MEATS Beef Top Steers & Heif.----- 10 Good Steers & Heif.----- 09 Med. Steers & Heif.----- 08 Com. Steers & Heif.----- 07	HERRING Holland Herring Mixed, Kegs ----- 83 Mixed, half bbls.----- Mixed, bbls.----- Milkers, kegs ----- 99 Milkers, half bbls.----- Milkers, bbls.-----	SOAP Am. Family, 100 box.----- 5 05 Crystal White, 100----- 3 50 F. B., 60s ----- 2 35 Fels Naptha, 100 box.----- 4 55 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 Trilby Soap, 50, 10c.----- 3 15 Williams Barber Bar, 9s ----- 50 Williams Mug, per doz.----- 48 Lux Toilet, 50----- 3 15	TEA Japan Medium ----- 18 Choice ----- 21@28 Fancy ----- 30@32 No. 1 Nibbs.----- 31
Dates Imperial, 12s, pitted.----- 1 90 Imperial, 12s, regular.----- 1 60 Imperial 12s, 2 lb.----- 2 25 Imperial 12s, 1 lb.----- 1 75	MATCHES Diamond, No. 5, 144.----- 6 15 Searchlight, 144 box.----- 6 15 Swan, 144 ----- 5 20 Diamond, No. 0----- 4 90	Veal Top ----- 10 Good ----- 08 Medium ----- 06	Lake Herring ½ bbl., 100 lbs.-----	SPICES Whole Spices Allspice Jamaica ----- @24 Cloves, Zanzibar ----- @36 Cassia, Canton ----- @24 Cassia, 5c pkg., doz.----- @40 Ginger, Africa ----- @19 Mixed, No. 1 ----- @30 Mixed, 10c pkgs., doz.----- @65 Nutmegs, 70@90 ----- @50 Nutmegs, 105-110 ----- @43 Pepper, Black ----- @23	Gunpowder Choice ----- 32 Fancy ----- 40
Figs Calif., 24-83, case.----- 1 70	Safety Matches Red Top, 5 gross case.----- 5 25 Signal Light, 5 gro. cs ----- 5 25	Lamb Spring Lamb ----- 13 Good ----- 11 Medium ----- 10 Poor ----- 03	Mackerel Tubs, 60 Count, fy. fat 6 00 Pails, 10 lb. Fancy fat 1 50	Pure Ground in Bulk Allspice, Jamaica ----- @17 Cloves, Zanzibar ----- @27 Cassia, Canton ----- @22 Ginger, Corkin ----- @16 Mustard ----- @21 Mace Penang ----- @60 Pepper, Black ----- @17 Nutmegs ----- @25 Pepper, White ----- @26 Pepper, Cayenne ----- @26 Paprika, Spanish ----- @36	Ceylon Pekoe, medium ----- 41
Peaches Evap. Choice ----- 11½	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	Mutton Good ----- 04½ Medium ----- 03 Poor ----- 02	White Fish Med. Fancy, 100 lb.----- 13 00 Milkers, bbls.----- 18 50 K K K K Norway----- 19 50 8 lb. pails.----- 1 40 Cut Lunch----- 1 50 Boned, 10 lb. boxes.----- 16	Seasoning Chili Powder, 1½ oz.----- 65 Celery Salt, 1½ oz.----- 80 Sage, 2 oz.----- 1 35 Onion Salt ----- 1 35 Garlic ----- 1 35 Penalty, 3½ oz.----- 3 25 Kitchen Bouquet ----- 4 25 Laurel Leaves ----- 2 25 Marjoram, 1 oz.----- 90 Savory, 1 oz.----- 65 Thyme, 1 oz.----- 50 Turmeric, 1½ oz.----- 75	English Breakfast Congou, medium ----- 28 Congou, choice ----- 35@36 Congou, fancy ----- 42@43
Peel Lemon, Dromdary,----- 4 oz., doz.----- 1 10 Orange, Dromdary,----- 4 oz., doz.----- 1 10 Citron, Dromdary,----- 4 oz., doz.----- 1 10	NUTS Whole Almonds, Peerless ----- 15½ Brazil, large ----- 14½ Fancy Mixed ----- 15 Filberts, Naples ----- 13 Peanuts, Vir. Roasted ----- 7 Peanuts, Jumbo ----- 8½ Pecans, 3, star ----- 25 Pecans, Jumbo ----- 40 Pecans, Mammoth ----- 50 Walnuts, Cal. ----- 14@20 Hickory ----- 07	Pork Loin, med.----- 13 Butts ----- 11 Shoulders ----- 08 Spareribs ----- 07 Neck bones ----- 03 Trimnings ----- 09	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	Twine Cotton, 3 ply cone ----- 35 Cotton, 3 ply balls ----- 35	
Raisins Seeded, bulk----- 6½ Thompson's S'dless blk. 6½ Quaker s'dless blk.----- 15 oz.----- 7½ Quaker Seeded, 15 oz.----- 7½	Salted Peanuts Fancy, No. 1----- 08½ 12-1 lb. Cellope case. 1 25	PROVISIONS Barreled Pork Clear Back----- 16 00@18 00 Short Cut, Clear----- 12 00	STOVE POLISH Blackne, per doz.----- 1 30 Black silk Liquid, doz. 1 30 Black Silk Paste, doz. 1 25 Enameline Paste, doz. 1 30 Enameline Liquid, doz. 1 30 E. Z. Liquid, per doz. 1 30 Radium, per doz.----- 1 30 Rising Sun, per doz.----- 1 30 654 Stove Enamel, doz. 2 80 Vulcanol, No. 10, doz. 1 30 Stovoil, per doz.----- 3 00	VINEGAR F. O. B. Grand Rapids Cider, 40 grain----- 15 White Wine, 40 grain----- 20 White Wine, 80 grain----- 25	
California Prunes 90@100, 25 lb. boxes @07 80@90, 25 lb. boxes @07½ 70@80, 25 lb. boxes @07½ 60@70, 25 lb. boxes @08½ 50@60, 25 lb. boxes @08½ 40@50, 25 lb. boxes @09½ 30@40, 25 lb. boxes @10 30@30, 25 lb. boxes @13 18@24, 25 lb. boxes @15½	Shelled Almonds ----- 39 Peanuts, Spanish, 125 lb. bags----- 7½ Filberts ----- 32 Pecans, salted ----- 45 Walnut, California ----- 48	Dry Salt Meats D S Belles----- 18-29@18-10-09	SALT F. O. B. Grand Rapids Colonial, 24, 2 lb.----- 95 Colonial, 36-1½ ----- 1 24 Colonial, Iodized, 24-2 ----- 1 35 Med. No. 1, bbls.----- 2 50 Med. No. 1, 100 lb. bk. 1 00 Farmer Spec., 70 lb. 1 00 Packers Meat, 50 lb.----- 65	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	
Hominy Pearl, 100 lb. sacks----- 3 50	MINCE MEAT None Such, 4 doz.----- 6 20 Quaker, 3 doz. case.----- 2 65 Yo Ho, Kegs, wet, lb.----- 16½	Lard Pure in tierces----- 7½ 60 lb. tubs ----- advance ¼ 50 lb. tubs ----- advance ¼ 20 lb. pails ----- advance ¼ 10 lb. pails ----- advance ¼ 5 lb. pails ----- advance 1 3 lb. pails ----- advance 1 Compound, tierces ----- 7½ Compound, tubs ----- 7½	SALT F. O. B. Grand Rapids Colonial, 24, 2 lb.----- 95 Colonial, 36-1½ ----- 1 24 Colonial, Iodized, 24-2 ----- 1 35 Med. No. 1, bbls.----- 2 50 Med. No. 1, 100 lb. bk. 1 00 Farmer Spec., 70 lb. 1 00 Packers Meat, 50 lb.----- 65	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	
Bulk Goods Elb. Macaroni, 20 lb. bx. 1 25 Egg Noodle, 10 lb. box 1 25	OLIVES 7 oz. Jar, Plain, doz.----- 1 65 16 oz. Jar, Plain, doz.----- 1 95 Quart Jars, Plain, doz.----- 3 25 3 Gal. Kegs, each ----- 6 50 3 oz. Jar, Stuff., doz.----- 1 15 8 oz. Jar, Stuffed, doz.----- 2 25 10 oz. Jar, Stuff., doz.----- 2 65 1 Gal. Jugs, Stuff., dz. 1 55	Sausages Bologna ----- 10 Liver ----- 13 Frankfort ----- 12 Pork ----- 15 Tongue, Jellied ----- 21 Headcheese ----- 13	STARCH Corn Kingsford, 25 lbs.----- 2 38 Powd., bags, per 100. 3 95 Argo, 24, 1 lb. pkgs.----- 1 58 Cream, 24-1 ----- 2 25	Churns Barrel, 5 gal., each----- 2 40 Barrel, 10 gal., each----- 2 55 3 to 6 gal., per gal.----- 16	
Pearl Barley 0000 ----- 7 00 Barley Grits ----- 5 00 Chester ----- 4 50	PARIS GREEN ½s ----- 34 1s ----- 32 2s and 5s ----- 30	Smoked Meats Hams, Cert., 14-16 lb. 14½ Hams, Cert., Skinned 16-18 lb.----- @14½ Ham, dried beef ----- @23 Knuckles ----- @23 California Hams ----- @09 Picnic Boiled Hams ----- @16 Boiled Hams ----- @21 Minced Hams ----- @10 Bacon 4/6 Cert.----- @15	Gloss Argo, 24, 1 lb. pkgs.----- 1 46 Argo, 12, 3 lb. pkgs.----- 2 25 Argo, 8, 5 lb. pkgs.----- 2 46 Silver Gloss, 48, 1s.----- 11½ Elastic, 16 pkgs.----- 1 38 Tiger, 50 lbs.----- 2 82	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	
Sage East India ----- 10	PICKLES Medium Sour 5 gallon, 400 count.----- 4 75	Bologna Liver ----- 13 Frankfort ----- 12 Pork ----- 15 Tongue, Jellied ----- 21 Headcheese ----- 13	STARCH Corn Kingsford, 25 lbs.----- 2 38 Powd., bags, per 100. 3 95 Argo, 24, 1 lb. pkgs.----- 1 58 Cream, 24-1 ----- 2 25	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	
Tapioca Pearl, 100 lb. sacks----- 7½ Minute, 8 oz., 3 doz.----- 4 05 Dromedary Instant ----- 3 50	PIES Cob, 3 doz. in bx. 1 00@1 20	Beef Boneless. rump----- @19 00	Syrup Blue Karo, No. 1½----- 2 22 Blue Karo, No. 5, 1 dz. 3 09 Blue Karo, No. 10----- 2 92 Red Karo, No. 1½----- 2 44 Red Karo, No. 5, 1 dz. 3 37 Red Karo, No. 10----- 3 22	Tubs Large Galvanized ----- 8 75 Medium Galvanized ----- 7 75 Small Galvanized ----- 6 75	
Jiffy Punch 3 doz. Carton----- 2 25 Assorted flavors.-----	POTASH Babbitt's, 2 doz.----- 2 75	Liver Beef ----- 10 Calf ----- 30 Pork ----- 05	Maple and Cane Kanuck, per gal.----- 1 10 Kanuck, 5 gal. can.----- 4 14	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	
EVAPORATED MILK Quaker, Tall, 10½ oz.----- 2 85 Quaker, Baby, 4 doz.----- 1 43 Quaker, Gallon, ½ doz.----- 2 85 Carnation, Tall, 4 doz.----- 2 95 Carnation, Baby, 4 doz.----- 1 43 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	PLAYING CARDS Battle Axe, per doz.----- 2 65 Bicycle, per doz.----- 4 70 Torpedo, per doz.----- 2 50	RICE Fancy Blue Rose ----- 4 85 Fancy Head -----	Maple and Cane Kanuck, per gal.----- 1 10 Kanuck, 5 gal. can.----- 4 14	Wood Bowls 13 in. Butter ----- 5 00 15 in. Butter ----- 9 00 17 in. Butter ----- 18 00 19 in. Butter ----- 25 00	
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	POTASH Babbitt's, 2 doz.----- 2 75	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	Washing Powders Bon Ami Pd., 18s, box.----- 1 90 Bon Ami Cake, 18s ----- 1 65 Brillo ----- 85 Chippo, 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 la. ----- 1 80 Golden Rod, 24 ----- 4 25 La France Laur. 4 dz. 3 65 Old Dutch Clean. 4 dz. 3 60 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	WRAPPING PAPER Fibre, Manila, white.----- 05 No. 1 Fibre ----- 06½ Butchers D F ----- 06½ Kraft ----- 06 Kraft Stripe ----- 09½	
FRUIT CAN RUBBERS Presto Red Lip, 2 gro. carton ----- 78 Presto White Lip, 2 gro. carton ----- 83	PIPES Cob, 3 doz. in bx. 1 00@1 20	SALERATUS Arm and Hammer 24s. 1 50	COOKING OIL Mazola Pints, 2 doz.----- 4 60 Quarts, 1 doz.----- 4 30 Half Gallons, 1 doz.----- 5 40 Gallons, each ----- 81 1 Gallon cans, each ----- 3 35	YEAST CAKE Magic, 3 doz.----- 2 70 Sunlight, 3 doz.----- 2 70 Sunlight, 1½ doz.----- 1 35 Yeast Foam, 3 doz.----- 2 70 Yeast Foam, 1½ doz.----- 1 35	
GELATINE Jell-o, 3 doz.----- 2 35 Minute, 3 doz.----- 4 05 Plymouth, White ----- 1 55 Jelsert, 3 doz.----- 1 40	PLAYING CARDS Battle Axe, per doz.----- 2 65 Bicycle, per doz.----- 4 70 Torpedo, per doz.----- 2 50	COD FISH Peerless, 1 lb. boxes----- 18 Old Kent, 1 lb. pure ----- 25	TABLE SAUCES Lee & Perrin, large ----- 5 75 Lee & Perrin, small ----- 3 35 Pepper ----- 1 60 Royal Mint ----- 2 40 Tobasco, small ----- 3 75 Sho Yau, 9 oz., doz.----- 2 60 A-1, large ----- 4 75 A-1, small ----- 2 85 Caper, 2 oz.----- 3 50	YEAST—COMPRESSED Fleischmann, per doz.----- 30 Red Star, per doz.----- 25	
JELLY AND PRESERVES Pure, 30 lb. pails.----- 2 60 (imitation, 30 lb. pails. 1 60 Pure, 6 oz., Asst., doz.----- 90 Pure Pres. 16 oz., dz.----- 1 40	POTASH Babbitt's, 2 doz.----- 2 75	COD FISH Peerless, 1 lb. boxes----- 18 Old Kent, 1 lb. pure ----- 25	TABLE SAUCES Lee & Perrin, large ----- 5 75 Lee & Perrin, small ----- 3 35 Pepper ----- 1 60 Royal Mint ----- 2 40 Tobasco, small ----- 3 75 Sho Yau, 9 oz., doz.----- 2 60 A-1, large ----- 4 75 A-1, small ----- 2 85 Caper, 2 oz.----- 3 50	YEAST—COMPRESSED Fleischmann, per doz.----- 30 Red Star, per doz.----- 25	
JELLY GLASSES ¼ Pint Tall, ner doz.----- 25	POTASH Babbitt's, 2 doz.----- 2 75	COD FISH Peerless, 1 lb. boxes----- 18 Old Kent, 1 lb. pure ----- 25	TABLE SAUCES Lee & Perrin, large ----- 5 75 Lee & Perrin, small ----- 3 35 Pepper ----- 1 60 Royal Mint ----- 2 40 Tobasco, small ----- 3 75 Sho Yau, 9 oz., doz.----- 2 60 A-1, large ----- 4 75 A-1, small ----- 2 85 Caper, 2 oz.----- 3 50	YEAST—COMPRESSED Fleischmann, per doz.----- 30 Red Star, per doz.----- 25	

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.

No Place for "Snoop and Snitch"

Common sense rather than commercial law should be used in the management of the code as the retail law of the land. There is rapidly being completed the organization of a regional compliance system for the receipt and adjustment, where possible, of complaints against employers operating under approved codes.

Now, for fear that what will be set up will be a machinery of interference, interrogation and inquisition, let us repeat the instructions issued to the District Compliance Director: "His function is to obtain compliance by education, explanation and adjustment. He is not an enforcement officer in any sense of the word." Just repeat these words to any pompous little individual who commands you to appear before him to answer a complaint.

We have it over the telephone from a merchant, that he has been called before the local compliance board sixteen times to answer complaints which, in his belief, came from disgruntled employes, snoopers and irritating individuals. The merchant tells of hours of times spent waiting for the compliance officer to clear the docket. It would indeed be a pity if the retail code authorities took every scrap of paper, anonymously signed, and considered it a serious complaint. The instructions may read: "All complaints must be treated confidentially," but at least such complaint should be in writing and no oral complaint should be valid; and the complaint should be signed by an individual with his true name and address.

We are not taking a step down the "road to Moscow" by setting up an immense system of espionage, "snoop and snitch" and a machinery patterned after the Russian O. G. P. U. Remember, this is a law emanating from the collective retail industry in partnership with the government. Policing powers are not derived by implication that the entire judicial system of the United States is ready to pounce on every offender.

The regulations require that in every case an employer accused of violating the code is to be furnished with a copy of the code and a detailed explanation of the provision which he is accused of violating.

It is obvious to most of us that many a merchant will make early errors in view of the fact that the codes cover so many provisions. It is likewise obvious that if properly notified, he will correct that error. It is also true that if he offends again, or shows stubborn refusal or indifference, that then the case goes to the National Compliance Director, who can order the withdrawal of the Blue Eagle and refer the case to the Federal Trade Commission or Attorney General for appropriate action. It is no trivial matter to lose the Eagle or to pay a fine of \$500 or six months in jail — or both — for each day such violation continues. But the full weight of such action must not

come without proper complaint, patient investigation, official warning, etc.

One thing always to be remembered is that the code is the law of the retailer, by the retailer and for the retailer and as such the function of the compliance board is that of supervision, education and correction. Let us hope that the compliance boards are something more than offices of complaint and that the work is supervised by the voluntary work of well-informed merchants acquainted with the terms and practices at retail. These merchants should really serve as the high court for the code of fair competition. In the majority of cases they are qualified to pass on the terminology, phraseology and the balances between commercial truth and "word truth."

Common sense and commercial intent must be the basis of all decisions. Take for example the word "inaccurately" — that key word in the provision: "No retailer shall use advertising which refers inaccurately in any material particular to any competitor or his merchandise, prices, values, credit terms, policies or service." It would take more than just a compliance officer to determine the exact shade of meaning in the term "inaccurately."

The "loss limitation" provision is one that needs costs accounting and statistical interpretation if it is to be effectual in each case in the light of the intent of the code.

One final thought comes from Dr. Malcolm P. MacNair, Professor of Marketing, Harvard University. He says:

"As regards the great mass of small unorganized retailers, it is hard to see how the retail code will have much direct effect because of the exceedingly difficult problems of policing and enforcement. Nevertheless, the position of many of these small retailers may be somewhat ameliorated by reason of the handicaps imposed on their larger and more efficient competitors. Whether or not this state of affairs will constitute a social gain and a boon to consumers is a question for the economic historian of the future to answer. But it may be observed in passing that if, by any chance, our present administration visualizes its interference with business as leading to some form of State socialism, it is curious that a procedure should be encouraged which may have the effect of crippling those types of large-scale retail distribution that will be most needed under any form of a collective economy."

There may be evasion and avoidance of the terms of the code but in the main they will not be intentional. The sound, solid, substantial merchant body will live up to the code for it is the collective law of the land.—Boot and Shoe Recorder.

The men whom I have seen succeed best in life have always been cheerful and hopeful men, who went about their business with a smile on their faces, and took the changes and chances of this mortal life like men, facing rough and smooth alike as it came—Chas. Kingsley.

He who loses his temper is in the wrong.

IS A WORKER AT FORTY

(Continued from page 7)

tions of associate, and 50 to 53 years for the full professional grades.

Elimination of the more mature person from industry, in the opinion set forth by Secretary of Labor Frances Perkins, is a policy economically unsound and a short-sighted policy. She explained:

"From my point of view the person over 50 is a more suitable and desirable employe for many posts than the person under 30. In the person over 40 I find maturity of judgment and a willingness to modify the personality to meet the situation that is not found in the young. He is no longer motivated, as the young, by the impulse of self-development.

"There is a higher turnover among young people, because if they are making good, they are offered better jobs. A high labor turnover is a wasteful expense.

"A constant influx of the young and stirring is necessary. The young have brilliant ideas. The middle-aged have the maturity of judgment which prompts them to examine both sides of a question."

President Luther C. Steward, of the National Federation of Federal Employees, stated it is his understanding that the Civil Service Commission had no intention to fix a lower entrance age for all classes of civilian positions in the Federal service.

"What the Commissioner is doing," he said, "is to lower the entrance age for beginners on routine clerical work. This is a type of position from which under any well-ordered personnel system efficient employes would move up to positions of greater responsibility upon attainment of the necessary proficiency gained by experience.

"This age limitations does not apply to reinstatements or promotions, as they involve employes who have had the necessary experience with Government routine."

In the British civil service, President Steward said, the age limit of 26 years is generally applicable. Entrance to the diplomatic service—in which all are career men—is restricted to that maximum, he said.

Psychologists and sociologists, considering the mental capacity and the economical necessity for employment of men and women more than 40 years of age, supported the cause of the more mature. Among other things it was pointed out that, in the days when the family ties were stronger than today, the maturing generation took over the burden of family support and cared for young and old; that now the more mature are on their own resources and the closing of the door of opportunity to start again in life, if necessary, would be calamitous to them.

Fear Dumping Rule on Gloves

Rumors of a possible dumping duty on cotton gloves manufactured in Germany disturb importers. The rumors, originated in Germany, gained credence because of the return here last week of Government representatives who have been investigating foreign cotton glove production costs. Reports from investigators will be turned over to customs officials in Washington. Although no official word concerning the nature of the report is available, importers feel that, from the nature of enquiries made in Germany, a recommendation for an anti-dumping duty is contemplated.

If you succeed in life, you must do it in spite of the efforts of others to pull you down. There is nothing in the idea that people are willing to help a man who can't help himself, but as soon as a man is able to help himself, and does it, they join in making his life as uncomfortable as possible—E. W. Howe.

A warning is like an alarm clock: If you don't pay any heed to its ringing, some day it will go off and you won't hear it.—Harris.

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

40-50 Market Avenue

Established in 1904

Grand Rapids, Michigan

Positive protection
plus profitable investment
is the policy of the

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

OUT AROUND

(Continued from page 9)

Archie Lindberg, grocer at 742 Franklin street (Grand Rapids) has joined the A. G. and refurbished his store according to the plans recommended by that organization. Mr. Lindberg has always had a good looking store, but it now presents a better appearance than ever.

Wm. E. Schmitz, manager of the Allegan Casket Co., writes me that the reports I heard while in Allegan recently to the effect that the NRA denied him the right to erect an addition to his factory in order to enable him to accept a large order for novelty goods are without any foundation. I am glad to give Mr. Schmitz the benefit of this correction.

Holland, Nov. 13 — With further reference to your letter in regard to encouraging the growing of Idaho potatoes in Ottawa county, we have gone into this matter pretty thoroughly with our agricultural agent and he has given us some very interesting information. A number of farmers in the Conklin area have been growing this variety for several years. Not all of our land

We will probably bring this matter up for discussion at our farmers day program on Dec. 8. is adapted to the growing of the Idaho variety, as it must contain a great deal of potash and the gamble for a good crop is very great unless irrigation is available, as they do not stand heat and drought like the old Irish Coblender spud. The latter are grown in quantity near Coopersville and when properly sprayed and fertilized are equal to the Idaho variety, but, of course, do not have the reputation in the market the Idaho has.

William M. Connelly,
Mgr. Chamber of Commerce.

Under the heading of One Real Event, Frank M. Sparks, editor-in-chief of the Grand Rapids Herald, thus refers to an event of the present week which has been perpetuated by the architect of this department for over thirty years:

This week will occur one of the finest events that annually takes place in Grand Rapids. E. A. Stowe of the Michigan Tradesman will give his annual dinner to the old-time newspaper men. I don't know just how long Mr. Stowe has been giving this dinner, but it has been a long while. It was only a very few years ago that I reached an age or term of service which made me rate an invitation, but now I look forward to the event with keenest anticipation each year. Mr. and Mrs. Stowe are always ideal hosts and the old "quill fakirs," as Hugo Gilmartin of the Detroit Free Press used to call us, all have a wonderful time telling yarns about the "good old days" in the Grand Rapids newspaper field. Some of us who have been in the game here only 25 or 30 years are made to feel extremely "cubbish" when the veterans begin to unload stories of scoops and all that sort of thing that occurred before we were born. But the dinner and the chatter which goes with it are always among the delightful events of a year of grind in the newspaper field.

Cadillac, Nov. 9—At a meeting of our Association on Nov. 8 in the discussion about the loss limitation clause in the retail code we were unable to arrive at a definite solution of its true meaning. Many members took the stand that the meaning was that the cost should be figured at the general cost of the merchandise laid down in the trading area, while others took the

opposite view. The discussion arose in regard to sugar. An A. & P. store is selling sugar at \$4.90, which is ten cents lower than we can buy it for. We claim that to comply with fair practices it should sell for at least \$5.50.

We would like very much to have you give us your interpretation of the clause. Thanking you for same.

W. H. Montgomery,
Sec'y Independent Food Dealers Association.

I have delayed replying to the above appeal in hopes I could get some information from Washington concerning the new code which President Roosevelt expects to sign before he leaves for his vacation in Georgia on Nov. 17.

There is no need of taking up the subject of loss limitation until we find whether that subject will be covered in the new code.

The new code, as I understand it, is to supersede the second code, just as the second code superseded the first code. It is to be in two parts—one for manufacturers of food products and the other for distributors of food products.

Of course, you realize that the regular grocery trade is under a severe handicap inasmuch as these codes are being made up by men who have very little practical knowledge of the grocery business. I cannot conceive of anything more unfortunate than the way the codes are passed on by men who haven't the technical knowledge necessary to do the subject justice. Then, to cap the climax we have as final authority a man who has had very little contact with commercial life, having been a soldier all his life.

Augusta, Nov. 10—In studying the general retail code recently signed by President Roosevelt I came across a section that I think is of vital importance to the food trade at large. This section is Article VIII (loss limitation provision) Section 1: In order to prevent unfair competition against local merchants, the use of the so-called "loss leaders" 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.

1. 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.

2. Such an allowance for labor need not be included in the selling price of any article of food or to be applied by storekeepers doing business only in communities of less than 2,500 population (according to the 1930 census) which are not part of a larger trade area.

Provided, however, etc.

As I interpret this section it means that dry goods stores, department stores, five and ten cent stores and other stores must sell all articles at cost, plus labor charge, with the exception of articles of food. This is a flagrant slap in the face of the food mer-

chants of this country. We all know how the department, five and ten and other stores sell articles of food at cost to attract people into their stores so they may sell them other articles that they make a profit on. This abuse of the food trade has been with us for years and under this code is given Government sanction.

It is provided in Section 5 of Article XI that: This code and all the provisions thereof are expressly made subject to the right of the President, in accordance with the provisions of Section 10 (b) of Title I of the National Industrial Recovery Act, from time to time to cancel or modify any order, approval, license, rule or regulations, issued under Title I of said Act.

In other words the above gives President Roosevelt the power to cancel the unfair portion of the general retail code in regards to the selling of food at cost by general retail stores. It is my belief that if President Roosevelt were fully informed of this unfairness, he would remedy this situation. All we are asking for is a fair deal. We do not begrudge the stores operating under this code their loss limitation provision. But as food merchants we are entitled to protection against types of stores selling food at cost to attract trade and make a football out of it.

We must act now to correct this evil. Every food association, every food dealer and every person interested in the food business should write President Roosevelt immediately protesting this unfair section of the general retail code.

Mr. Stowe, you have always been a staunch supporter for everything that is just. I believe this should be brought before the readers of your journal.

A. L. Wakefield.

Dissolution of the Food Industries Advisory Board, will not affect the status of the master grocery code, which is expected to be submitted to the trade in revised form late this week, it was learned from highly authoritative sources in the AAA tonight.

The master grocery code, covering wholesale and retail distributors and such manufacturers as engage in distribution, has been revised to compromise differences between the AAA and the trade concerning its minimum mark-up provisions. A pact for grocery manufacturers which, while it will not be included in the master code, will become an adjunct to it, will also be introduced at the confidential conference that is to be held, it was stated.

While both Secretary of Agriculture Wallace and AAA Administrator Peek and members of the advisory board of the AAA have refused to accept the mark-up provisions of the code, James D. Dole, food industries co-ordinator, has promised that he will see that the grocery trade is not discriminated against in this respect, compared with other retailers under the retail code approved by the NRA and the President. Under the latter pact other retailers are prohibited from selling below cost plus a reasonable amount for labor, to be determined by the code authority based on reports from local code councils.

Meanwhile, sentiment in the AAA favoring writing into codes provisions of the revised Food and Drugs Act, has been blocked for the present, it was learned.

Any landlord who signs the one-sided lease of the Kroger Co. is about as near to a d. f. as it is possible for him to get without being one. The

form used by Kroger gives the lessee the privilege of cancellation any time he desires to make a change of location or discontinue business in the town the store is located. Of course, Kroger will bow his head to the inevitable if the store owner is firm and positively declines to enter into business relations with Kroger on a one-sided basis.

E. A. Stowe.

Corporations Wound Up

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

Fashion and Comfort, Inc., Detroit.
Otto Randolph, Inc., Lansing.
William P. Robertson Co., Detroit.
Winkworth & Smith, Monroe.
Frankenmuth Cooperative Co., Frankenmuth.

Quaker State Oil Refining Co., Detroit.

Braumart Theatre Co., Iron Mountain.

Parker, Incorporated, Richmond.

William B. Pollock Co., Detroit.

W. S. Rockwell Co., Detroit.

Ex-Cel-Cis Beauty Products Co., of Michigan, Detroit.

Bonner, Brooks & Co., Inc., Flint.

Air Lines Ticket Office, Inc., Detroit.

McKenzie Cooperage Co., Detroit.

Michigan Warming and Ventilating Co., Grand Rapids.

Northwestern Paper & Mercantile Co., Inc., Detroit.

Better Products, Inc., Detroit.

Investments, Inc., Muskegon.

Consolidated Refunding Mortgage Bond Co., Detroit.

Farmington Subdivision Co., Detroit.

Armored Tire Patch Corp., Detroit.

E. E. Paine & Son, Fennville.

Jorgensen Manufacturing Co., Detroit.

Handy Cleaner Corp., Detroit.

Houghton Estates, Inc., Detroit.

Sanitary Milk Co., Detroit.

Middle States Advertising Agency, Inc., Detroit.

RCA Photophone, Inc., Lansing.

Seneca Sales Co., Detroit.

Harley and Quinn Associates, Inc., Detroit.

Menominee River Tug Co., Menominee.

Milwaukee Junction Mfg. Buildings, Inc., Detroit.

E. F. Mills Co., Ann Arbor.

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—Fixtures and stock of general store in small town doing a nice business. Can make any size to suit. If interested, see R. S. Sykes, Muir, Mich.

Must Eliminate Labor Racketeers

Broken promises, broken heads and hunger are factors contributing to the bewilderment of strikers who still retain a vestige of horse sense and a shred of Americanism.

Strike leaders have played them false. Now strikers realize that they were tricked into joining a union by lying agitators who insisted that the NIRA compelled all workmen to join an outside organization for purposes of collective bargaining. Then they followed these leaders when they were told that membership in the union compelled them to walk out. Now they're out. Their futures are black.

Workers did not understand that the NIRA is based upon majority rule. The majority of industries in any trade establishes the ruling code for that trade. The majority of employees in a shop establishes the rules for collective bargaining in that shop. The spirit of the Act assumes that the minority will go along with the majority, peacefully and patiently.

A blustering, loud-mouthed, brickbat minority has loomed large in headlines. As a penny held before the eye can obscure riches, so can a wolfish, howling minority obscure a sincere, intelligent, and satisfied majority.

Disillusioned strikers are deserting their leaders. That will not eliminate agitators. This cancerous growth on union labor must be eased or amputated.

The Government has set a precedent by expending hundreds of millions of dollars to kill off the corn borer, boll weevil, wheat rust and other menaces to prosperity. The union agitator is a rank parasite, more venomous than any previous pest that Government scientists have dealt with and now threatening many American workmen with pauperism.

To use the words of General Johnson, the NRA can "crack down" upon this ravaging element. It can eliminate the thug and racketeer from organized labor.

National recovery and industrial peace demand such action.—Detroit.

Loss of Thousand Dollars in Using Scrip

As a result of Cadillac merchants not being in a hurry to sign a proposition offered them about a month ago relative to the balance left from the \$1250 trust fund put up by them early last spring to insure a trade scrip project they are to receive about 20% return from said trust fund.

When the first notice was sent out about a month ago an anticipated balance of \$48.46 was reported whereas an auditing committee completing its work Monday evening reports a balance of \$249.68. It has also been voted that the balance shall be returned on a percent-

age basis to those participating in the original \$1250.00. As the whole matter of trade scrip in Cadillac was promoted through the Master Committee of the retail division of the Cadillac Chamber of Commerce quite naturally any balance not taken up by the guarantors should revert to the treasury of said Master Committee.

While the trade scrip project did not pay out 100 per cent., as reported in a circular distributed among Cadillac retailers, but rather created a loss of over \$1,000, most participating retailers and professional men feel that the project was worth while in that it stimulated business at a critical time in Michigan's history following the bank moratorium. The circulation of the \$2,500 in scrip money not only created several times that amount in business, but kept Cadillac money circulating at home. It was the consumer who actually received the benefit, it is pointed out by members of the Master Committee, as they were given free 50 cent scrip with every \$2.50 spent with participating merchants and professional men.

The scrip failed to pay out for two reasons, it is explained. First not all participating merchants put on the stamps, while some non-participating merchants accepted the scrip and did not put on any stamps at all. Then, too, a great deal of the scrip was allowed to lie in the Chamber of Commerce office which entailed a large loss in putting on stamps to bring it up-to-date before again being circulated.—Cadillac Evening News.

Holds Men Are Also Buyers

Sales managers have readily accepted the claim that women do 85 per cent. of the consumer buying in this country, although no satisfactory verification of the statement has ever been offered. Miss Pauline Arnold, president of the Arnold Research Service, said in an address before the weekly luncheon meeting of the Sales Executives' Club of New York, Inc., at the Hotel Roosevelt. Miss Arnold questioned the accuracy of the claim that women do such a large percentage of the purchasing and predicted that, on any general item, a sales or advertising campaign directed to men would show results as good as, if not better than, one addressed solely to women.

Trend to Novelty Swim Suits

Because of the higher prices to be quoted on 1934 bathing suits when they are officially shown mills expect that most interest will be centered on fancy and novelty styles. Jobbers, who have been asking to see samples and who are ready to place a sizable volume of business, gave most of their attention to novelty goods and declared they would promote them heavily. Selling agents have kept prices secret, but the opinion is that the standard pure worsted ribbed suit will open at around \$15 a dozen, which is an advance of almost 100 per cent over the opening quotations last year.

Usually you can tell by a mere glance at a man whether his wife calls him "William" or "Bill."

Need Christmas Trade This Month

Stores which are dilatory in pushing for holiday business early this year will find themselves behind in meeting last year's figures for the latter part of this month, according to views in retail circles. In 1932, Thanksgiving fell on Nov. 24 and with holiday buying setting in immediately thereafter the stores were able to add this business to the November volume. This year, however, Thanksgiving comes at the end of November and the holiday trade will not be the same factor this month unless aggressive holiday promotions are begun early.

Coat Prices Stiffen in Week

This week has seen an appreciably firmer price attitude in the coat and suit trade. Manufacturers who in previous weeks were willing to shade prices from \$3 to \$7 or more per garment are now asking higher figures, and further rises to near the early season levels are indicated. Buyers are continuing to seek merchandise at lower prices, but the supply of such goods has been materially reduced throughout the market and the most desirable stocks have been cleared. At least 40 per cent. of the retail coat volume has yet to be done, it is estimated.

Hardware Trade Active

The heaviest volume of buying in more than six weeks featured the wholesale hardware markets this week. Calls for furnace accessories of all kinds were sent in by retailers whose stock had been depleted in the last few days. There was an active call for electric

heaters, household appliances and curtain and draper hardware. Paints, tools and equipment for home repairs were also in good demand for immediate delivery. Purchase of holiday supplies continues at an active rate, with retailers asking early delivery on all orders.

Weather Aids Underwear Call

The appearance of cold weather in various sections of the country revived the demand for heavy-weight underwear this week and mills report they received their first orders in about six weeks. Commitments were for small amounts, but came in steadily. Spring styles continue to sell in a fair way, although price weakness has occurred on a few numbers. Several producers, to meet the demand for low-price goods, have been compelled to introduce cheaper ranges than those previously offered, when the 1934 lines were opened two months ago.

Eyelet Collar Demand Grows

Consumer favor for the new type of men's eyelet pique collar has grown so rapidly in recent weeks that one of the largest manufacturers is unable to fill all the orders coming in from retailers. Shirts with this style collar attached have also sold in a good way in all sections of the country. Less interest, however, has been shown in the number which has a white collar and colored body. Promotion of the style has increased the sale of the single bar collar pins with removable knob.

Everything comes in time to him who can wait.

WHEN VALUES INCREASE



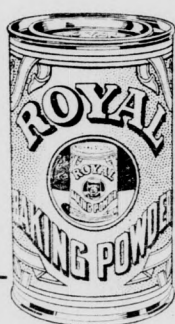
When values increase—and they have increased measurably in the past few months—each property owner is faced with the immediate and important problem of adjusting his fire insurance protection to these increases. For the value of property determines the amount of insurance that should be carried on it.

To meet this condition of higher values, you owe it to yourself to check your insurance—to definitely determine that you have the correct amount of protection. For your own good it is necessary that you revise your policies, with due regard to today's actual values.

Any representative of any mutual fire insurance company will be glad to help you in this matter. He will study your insurance requirements and protection with you—without charge and without obligation. He will recommend any improvements that should be made in your insurance program, and very likely he will be able to show you definite means of reducing your net insurance costs. A post card will bring his services to you—send one today.

Another **BIG REASON** **WHY** *you should push* **ROYAL BAKING POWDER**

The new low prices on Royal Baking Powder are the lowest in its history. They enable you to sell Royal at a price that will prove irresistible to most housewives. Turn these new low prices into more business. Feature Royal. Mark your new low prices plainly. Call attention to them. Make Royal mean more money to you. Order from your jobber.



ROYAL
BAKING POWDER

A Product of
STANDARD BRANDS INCORPORATED



HEKMAN'S **COOKIE-CAKES** *and* **CRACKERS**

Sell Faster
Because They're
Made Better

HEKMAN BISCUIT CO.
GRAND RAPIDS, MICHIGAN.



Hart Brand Canned Foods

The brand you know by Hart
NATIONALLY KNOWN — MICHIGAN GROWN

For forty years a standard of Quality for Canned Foods

Hart Brand is known by the housewives of Michigan for the quality, flavor and general excellence of all commodities packed under this brand.

Grown and packed in Michigan — a tremendous amount of money is expended yearly by W. R. Roach & Co., the packers of Hart Brand, to Michigan farmers and Michigan labor.

Hart Brand Foods are an asset to the retailer because of ready consumer acceptance.

Sold by Independent Dealers only.

LEE & CADY

BYRD TO BROADCAST FROM SOUTH POLE!

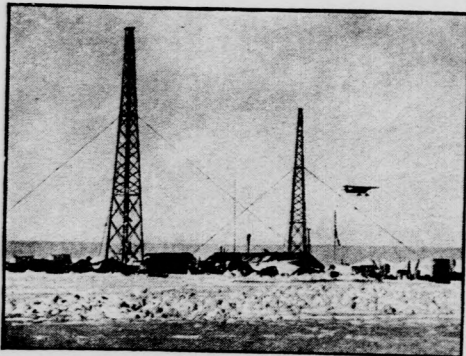
GRAPE-NUTS OFFERS RADIO'S GREATEST THRILL!



Food for Polar Heroes: Admiral Byrd's flagship, now bound for the Antarctic, carries 2400 packages of Grape-Nuts. Eighteen hundred pounds of nourishing breakfast rations for members of the second South Pole Expedition.



Byrd in New Role: All the world knows Admiral Richard E. Byrd as a polar explorer, but he is soon to appear in a new role—star of a thrilling radio program to be broadcast from "Little America."



Source of Radio Thrills: Station KJTY is located at "Little America"—10,000 miles from New York City. The epochal Byrd broadcasts will be sent out from here to Buenos Aires where they'll be relayed to WABC, New York.

Programs from "Bottom of World" to Put Grape-Nuts' Sales on Top!

ON Saturday night, November 18, at 10 o'clock (E.S.T.), Grape-Nuts will inaugurate the most sensational series of radio programs ever put on the air.

Admiral Richard E. Byrd, now en route for the South Pole, will be the star of these epochal broadcasts. He will speak first from his flagship in mid-ocean, next from his ice-bound base camp at "Little America," and finally from his airplane as he flies over the South Pole.

Millions will thrill to these first-hand stories of polar adventure as

the programs are broadcast, every Saturday night, over a nation-wide hook-up of the Columbia Broadcasting System.

These millions of men and women, however, will be more than listeners. They will be converted into actual buyers. A free radio gift offer—a handsome map of the Antarctic—to be made on these broadcasts, will bring them into the grocery stores of America for Grape-Nuts. For they must send in two package tops in order to obtain the gift map.

FOR YOUR TIE-UP WITH THIS GREAT RADIO SHOW—

"Ask the General Foods Salesman"

PRINCIPAL PRODUCTS DISTRIBUTED BY GENERAL FOODS SALES COMPANY, INC.

POSTUM CEREAL • POST'S 40% BRAN FLAKES • WALTER BAKER'S COCOA • MINUTE TAPIOCA
INSTANT POSTUM • POST'S WHOLE BRAN • WALTER BAKER'S CHOCOLATE • SANKA COFFEE
GRAPE-NUTS • DIAMOND CRYSTAL SALT • FRANKLIN BAKER'S COCONUT • CERTO
GRAPE-NUTS FLAKES • JELL-O • CALUMET BAKING POWDER • LA FRANCE • POST TOASTIES
LOG CABIN SYRUP • SWANS DOWN CAKE FLOUR • SATINA • MAXWELL HOUSE COFFEE AND TEA

