

A Man's Prayer

Make me live, My mighty Master,
Such a life as men should know.
Tasting triumph and disaster,
Joy — and not too much of woe.
Give me such a heart, to love and laugh,
So, if you call I'll never fear it —
Then may this be my epitaph.

Here lies one who took his chances
In life's busy world of men;
Battled fate and circumstances —
Fought and fell and fought again!
Won sometimes, but did no crowing,
Lost sometimes, but didn't wail,
Took his beating, but kept going,
Never let his courage fail.

He was fallible and human,
Therefore loved and understood —
Both his fellow-man and woman,
Whether good or not — so good.
Kept his spirit undiminished,
Never failed to help a friend,
Played the game till it was finished,
Lived a sportsman to the end.

CARLYLE FAHLSWORTH STRAUB.

When Costs Increase

The application of the National Recovery Act to retail merchandising has had a tendency in many cases to sharply increase the cost of doing business. In many stores the difference between operating costs before the code was applied and those after it was adopted has been greater than the profits of the store.

Such a situation requires that every merchant must pay serious attention to his methods of doing business. He should determine that he is not letting any money slip through his fingers because of uneconomic practices. Merchants should bear in mind that there is one item of their overhead which can be reduced simply and effectively. Through thoroughly reliable mutual insurance companies they can obtain sound insurance protection at a definite saving. Based on time-proven principles, this insurance plan offers owners of select property safe protection at a minimum cost.

If you have not yet availed yourself of this opportunity for reducing the insurance item of your overhead expense, write any mutual insurance company which advertises in the Tradesman for further information. It will cost you money to delay.

MICHIGAN TRADESMAN

Fifty-first Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 13, 1933

Number 2621

MICHIGAN TRADESMAN E. A. Stowe, Editor

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

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THIRTIETH ANNUAL MEETING

Of the Michigan Farm Equipment Association

The thirtieth annual convention of the Michigan Farm Equipment Association was held at the Pantlind Hotel last week. The attendance was all that could be expected under the circumstances.

The annual address of the President was as follows:

It is not my purpose to take up much of your time, but there are a few things that should be mentioned. In the first place I want to thank you as an association for the loyalty you have shown in coming out to this meeting, when I know that most of you could use the time and money spent to come here to good advantage in your own business. But I also believe that the time and money spent will yield a larger dividend by attending every session of this convention than it would if put to any other use.

This year, above all other years, is when we need our Association. The NRA with its codes makes it necessary for us to post ourselves as never before. How thankful we should be that we are affiliated with the National Federation and thus had a part in preparing our code and were not compelled to leave that up to men who could not tell a plow from a harrow. The implement dealers of the United States owe a debt of gratitude to our National Code Committee for their untiring efforts in our behalf, to get into the code the things that should be there. These men have given of their time and talents in abundance without any remuneration and in some cases paying their own expenses. I want also to mention the fact that E. W. McCallough, of the United States Chamber of Commerce, devoted over four weeks of his time to assisting us in securing an equitable code, also to J. A. Craig, who was appointed advisor to the Deputy Administrator, who presided at our hearing at Washington. It was his duty to make a report and, with his knowledge of the implement business, you may rest assured that his report was of great assistance to our committee and I trust that this convention will recognize this by suitable resolutions.

It is hardly necessary for me to tell you that the implement dealer has had a very hard year. I think most of us know that real well and the dealer who has been able to hold his own has been fortunate. It has been nearly impossible to secure a profitable volume of business. The demand for our merchandise and service has increased and when the time comes that the spread between what the farmer pays for the things he has to buy, and what he has to sell becomes nearer equal, it will not be so much a question of selling equipment as it will be a question of being able to get it to sell.

The Government, through the CWA, has been trying to put millions of people back to work, and in that way they will put billions of dollars back into circulation. When we speak in terms of billions, I wonder if we really realize just how much a billion dollars is. The average mind cannot comprehend it. We know that adding three ciphers to a thousand makes a million or ten hundred thousand, and adding three ciphers to a million makes a billion or ten hundred million. I had drawn to my attention a short time ago an illustration which brought very forcibly to my mind what a billion dollars meant. If one were able to count five every second, 10 hours a day 6 days a week, 52 weeks a year, it would take 17 years, 9 months, 2 weeks, 5 days, 26 minutes and 40 seconds to count to one billion. You will notice no vacations and this is under the old regime, 60 hours per week. While under the NRA at 30 hours per week, it would take over 35½ years. At that rate, with our allotted life time of three score and ten, one would scarcely be able to count to two billion, and with this vast amount of money put back into circulation, the price of what the farmer has to sell should advance at least to the cost of production, and as soon as it does he will start buying, and we will look back on these years from 1930 to 1933 and say, "Wasn't that depression awful?" I thank you.

The annual report of the Secretary was as follows:

I greet you with firm faith that the depression clouds are lifting and the long deferred hope for better days are nearer, with such readjustment of our national economic life as will lift business to a higher plane.

To-day we meet face to face with the new deal. Rugged individualism is giving way to a system of planned activity. Industries are being bound by provisions of codes which are expected to relieve the strain of this economic disturbance. No doubt when conditions return to normal we will return to the individualism which has meant so much to our Nation.

The Association has called this convention with one major thought in mind—that of studying and familiarizing ourselves with the provisions laid out in what is known as the implement dealers code. As farm equipment dealers we must co-operate to the fullest extent with President Roosevelt and accept his policy as an emergency measure which must be given a fair and honest trial so long as the present conditions exist.

The past year has been one full of uncertainties which will continue at a lesser degree as the misunderstandings of the vast provisions of the NRA become more familiar. Such economic disturbances as we have experienced

demand constant caution and study to keep our doors open. Although these conditions have not been pleasant or profitable in dollars and cents, we have been taught earnest adherence to sound business principles which are, and will be, of untold value. It is our duty to help carry out as rapidly as possible the codes and support the efforts of our leaders for the betterment of agriculture and industry. If the farmer can finally see light through the obstacles which have hampered his progress and his buying power and can be re-established through raised prices on his commodities the efforts will have been worth while.

The NRA has been running too far ahead of the Agricultural Adjustment Administration, causing unrest and dissatisfaction among farmers. The activities of the AAA thus far are admittedly intended for recovery in the more or less distant future, or in the long pull, as it has been termed. Acreage reduction cannot bring the immediate relief which agriculture needs in this crisis. The situation has called and still calls for concentration on the prices of farm products with a view to raising them to a much higher level, not next year or two years hence, but right now.

The farmer needs many things with which to carry on his farming operations successfully and he will buy such things when he has the means. Give him the required purchasing power and he will buy freely. And when he begins to buy freely all industry will partake of the increased business which will follow. There is no other place where recovery can be started with as much promise for successful outcome.

Our Code

In preparing a program for this convention I believe that nothing as important as the implement dealers' code could be found to discuss. We therefore have chosen as our convention theme "Our Code" and trust that from its discussion the workable angles can be brought out to our mutual benefit.

Our code is of great importance as when it is signed it becomes a Federal law, the provisions of which every implement dealer, regardless of where he lives, the size of his business, or the number of his employees, must abide by. You non-members can individually breathe a sigh of relief and give the loyal association members a rising vote of appreciation for maintaining the strength of this Association, as well as the twenty other associations in the National Federation. It is through this that the Federal government has recognized our strength to the extent of permitting the National Federation, of which we are members, to prepare our own code. Had it not been for the loyalty and support of the majority, and the few hard workers for the association, such as our Mr. C. L. Glasgow, Frank L. Willison and Isaac Van Dyke and many others who have exerted so much time and effort for its cause, we would have been included in the master retailers' code with but about 5 per cent. of our dealers benefiting.

Non-members little realize the importance of such association strength. Like every other association accomplishment, the results can only be contributed to the members who are standing behind the officers and directors in their efforts to get justice and recognition. It seems almost unbelievable that some dealers will sit back and accept the many benefits from the ef-

forts of the association and then conscientiously refuse to share their meager portion of its expense in the way of association membership dues.

Farm Machine Prices

It is the purpose of this Association to raise the standard of its membership. Therefore we call to your attention some things which in my judgment need revision. Dealers doing their own selling and collecting have been unfairly treated and I trust that something may be done to eliminate the necessity of any manufacturer furnishing dealers with canvassers and collectors without obligation. We frown upon this practice, but if this practice is necessary, let each dealer pay for the time the canvasser and collector spends with him.

Our answer to the manufacturers' request for a solution of this problem is for them to segregate the financing of their dealers' and farmers' paper from the manufacturing and distributing end of their business and make the financing self-supporting or, if you wish, let it earn a profit. Such a plan will make the retailing of farm equipment a business in which men of high business principles will be interested in, eliminating the necessity of manufacturer educating well-to-do farmers to become their dealers. The mortality on this type of dealer is exceedingly high.

Automobile dealers buy and pay for their stock of cars before they leave the factory. If he cannot finance that himself, he pays for this financing, and the dealer who can pay cash is not penalized. With his stock paid for the dealer takes enough interest in his business to do his own selling, make his own settlements and do his own collecting. Usually the automobile dealers repair business and service is cash, which allows him to use his capital in financing his business rather than having it tied up in accounts receivable without interest. To be fair to ourselves we, as an organization, should demand a revision of these costly evils which influence the price of the machines we sell. We should individually endeavor to do our own selling, and make our own settlements. We should discontinue the practice of allowing manufacturers' or jobbers' salesmen to take copies of our orders, where such salesmen have not assisted in making the sale, because of the reflection on our own sales ability.

Your board of directors has discussed this problem at some length and submitted a resolution to the National Federation for action. We trust that something will come from this that will reduce this waste and will eventually reduce the price of farm machines.

The Michigan Farm Show

In my 1933 report mention was made of the horse racing event and carnival held annually at Detroit and known as our state fair. From an agricultural standpoint it falls considerably short of its intended goal. The interest we have in agriculture leads us to lend a kind ear to the proposition as presented by the Grand Rapids convention bureau by which we permitted them to build this Michigan farm show around the very magnificent exhibit in the new civic auditorium across the street. It is our hope that in 1934 the state of Michigan can see its value, agriculturally, and perhaps have this take the place of the state fair at Detroit. A tentative contract has already been

made for the exhibit floor for the 1934 convention and we are building our hopes high for its success.

With reference to the exhibits, we can state that it is too bad that two or three men in connection with the National Association of Farm Manufacturers can influence its manufacturer members against their own good judgment and keep them from exhibiting their machines to this large aggregate of farmers and dealers. The firms who are absent are very conspicuous by their absence. We hope that by 1934 the Michigan farm show, like the Pennsylvania farm show, can come under the approved list of shows where manufacturers can exhibit if they wish. This show is copied after the Pennsylvania farm show, held in Harrisburg, in every detail. Every effort has been made to get the Manufacturers Association to approve this show the same as the one at Harrisburg, but with no avail.

Dealer Book-keeping System

One of the most important activities of the Association brought forth a very efficient, low cost, easily operated book-keeping system prepared for the implement business, and all contained in one complete book. It is a fact that organized records give business control. You must control your business by records or your business may control you and the results may be ruinous to you. You cannot afford to go along blindly, hoping that at the end of the year you have made a profit. You must know this as you go along, and proper business records are your only assurance.

It is very important to start 1934 on the right track in so far as an accounting system is concerned because of the necessity of keeping records which will conform with the NRA requirements as to accurate cost figures and other essential data required by the Government.

Anyone wishing to study the manuals may do so at the Association booth. Every effort will be made to explain its workings in detail and arrangements can also be made for your secretary to call at your store and give you added information. With the sales tax, income tax reports and corporation tax reports, you need a system that is accurate and one which gives you the information you need. This system does just that at a very low cost.

Price Maintenance

An incident was called to my attention recently where a manufacturer of a certain brand of soap had advertised his product to sell three bars for 25c. A well known department store here in town ran an advertisement to sell three bars for 24c, with only six bars to one person. The very day this advertisement appeared the manufacturer was on the job, hiring several women to make as many trips as were necessary to this store to buy up the entire supply. Then he refused to sell the store again. This is an incident which farm equipment manufacturers could well take a lesson from, by buying up the stock and refusing any more to dealers who would not abide by the list prices, virtually closing them out.

More Consideration

As a carrier of a grip, I wish to call to the attention of the dealers one thing of great importance which costs manufacturers thousands of dollars annually. That is their disregard for the time travelers must waste waiting for many dealers to give them a hearing. The traveler is sent and paid to contact you and therefore must wait until he does. I dare say there is not a single traveler in this room who does not recall dozens of instances where the dealer has purposely tried to out-wait the traveler with no reason whatsoever. A great many dealers get exceedingly busy hunting things to do when a traveler comes in and continue to do so as long as they can. All any traveler asks is a few minutes given at your

convenience. A little more consideration on the part of some of the dealers will be greatly appreciated by every traveler as by far most of the travelers' time is spent waiting for hearings and not in actual work.

Cash Discounts From Manufacturers

The "Farm Equipment Industrial Code of Fair Competition contains one article, No. VII, which reads as follows:

"It shall be an unfair method of competition for any employer to give any concession directly or indirectly by any means from its lists of prices, delivery points, financing plans, terms and discounts so filed as long as the same remains in force, and no change shall become effective in advance of filing the same with the association which shall make such information available to employers in the industry making competitive lines."

This deals with cash discounts, etc., which affect every dealer. We have therefore placed this topic on the program for discussion by George Milius and I ask that you think this over and be ready to discuss the subject when it comes up.

Legislative Matters

Your secretary spent considerable time at Lansing during the legislative session, using every effort to influence the legislators and to show them where the state may lose by wrong decisions on topics of vital interest to our membership; namely, the sales tax, small loan bill, prison bill and many others of interest to the well-being of our membership and the public. The chairman of our Legislative Committee, Frank L. Willison, will give his report on the work done. Mr. Willison and his committee are to be commended for their untiring efforts for the benefits of every dealer in the state.

In conclusion let us not forget that the dealer is seeking aid; never was he so uncertain as now; the duty confronts us of giving him that assistance and forward movement for his benefit. When we add the strength of organization to the fine fellowship which has grown up through the years we realize the possibilities of advancement. The accomplishments of the past have been noticeable; the interests of our business have been guarded with ability—and because of real co-operation and service which are, after all, the secret of any upward progress.

I have faith in this organization, in the fine personnel of its leadership, in its earnest efforts for the good of the dealer and the upbuilding of a more stable prosperity. Advancement does not come by luck or by chance—it comes through determined and well-planned effort and organization for the betterment of all. Not for to-day, not with backward looks at the troubles of yesterday, but with a clear vision toward the future, with faith in our country and its institutions, with willingness to serve, with determination to correct any evils that exist. Let us go forward.

I wish to extend to you the most heartfelt greetings from our National Secretary, H. J. Hodge. We would be very happy to have had Mr. Hodge with us.

We also wish to extend our most sincere thanks to the ladies' entertainment committee, as well as the men's local entertainment committee who have taken the responsibility of making this convention a success.

It is with great pleasure and appreciation that I recognize the fine spirit of assistance and co-operation of our President, E. B. Strachly, our Vice-President, Treasurer, Board of Directors and the dealers who have given me such splendid support and assistance in carrying out my duties this past year. Friendships evolved through our organization are precious. We cherish them more as the years pass and out of them we gain strength to press on.

The following resolutions were adopted:

Realizing that this is a time when every organization as well as every individual should support our Government in every honest effort to restore confidence in our people and bring prosperity to our Nation and that the final code, as approved by the Deputy Administrator, is not all that we had hoped or asked for, yet perhaps the best that could be given at the present time, and as it is subject to revision, we recommend that it be given our loyal support and that we do all in our power to make it a success and accomplish the end sought for.

Whereas—The expenses of our state government functions have become so great a burden to our taxpayers as to be almost prohibitive and our citizens and farmers are losing their homes and farms by being so over-burdened by taxes in all forms, we wish to go on record as favoring a drastic cut in the expenses of all commissions and other state expenses and in this connection would like to see the matter of salaries of our legislative members returned to the former schedule of \$800 for the regular session and \$5 per day up to and including twenty days for a special session. This can be done by circulating petitions and securing the proper number of names and filing said petitions with the Secretary of State before July 1, 1934, asking to have this proposition put on the ballot for the general election in November, 1934, so that the voters of the state may vote on said proposition.

Whereas—At the present time there are millions of American citizens, free laborers, who are unemployed and have for several years been unemployed, and for whom there is no immediate prospect of re-employment, and

Whereas—The National Recovery Administration has determined upon a policy of re-employment and shortening of working hours and increasing of pay rolls to expand the purchasing power of the nation, and

Whereas—Hundreds of trades and industries are voluntarily submitting codes of fair competition, including codes of fair trade practices to eliminate price cutting below the level of costs, to eliminate untruthful advertising and selling and to eliminate many other forms of unfair competition, and

Whereas—This organization has felt for years the unfair competition of prison manufactured goods, and

Whereas—Such goods have, and do now, contribute to the unemployment of free labor, and

Whereas—The sale of prison manufactured goods has, and does now, contribute to the demoralization of markets for goods manufactured by free labor, and

Whereas—Methods have been suggested whereby inmates of penal institutions may continue to be occupied with the production of products suitable for the use of Federal and state and local custodial institutions and departments of government, and

Whereas—This new channel of use of prison made products is sufficient to use all of the present production of such institutions; now therefore be it

Resolved—That this organization hereby petitions the National Recovery Administration to insert in all codes of fair competition a provision prohibiting the distribution or sale of prison made goods to any but Federal, state and local governmental custodial institutions, and upon option of these governments, the distribution and sale to federal, state or local governmental departments and agencies, and be it further

Resolved—That the National Recovery Administration is hereby petitioned to make it an unfair trade practice, the violation of which would constitute a violation of the code of fair competition of each trade or industry to buy or sell through ordinary commercial chan-

nels any goods produced in a prison or penal institution.

Resolved—That the officers and directors of the Michigan Farm Equipment Association hereby express their desire that the National Federation of Implement Dealers' Associations, through their Trade Relations Committee, secure the acceptance of the members of the National Association of Farm Equipment Manufacturers to segregate their manufacturing and distribution end of their business from the financing, making the financing self-sustaining of both dealers' and farmers' paper on machines, recommending the plan used by General Motors Acceptance Corporation for General Motors for financing both dealers and farmers on machines.

Appreciation

This convention would be very ungrateful should we fail to recognize this valuable work of the Officers of the Association, especially the President E. B. Strachly, Treasurer Henry A. Schantz and Secretary S. E. Larsen in their united efforts and personal sacrifice in making this convention the wonderful success it has been.

We express our heartfelt gratitude also to the management of the Hotel Pantlind for the excellent way in which they have taken care of our every need.

To the Grand Rapids local committee for the splendid assistance they have rendered and for their fine spirit shown.

Also to the ladies' entertainment committee for the wonderful way they have entertained our ladies.

Election of officers and directors for the coming year resulted as follows: President—Angus J. Rankin, Shelby Vice-President—E. E. Hochradel, Maybee

Treasurer—Henry A. Schantz, Grand Rapids Secretary—S. E. Larsen, Grand Rapids.

Directors 1934

Elmer Lang, Capac
G. D. Milius, Elkton
Wm. Montague, Ovid

D. A. Baylis, Ann Arbor
Directors 1934-35

G. A. Ford, Gaylord
W. H. Campbell, Hemlock
George Rummel, Frankenmuth
E. B. Strachly, Burr Oak.

The next convention will be held in Grand Rapids in connection with the farm show next December.

Junior Chooses a Career

"My son," began his fond parent, "do you realize that you will soon be nine years old? Have you by any change decided upon a career?"

"What's a career, Daddy?" inquired Junior.

"I meant to ask if you have decided what you want to be when you grow up."

Junior pondered a moment, and then replied: "Yes, Daddy, I want to be an Indian."

"An Indian!" gasped father. "Great Scott! Why do you want to be an Indian?"

"Because," the boy answered, earnestly, "when you're an Indian you don't have to wash your face and hands, and nobody can tell whether your neck's dirty, and if you don't want to talk to people you just grunt."

Umbrellas made entirely of waterproofed paper—handles, ribs and all—will soon be on the market. Costing only a few cents, they'll reduce the overhead of lending umbrellas to friends.

There's a new revolving lawn sprinkler which distributes water over a square (three to 36 feet across) instead of a circle.

Items From the Cloverland of Michigan

Sault Ste. Marie, Dec. 5—In the good book we read, "To him that hath shall be given." In this case we can well apply this to the Sault, for not only do we hear from those who visit the Sault that she is the best city in the state, but now we find that Rand, McNally & Co., of Chicago, are including the Sault in their new booklet now being prepared for a Washington man. The title of the book is "Famous Places in the United States." It contains a short history of the city and an article on the operation, value and size of the locks. The first 25,000 copies have been run off and more copies will be run off later. It also contains among other things an air view of the St. Mary's Falls canal. Material for the Sault article was furnished by our Chamber of Commerce.

The Sault gas office has been remodeled and redecorated. Numerous changes in the arrangement of the office have been made. The manager's office has been removed into another space. A new floor of asphalt tile has been laid. The new arrangements add much to the attractiveness of the place.

Something which has escaped the notice of the Tradesman is the victimization of sixty Sault merchants on what the police believe is a state dictionary scheme engineered by James L. Ives, who represented himself as an agent for the United Press Printers, directory publishers, 550 Lafayette Blvd., Detroit. Ives was under arrest last Tuesday for investigation. He told the officers when he was brought to the police station that he was soliciting for a state directory to be printed by the United Press Printers, directory publishers. A charge of \$1 was being made of business houses for black-face type in the directory. The directory, he said, is to be printed in 1935. Our Chief of Police, Mat Mitchell, enquired by telegram of chief of detectives Fred W. Frahm concerning Ives. Mr. Frahm replied that "550 Lafayette boulevard is Morris Printers and Publishers Co. No one was working for them by the name of James L. Ives. Ives not known to them." Further investigation was being made by the police. Ives, police said, hired two local women to work for him. They have been notified to stop work and a check was being made on a number of merchants who purchased space in the directory. Ives told police that he has also been working in the Canadian Sault.

Another way to lose friends is to continually make big promises of what you intend to do for them.

A. L. Tackebury, formerly with the Dallas E. Winslow Chevrolet firm in Flint, has accepted a position as manager of the Sault A. B. Jacobs Chevrolet garage and sales on Ashmun street. Wallace Lunday, formerly assistant to Mr. Jacobs, will devote more of his time on the outside territory hereafter. Mr. Tackebury is a believer in advertising and in his opinion the industry will be better than ever, once it gets started, and it is starting to come back right now.

Speaking of card inventions, mechanical bridge players, now in vogue in some localities, will never be a success unless they respond to a kick in the shins.

Mrs. Gladys Cutler Peth, who for the past year has been conducting a grocery store on Ann street, has resigned to become the bride of Frank Kalz, our prosecuting attorney. The newly weds are popular in society circles and their many friends are extending congratulations.

Miss Margaret McCassey, who for the past eleven years has been operating a Marinello approved shop at Detroit, has opened a beauty shop on the second floor of the Soo Co-operative Association on Ashmun street. As a Marinello graduate, Miss McCassey is equipped to operate an up-to-date beauty shop. Aside from branches of

beauty culture, Miss McCassey is also an electrolysis and muscle strapping operator. Miss McCassey will be assisted in her shop by her associate, Miss Josephine Gorman, who is also a Marinello graduate.

"There is plenty of advice not to worry," confined a long-faced friend the other day, "but none on how not to."

Willette & Shinn, two young Sault men, have opened a self-serve grocery at 527 Ashmun street. It will be known as the Biggest Little Store in Town. Mr. Willette has had several years experience in the grocery business, clerking for the Sault Co-operative Mercantile Association, and has made many friends who wish them every success in their new venture.

J. Neville, formally of Gladstone, has purchased the grocery store of Bagnell & Samuels, formerly known as the Reidy grocery. Mr. Neville has purchased a new stock of groceries, baked goods and confectionery, and will give the business his personal attention. The location is one of the best in the city.

Remember the good old days when farmers had enough money to buy gold bricks?

William G. Tapert.

Sault Ste. Marie, Dec. 11—It must have been a great deal of satisfaction to Mr. Stowe to know how his many friends, as well as the general public, have appreciated and enjoyed the Tradesman during the last fifty years, by the numerous congratulatory messages extended in last week's fiftieth jubilee edition. A great number of merchants have Mr. Stowe to thank for their success during all these years by the good advice and the warning against roguery that would have caused them the loss of many dollars but for the advance notice given by him each week in the Realm of Rascality column of the Tradesman. It can truly be said that Mr. Stowe has worked harder and accomplished more for the merchants than any other man of this generation and we all hope he may be spared to continue the work that he has so successfully carried on, especially through the depression years, when men of his type and ability are now so necessary.

Peter Wydra, the well-known sausage manufacturer of Marquette, is contemplating the opening of a new sausage factory, to be located in the old Moher building on Magazine street here in the Sault. It is understood that the factory will be opened before spring. Heretofore Mr. Wydra has been shipping sausage to the Sault markets via express.

At the end of the tourist season it has been customary for all of the summer resorts catering to the tourists to close for the winter, but we find things are working along the lines of a new deal. Hendy Paquin has opened his hotel at Marquette Island Channel, at the Les Cheneaux Islands. He announces that perch fishing is good and that parties get their limit daily. He furnishes heated fishing cabins and overnight accommodations. The hotel is very attractive and has comfortable rooms. He serves fish, chicken and steak dinner and luncheons and offers recreation service.

For a while we were worrying lest future historians get the two Roosevelts — Theodore and Franklin — mixed, but it will never be possible to confuse the events of 1933 with those of 1901-1908.

Holton & Claspell have opened a new grocery and meat market at 528 East Portage avenue, which will be known as the New Portage Avenue Cash and Carry Store. Mr. Claspell has been in the meat business here for a number of years, buying country stock and doing his own killing, while Mr. Holton is a newcomer. The location is one of the best on Portage avenue on the East side and the new venture promises to be a success, as

both partners will give the business their personal attention.

The state highway department has entered into contract with the Mackinac Transportation Co. for transporting automobiles across the Straits of Mackinac this winter. The same rates are charged this winter as were charged by the state ferries during the summer. Starting Dec. 15 and continuing to April 15 the schedule of trips by the Chief Wawatam will be as follows: Leave St. Ignace, 10 a.m., 3 p.m. and 8 p.m. Leave Mackinaw City 8:30 a.m., 1 p.m. and 6 p.m. Other trips are to be made by the Chief, depending on the amount of traffic.

Worry is the interest paid on trouble before it falls due.

The new ferry boat to ply between DeTour and Drummond Island is

about completed and in service. It will continue to operate as long as the channel does not freeze over. The new ferry is a big improvement in the service over the old ferry.

William G. Tapert.

A combination hanger and wall outlet for electric clocks has been devised. Recessed in the wall behind the clock, it does away with visible wiring.

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GRAND RAPIDS - MICHIGAN

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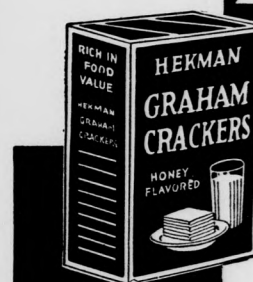
Milwaukee, Wisconsin

Strictly Independent — Since 1882

HEKMAN'S COOKIE-CAKES and CRACKERS

Most Profitable Because Most Popular

HEKMAN BISCUIT CO.
GRAND RAPIDS, MICHIGAN.



MOVEMENTS OF MERCHANTS.

Bear Lake—The Bear Lake Variety Store opened for business in the Cook building, Dec. 9.

Niles—The Niles Lumber Co., 314 North Front street, has decreased its capital stock from \$100,000 to \$50,000.

Detroit—The Model Iron & Metal Co., 6378 Marcus avenue, has decreased its capital stock from \$70,000 to \$25,000.

Detroit—The McNamara-Detroit Varnish Works, 1 East Six Mile Road, has increased its capital stock from \$10,000 to \$20,000.

Detroit—The Bradley Stores Co., 14420 Mack avenue, has been incorporated with a capital stock of \$20,000, all subscribed and paid in.

Battle Creek—Hibbs Clothing Co., dealing in clothing for men, furnishings and gift merchandise, has engaged in business at 30 West Michigan ave.

Grand Rapids—J. A. Bestaman & Co. have removed their produce business from the Worden Grocer Co. building to the former location of M. J. Dark & Sons.

Detroit—A. T. Harland is president of the recently formed wholesale house of Harland, Krue & Co. F. A. Krue, Jr., is treasurer of the company, while A. E. Cord is secretary.

Detroit—Sam Bailen, Inc., 7709 Mack avenue, has been organized to deal in diamonds and clocks with a capital stock of 200 shares at \$50 a share, \$3,000 being subscribed and paid in.

Traverse City—Brown's Dress Shop, which opened for business about two months, has sold its stock of women's ready-to-wear apparel to L. Levinsohn, who is closing it out at special sale.

Coloma—Mast & Ruthoski have sold their grocery stock, meat market and store fixtures to Mrs. Emma Umphery, who has taken possession and will continue the business under her own name.

Detroit—M. Fink & Co., Inc., 7201 West Fort street, has been organized to deal in farm products at wholesale and retail with a capital stock of \$5,000, \$2,000 of which has been subscribed and paid in.

Highland Park—The Hamilton Lumber Products Co., 15853 Hamilton avenue, has been organized to deal in lumber and wood products as a sales agency with a capital stock of \$1,800, all subscribed and paid in.

Bay City—The Bayford Co., Fourth and Saginaw streets, has been organized to sell and service power driven equipment, tractors and other farm equipment with a capital stock of \$20,000, \$10,558 being subscribed and paid in.

Nashville—Hon. C. L. Glasgow has not improved very rapidly in health since his recent severe heart attack, and he has been removed to the Battle Creek sanitarium for care and treatments. Mrs. Glasgow accompanied her husband.

Yale—Frank Andreae, president of the Yale Woolen Mills, announces that his company has leased a portion of the American Cirrus Engines plant at Marysville, formerly the Wills-St. Clair automobile plant, and intends op-

erating a branch there. Twenty looms already have been installed.

Detroit—Lafer Bros., 1323 Broadway, wholesale and retail dealers in groceries, tea and dairy products, has merged the business into a stock company under the style of Lafer Brothers, Inc., with a capital stock of \$40,000 preferred and 400 shares at \$1 a share, \$20,000 being subscribed and paid in.

Sparta—S. L. Ballard, who for many years conducted a furniture and undertaking business here, will leave with his family this week for California. The funeral business has been purchased by Cassius H. Church, a former Sparta township resident, but who for several years has been associated with Grand Rapids morticians.

Manufacturing Matters

Berrien Springs—J. J. Ryan, owner of the Nair Manufacturing Co., of Chicago, has removed the plant here and will continue its manufacturing of barber's novelties.

Detroit—The Kuttner Apron Specialties, 318 West Jefferson avenue, manufacturer and dealer in duck garments, etc., has merged the business into a stock company under the style of the Kuttner Manufacturing Co., with a capital stock of \$20,000, \$18,000 of which has been subscribed and paid in.

Changing Styles in Old Maids

In the day of final judgment, when a higher power assesses human values, it is my firm belief that man will be written down as the prize simpleton of all time. If there are those who doubt this indictment of my sex, they have only to look at what women are to-day, remembering where we once had them.

Why, up to the very dawn of the Twentieth Century, marriage was the only profession open to the female of the species, and competition was so brisk that man could practically dictate the terms of employment. He was the one wage earner, and while this had its drawbacks, control of the purse strings put him in a position where his monologues were sure of an enthusiastic and uninterrupted hearing.

Heckling a husband was unheard of, and there were no differences of opinion, for only man had opinions. Every woman came into the world with no other thought than to make some good man happy by a life-time of unselfish service, and in the fulfillment of this pious hope she found the sole justification for her existence.

The right to stay young was exclusively a male prerogative. Any girl that reached the ripe old age of twenty-five without bagging a husband, or making some sort of kill, had her hunting license taken away and automatically became an Old Maid. It was not so many years ago that Old Maids were as thick as wild pigeons. Queer little shawl-bearing animals, herbivorous by habit and uttering a low cry at the sight of males.

As all the trades and professions were closed to women, the Old Maids usually went to live with some relative where they called her "Auntie" to distinguish her from the help that got regular pay and Thursdays off. At forty she was generally looked on as

having come into the world along with the rocks and hills, and at fifty there were violent arguments whether the head of the family ought to chloroform her himself or send for the vet.

To tell the truth, married women were not much better off than the Old Maids when it came to holding youth and beauty. While a certain regard for personal appearance was tolerated during the honeymoon, after that anything more than mere cleanliness was looked upon with dark suspicion by both the husband and the community. Any woman caught painting her face would have been prayed for in open church, and the Bible was assumed to read, "Let your nose so shine that men may see your good works."

Nobody ever dreamed of considering a married man only as husband and father, but the minute a woman left the altar she ceased to be a human being and took her place in the formless and faceless army of wives and mothers. A few rebellious struggles, and public opinion forced her into woolen underwear and shoes that fit. In a little while she slicked her hair back, let the waistline go, and found her pleasure in church socials and dress patterns, and listening to husbands tell how they read the riot act to the boss.

All this was fine for the lord and master. The wife and mother was a trifle hard on the eyes, to be sure, but he contrived so as not to see much of her, and while he himself wandered far and free, he had the comfort of knowing that she was safely parked in the home, with no larger or more attractive manifestation of life than a slow, rhythmic movement of the gills.

Only thirty years ago, and yet it seems a million! But man has only himself to blame for the terrifying changes that have taken place in woman's status. The feminine revolt didn't come by itself. No indeed! At every point it was invited and even urged by male stupidity.

Our first downward step was when we gave up our velvets and satins and turned bright clothes over to the female of the species. It was going against nature, and nature never forgives. Look around for yourself, and it will be seen that the male bird is always the one with the topknot, the long tail, and the brilliant plumage.

Back in the days when we ordered our business suits from the steel mill, and it took a whole herd of silkworms to turn out our dress clothes, there was no revolutionary talk about equal rights. Women never peeped until we stepped out of our fiery hose, flaming doublets and ostrich plumes, and put on the hard-boiled hat and soft-boiled pants of modern civilization.

At that, however, men still had the situation well in hand, for the law of modesty remained in full operation, and in obedience to the iron mandates of this law, women buried themselves under clothes to such an extent that free movement was an impossibility.

Modesty! Good old modesty! One of man's finest inventions, and we do not even know the name of the genius who conceived it. Like all great ideas, of course, it was born of stern necessity. Back in those splendid days when woman's place was the darkest corner of the cave, and when any cuff on the

head that didn't draw blood was her idea of a loving caress, husbands were sitting pretty.

When the world, however, became safe enough for women to move around, a certain definite worry presented itself. How was a man to protect his property rights in a wife? How was he to be sure of her when she was out of his sight? What method could be devised for establishing and guaranteeing the double standard?

So it was that men invented modesty. As fast as female children came into the world, they were taught that under no circumstances must they acknowledge the existence of a body. As a consequence, virtue and chastity came to be measured in bolts of cloth.

Back in the fainting forties, women reached a pitch of modesty where they almost stopped walking for fear of betraying the possession of legs. Even after swathing themselves so thickly that they had to begin undressing for bed at four in the afternoon, they invariably piled on a thick shawl. In many cases, so much material was used that the poor creatures had to be marked with crosses showing where the body could be found.

Every decent woman ordered her life on the theory that a day might come when she would faint in the public street, and as a consequence, none ever left the house without as many layers as a Bermuda onion. To show the hem of a petticoat was as much as her reputation was worth.

It took the wool of eighteen able-bodied sheep to make a female bathing suit, and the poor soul had to enter the water early in the morning if she hoped to get wet the same day. Even the strongest shark broke his teeth trying to reach the vital spot. And then there was the old-fashioned riding habit. Actually, it was so modest that it not only hid the lady's legs, but also the horse's.

Better than all, however, and greater than all, was the corset. As long as they were worn, the dominance of the male was never questioned. Lord and master of the home and all that it contained, he stood supreme and unchallenged, for corsets gave women no time to revolt. They were too busy trying to get a full breath.

By their very nature, corsets exercised a restraint higher and sterner than any moral law. But did man rest content with his good fortune? Not on your life! Those whom the gods would destroy they first made mad. We gaped corsets as absurd, we attacked them as injurious to health, we bewailed their idiocy, and never stopped bleating and bellowing until we made women take them off.

Before that, women had always been made of clothes, but almost overnight clothes began to be made for women. Dresses were shortened top and bottom, ash barrels had to be enlarged to take care of discarded petticoats. Slowly at first, but more swiftly as the blood began to circulate, women began to twist and turn, and all of a sudden they discovered that legs and arms were made to use. The news spread like wildfire, and soon they leaped out of their ruts with wolfish screams, and began to dance all over the place.

That was man's finish.

Essential Features of the Grocery Staples

Belief that the master code for food manufacturers would win speedy approval now that jurisdiction over the document has been transferred from AAA to NRA officials is voiced by grocery authorities here. Spokesmen for the industry are in Washington conferring with officials, but manufacturers who could be reached say that the move presaged prompt action on the code, which has been under discussion in Washington since early Fall. Antagonism of grocery producers toward AAA officials headed by Dr. Tugwell grew pronounced in recent weeks because of the delay in getting the code approved.

Sugar—Local jobbers hold cane granulated at 4.90c and beet granulated at 4.70c.

Tea—The first hands tea market in this country has practically changed not at all since the last report. In the primary markets, however, Ceylons and Indias have been a shade higher. Large way business in this country is fair with everything about steady. Consumptive demand for tea shows no change either way.

Coffee—As to Rio and Santos coffee, green and in a large way, the week started with a decline in futures. Since then the market has remained about steady at the decline, without very much fluctuation. Actual Rio and Santos, green and in a large way, is just about the same as it was last week. Milds are likewise unchanged, although some holders are asking a fraction more. The jobbing market for roasted coffee is unchanged. The demand is rather light, as there is nothing to induce speculation. Consumptive demand about as usual.

Canned Fruits—Higher prices are scheduled to go into effect on cling peaches for shipment on and after Jan. 2. With these higher prices the trade will be given a guarantee against decline in prices which will cover fully even to floor stock up to July 31. Buyers who find they will need peaches have until the last of this month to buy at the old code levels and there are some indications that in spite of the resistance shown heretofore the trade will come in moderately at least since prompt shipment will not confuse year-end stock taking. Florida grapefruit holds very well in this market. A few rumors of concessions have been floating around but a check-up of buyers and brokers fails to show any substance in these reports. No prices have been named for shipment after the first of the year. Buyers have been ordering grapefruit as they need it but show no speculative interest.

Canned Vegetables—The canned vegetable line shows little or no change. Prices continue very well maintained. Tomatoes are unchanged from recent weeks.

Canned Fish—Canned shrimp continues upset as a result of the failure of the exchange to go over in the South. This upset is largely a reaction from the industry's inability so far to get together and a belief that there was going to be a "wide open break." The indifference of buyers is probably helping to save the industry from itself, for

the trade doesn't show enough interest in shrimp at this time of the year to take advantage of what might be highly competitive selling.

Dried fruits—The dried fruit market continues along a steady path, with some items reflecting the sharp advances made on the Coast recently as a result of heavy export demand. Europe and other markets have taken advantage of the dollar depreciation to cover much depleted stocks, and the items which reacted to this stimulus the most were apricots, Northwest prunes and bleached raisins, and to some degree, dried apples. As a result of the relatively light crop of Northwest prunes this season and the fact that growers are now reported as holding only about 400 tons, Italian prune prices have moved rather briskly. The market here has been well maintained under the influence of a good firm primary market. Prunes, raisins, figs, all these fruits have held well, and some of them, such as raisins, look good for higher levels. The demand here has been characterized by a good steady movement of fruits, with not much speculative interest apparent but some fair sized orders being placed from time to time.

Beans and Peas—Demand for dried beans continues poor with prices weak. This practically applies to every item, especially red and white kidneys. Dried peas are also weak and neglected.

Cheese—Cheese has been quiet during the week with prices steady, although later in the week the situation eased off somewhat.

Nuts—The market has been doing fairly well here and the trade now is considering the peak of the season which is the Christmas and New Year trade. Stocks in retailers' hands are light as Thanksgiving needs were estimated closely, and large distributors are looking for a marked pickup in business in the coming weeks. There appears to be a growing shortage in new crop Schley pecans both here and in primary markets, and shippers are advising the trade to check up closely on this. Walnut stocks have been kept moderate here and cheaper grades have been pretty well sold up under the impetus of earlier buying. The cheaper varieties of almonds also moved more freely and the trade emphasized price very much this year. Shelled nuts are very steady and new crop nuts, of course, are priced considerably higher than old crop goods because of the depreciation of the dollar.

Olive Oil—The market shows little change this week. Prices in Spain appear easier but Italy seems to be holding around the same level. There is little business being done for shipment to this country now as demand is very poor. Prices are about steady, but stocks are not moving although they are very light.

Rice—The rice market is rather ordinary at the present time, as the grocery trade has been giving its attention to holiday lines. Prices are, of course, well maintained under the control agreement in effect at the millers and rough prices are ruled by parity. Efforts continue to get all dealers and operators licensed, since in present cir-

cumstances they have the temporary advantage over first hands.

Salt Fish—Demand for mackerel and other salt fish has fallen off somewhat, owing to the fact that the trade are thinking of holiday merchandise. Mackerel continues firm with no change in the situation.

Syrup and Molasses—Demand for sugar syrup continues good with prices firm on account of controlled production. The sugar syrup market has been probably in better condition for months than almost any other food line that can be named. Compound syrup is selling very slowly at present, as large buyers stocked up some time ago to avoid the processing tax. The 20 cents per bushel processing tax, however, which was supposed to go into effect this month was postponed indefinitely, and buyers who bought in anticipation of that are not so well off. The finer grades of molasses are unchanged for the week; fairly active.

Vinegar—Vinegar is moving at the restricted pace usual at this time of the year. Sweet cider business continues to run much under normal. Although manufacturers are still asking 18 @ 20c per gallon, it is deemed possible to shade the market.

Review of the Produce Market

Alligator Pears—19c each.

Apples—Wolf River, 50 @ 75c per bu.; Northern Spy, \$1.25 for No. 1; \$1.50 for extra fancy; Wagner, 75 for No. 1; Delicious, \$1.50 per bu. for No. 1 red.

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

Bananas—6 @ 6¼c per lb.

Butter—Jobbers hold plain wrapped creamery prints at 20½c, cartons at 21c and tub butter at 20c.

Cabbage—2c per lb.

Carrots—60c per dozen bunches of Calif.; 75c per bushel for home grown. Cauliflower—\$2 per crate.

Celery—20@40c per dozen bunches.

Celery Cabbage—40c per doz.

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

Cranberries—Late Howes from Cape Cod, \$2.50 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.....\$2.10

Light Red Kidney from farmer.. 3.65

Dark Red Kidney from farmer.. 4.00

Light Cranberry..... 5.00

Eggs—Jobbers pay 13c per lb. for mixed eggs and 14c per lb. for heavy white eggs. They sell as follows:

Fancy, fresh white.....26c

Candled, fresh.....23c

Candled, large pullets.....20c

Candled, small pullets.....17c

Storage eggs are as follows:

X.....15c

XX.....17c

XXX.....18c

Checks.....15c

Grapes—California Imperials, \$1.90 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—\$3 per hamper for Louisiana grown.

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

Green Peas—\$5.50 per crate of 40 lbs. for Southern grown.

Green Peppers—California, 50c per dozen.

Hubbard Squash—1c per lb. Table Queen are the same.

Honey Dew Melons—\$2.25 per crate.

Lettuce—In good demand on the following basis:

Imperial Valley, 6s, per crate.....\$3.00

Imperial Valley, 4s and 5s, crate.. 3.50

Leaf, hot house..... .40

Lemons—The price is as follows:

360 Sunkist.....\$5.50

300 Sunkist..... 6.00

360 Red Ball..... 5.00

300 Red Ball..... 5.50

Limes—20c per dozen.

Mushrooms—29c per one lb. carton.

Onions—Home grown, \$1 per bu. for Yellow and \$1.10 for White.

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

126.....\$3.75

176..... 3.50

200..... 3.50

216..... 3.50

252..... 3.50

288..... 3.50

324..... 3.50

Red Ball, 50c per box less.

Parsley—30c per doz. for hot house.

Pecans—Georgia, 20c per lb.

Pomegranates—60c per dozen for Calif.

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

Poultry—Wilson & Company pay as follows:

Heavy fowls..... 10c

Light Fowls..... 7c

Ducks..... 8c

Turkeys..... 12c

Geese..... 7c

Radishes—25c dozen bunches hot house.

Rhubarb—Hot house \$1.50 per crate.

Spinach—80c per bushel for Texas grown.

Sweet Potatoes—Jerseys from Indiana, \$1.90 per bu.

Tangerines—\$2.25 per bu.

Tomatoes—\$1.00 per 8 lb. basket for home grown hot house.

Turnips—75c per bushel.

Veal Calves—Wilson & Company pay as follows:

Fancy.....5½@6½c

Good.....5 @6c

Vegetable Oysters—30c per doz.

Wax Beans—\$3 per hamper for Louisiana grown.

Pick Volume Spring Coat Hues

Blue and black, with each having 35 per cent. of the call, lead in the colors recommended for early purchases of Spring dress coats, is announced by the color coordination committee of the National Retail Dry Goods Association.

The probable Easter trend, according to the committee, will show blue holding its percentage and black dropping back to 25 per cent. Beige is placed third, with 15 per cent. in early orders, a figure moving up to 20 per cent. in pre-Easter buying. Blue, beige, brown and gray dominate with 20 per cent. each in sport coat and suit hues.

MUTUAL FIRE INSURANCE

Insurance Questions Asked by Pennsylvania Insurance Department

1. For what periods of time are fire policies written? How is the rate affected?

Fire policies are usually written for periods of one, three, five and ten years, although other periods are permissible. Term rates are pro rata of the annual rate except where the local rules permit otherwise. Periods less than one year are based on a "short rate" of the annual rate.

2. How is the amount of premium determined, and by whom?

The rate applies to each \$100 of insurance, hence the premium is determined by multiplying the amount of insurance by the rate. The law provides that each stock company shall either file a schedule of rates with the insurance Commissioner or be a member of a rating bureau.

3. Name some items in an insured building that are not covered unless specifically mentioned?

Bullion, manuscripts, mechanical drawings, dies or patterns.

4. Do illegal acts of a tenant, performed without knowledge of the owner, invalidate the owner's insurance?

If the illegal acts constitute an increase of hazard, the company will not be liable for loss or damage while the hazard is increased by any means within the control of the insured.

5. Does a paid fire department have any effect on the size of fire premiums?

Credit for a paid fire department is given in the rate in territory where fire hydrants are available for use.

6. Define twisting. What is the penalty for twisting?

"Twisting" is causing an assured to unnecessarily change his insurance from one company to another. The penalty is revocation of license and a fine of not more than \$500 or not more than six months' imprisonment, or both.

7. Can the insured having a partial loss demand that the company pay the full amount of insurance and take the remaining property?

The assured cannot abandon any remaining property to the company. "Abandonment" is defined as being the voluntary relinquishing of all control or care of the damaged property by the assured, thus making the company wholly responsible for its safe-keeping.

8. Explain briefly the purpose of the co-insurance clause.

In consideration of a reduced rate, the company's liability is limited to no greater proportion of any loss than the amount of insurance bears to the stated percentage of value of the property insured, thereby inducing the assured to cover his property for an adequate amount in proportion to its value.

9. What is the difference between the two mortgage clauses commonly used?

The "full contribution mortgage clause" provides that all insurance, re-

gardless of interest covered, shall contribute its proportionate share of every loss, whereas the "non-contribution mortgage clause" omits this proviso, thereby subjecting a policy to the full claim of the mortgagee regardless of other existing insurance which is not payable to the said mortgagee.

10. If fire results from damage by windstorm, what part of the damage, if any, is covered by the fire policy?

"If a building, or any material part thereof, fail, except as the result of fire," all insurance ceases. Fire losses would be covered subject to the operation of this clause.

11. State generally to what extent and in what manner clauses can be added to a policy or its standard conditions waived.

The extent of the application of insurance and of the contribution to be made by the company in case of loss or damage, and any other agreement not inconsistent with or a waiver of any of the conditions or provisions of the policy, may be provided for by agreement in writing added thereto.

12. How is the cost of coverage of property insured under a binder determined (1) if policy is issued? (2) if binder terminates without insurance of policy?

(1) No charge is made for the binder, the policy being dated back to the inception date of the binder. (2) An earned premium is charged on a short rate basis of the annual rate.

13. Could failure of the assured to protect his property during a fire on neighboring premises have any effect on his claim if he suffered a loss at that time?

The company is not liable for loss or damage caused directly or indirectly by neglect of the insured to use all reasonable means to save and preserve the property when endangered by fire in neighboring premises.

14. What is meant by concurrent insurance? Should an agent inspect for concurrency all policies intended to give the same coverage?

If the written portions of all policies covering the same property are exactly alike, the policies are called "concurrent." An agent should see that this condition exists; otherwise a loss adjustment will result in confusion and embarrassment and perhaps an unsatisfactory settlement to all parties concerned.

15. What is an appraisal? When is it required?

When assured and company fail to agree as to the amount of loss they resort to an appraisal. Each shall on the written demand of either, select a competent and disinterested appraiser who then selects an umpire. The appraisers shall appraise the sound value and loss or damage in accordance with policy conditions. The award in writing of any two shall determine the amount of loss or damage.

16. Discuss insurable interest as applied to fire insurance.

No one is entitled to fire insurance who does not possess an "insurable interest," which may be defined as a claim or interest in property which will be subject to a loss if the said

TOTAL SAVINGS of Over \$40,000,000.00

What could be more positive proof of the stability of the Federal and the soundness of the Mutual plan. Year after year substantial savings are returned to policyholders that to date total in excess of 40 million dollars. Both through "good times" and "bad," the Federal Mutuals have been keeping the faith of policyholders. If you are interested in honest protection at an honest price your communication will be welcome at any of the companies listed below.

FEDERAL HARDWARE & IMPLEMENT MUTUALS

Retail Hardware Mutual Fire Ins. Co. - Minneapolis, Minnesota
Hardware Dealers Mutual Fire Ins. Co. - Stevens Point, Wis.
Minnesota Implement Mutual Fire Ins. Co. - Owatonna, Minn.

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

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

FIRE is not "Choosey"

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

FINNISH MUTUAL FIRE INSURANCE CO.
444 PINE ST. CALUMET

property is damaged by fire. Unless otherwise noted on the policy, the insurable interest is assumed to be "sole and unconditional ownership."

17. How may an assured assign his interest to a policy after a loss?

Assuming that the policy was valid at the time of loss, it may be assigned after a loss by securing the companies' written consent thereto, subject, however, to the adjustment of the loss according to policy conditions as of the date of the fire. If the assured also wishes to assign his interest in the loss, this may be accomplished by serving due notice on the company in proper legal manner.

18. A \$35,000 property is insured for \$21,000 with the 80 per cent co-insurance clause. A \$16,000 loss occurs. What is the company's liability?

21,000/28,000 of \$16,000, or \$12,000.

19. What requirements are made if insurance is cancelled (1) by the company? (2) by the assured?

(1) This policy may be cancelled at any time by the company, by giving to the insured a five days' written notice of cancellation, with or without tender of the excess of paid premium above the pro rata premium for the expired time, which excess, if not tendered, shall be refunded on demand. Notice of cancellation shall state that said excess premium (if not tendered) will be refunded on demand. (2) This policy shall be cancelled at any time at the request of the insured; in which case the company shall, upon demand and surrender of this policy, refund the excess of paid premium above the customary short rates for the expired time.

20. What is the obligation of the agent to the assured and the company?

An agent should procure a thorough knowledge of his business in order that he may render his client the best of service and advice. He should act with perfect good faith toward his company and not in any way abuse the confidence reposed in him.

John Glendening,

Secretary Franklin Fire Insurance Co.



Lines of Interest to Grand Rapids Council

It is claimed that there is nothing new under the sun, but just things made over that are already existing. That may hold good with material things but how about thrills that come from science and invention? Scientific discoveries and inventions are but applications of rules already existing but the thrill coming from such are new. As we sit before the radio and listen to the booming, hroaty whistle of a steamship, the barking of huskies and the voice of men ten thousand miles away, one wonders what next may be dished up by science for the pleasure of the populace. Admiral Byrd and his expedition are on the other side of the world, to us they are masts down,

putting the final touches on their equipment for their dangerous trip into the Antarctic. From that expedition comes voices of men who announce that it is 2:40 Sunday afternoon and we get the message Saturday night at 10:15. Isn't that something to think about? When the Admiral made his first trip into the South Polar regions five years ago, he had no means of communication with the world excepting the dot and dash code, today he is entering the frozen regions with a well equipped broadcasting outfit so that the world may hear the voices of the men who will be fighting temperatures of 70 below zero and eternal ice and snow to give to the world new maps and first hand information of conditions at the bottom of the world. Every Saturday night at 10 o'clock, Eastern standard time, over the Columbia net-work, the voice of the radio announces that an attempt will be made to bring a message to us from the expedition and thus far in their four attempts each reception has been successful. Radio engineers have exerted every effort and skill to make the proper hook-up so that America might send its news and the latest musical numbers to those daring explorers and that they in turn may acquaint us with the news from their hazardous adventures. When the expedition's base has been established at Little America on the giant ice fields of the South Pole, radio reception will be greatly improved and we can then sit in our easy chairs and listen to the voices of our fellow men who are thousands of miles away in an ice locked country that means nothing to us but shivers and discomforts, to them, an assigned task that must be done for the enlightenment of the world and future posterity. With this wonderful achievement of recent weeks and the spine tickling thrill that comes from it, we claim there is really something new under the sun.

Dead men get their pictures on money. It takes a live one to get his hands on it.

Buying cheap products to save money is like stopping the clock to save time.

The Grand Rapids Traveling Men's Benefit Association held its annual meeting Saturday afternoon in the parlors of the Milner hotel. W. S. Lawton was elected president for the twenty-fourth consecutive term and H. R. Bradfield was elected secretary to succeed himself. L. L. Lozier and R. W. Radcliffe were elected to the board of trustees. During the business session the trustees were instructed to make a few minor changes in the by-laws so that they may conform to present day conditions. The president stressed upon the fact that it was necessary to secure new and younger members in order to put the organization upon a secure plane as a benefit society. The roll call revealed that five members had passed on and that their beneficiaries received the full indemnity of \$200 in each case although some of the deaths occurred during the banking holiday.

John Hodgeman, 29, Lowell, who was injured in an automobile accident a few weeks ago, has sent in his final claim papers.

Charlie Ghysels was out Sunday looking for a cold storage building large enough to accommodate a thirteen pound turkey which he won Saturday as a door prize from his neighborhood grocery. Charles is sitting pretty for a Xmas turkey while we are sprouting wrinkles trying to figure out where our gobbler is coming from.

Guest: "Bud, how do you like the new sister?"

Bud: "Oh she's not so bad, but there are lots of things we needed worse."

The Grand Rapids Sales Promotion Club held a food show at the store of Archie Linberg, 742 Franklin street, Saturday. The boys report a large crowd was in attendance.

Industrial reports show that Grand Rapids is on the up-grade in employment and that building permits are on the increase. It is hoped that this movement will continue and that the time is not far distant when all of our smoke stacks will be belching forth the smoke of activity and that well filled dinner pails will be a common sight around our industrial plants.

The city hall merry-go-round has been freshly oiled and is once more in action. The motto "Me und Gott" has been hung up in the city hall and the fray is on. If former police superintendent Carroll never gets his old job back, he will have the satisfaction of knowing that the drum-head court that deposed him has been changed from notorious nincompoops to monkeys. No doubt the local citizenry will get a great amount of pleasure out of the opportunity of going to the polls next year and wiping out the den of puppets who represent themselves as business men and representative citizens of our fair city. It is hoped the state Supreme court does its stuff so that a lesson may be taught those who are attempting to belittle its power, and set an example for those who may attempt contempt of our highest tribunal in the future.

The Michigan Farm Equipment Association closed its convention in the civic auditorium Saturday night with a record attendance for the week. The aim of the Association is to promote a state fair on a small scale, so that farmers and industries allied to agriculture may participate in order to promote better products. This idea was taken from the Pennsylvania association, which was organized ten years ago. Their show is held in Harrisburg annually and the floor space used in displays has increased from 10,000 to 140,000 square feet. The Michigan Association hopes to make an annual affair of the show and to eventually interest every farmer and allied industry in the state. The lectures given during the convention are of interest to those who are interested in improving their farms and the products grown thereon.

Mr. and Mrs. Harry E. Nash, of 547 Fuller, entertained a number of friends at dinner and bridge Saturday

evening. Those who enjoyed the hospitality of the Nash domicile were Mr. and Mrs. W. E. Lypps, Mr. and Mrs. A. F. Rockwell, Mr. and Mrs. R. E. Groom, Mr. and Mrs. F. L. Kuehne, W. S. Lawton and Mr. Harr, of Detroit.

Do not forget the big pot luck and Xmas party of Grand Rapids Council, which will start Saturday evening at 6 o'clock sharp. Every member is urged to be present and to bring their families. Every one attending is requested to bring a 10c item to help with the Xmas party. We understand this party will be full of surprises. For further information concerning the affair call Selby Miller, 7-1206.

G. J. Wagner, Senior Counselor of Grand Rapids Council, was the principal speaker on the program of the Michigan Association of Public Accountants which held its annual meeting at the Peninsular Club on Dec. 7. His subject was The Value of Properties. The meeting was attended by accountants from all over Western Michigan.

Husband: "What? You don't mean to say you are going shopping in all this rain?"

Wife: "Of course I am. I've saved up \$10 for a rainy day, and this is the first opportunity I've had to spend it."

The regular meeting of Kalamazoo Council, No. 156, was held in the I. O. O. F. hall Saturday evening. The meeting was preceeded by a dinner which was attended by counselors from Jackson, Battle Creek and Grand Rapids. The principle speaker of the evening was Jacob Kindleberger, president of the Kalamazoo Vegetable Parchment Paper Co., who spoke on the means of business success. Mr. Kindleberger was later admitted to membership in the Council. After the dinner, the Council and Ladies Auxiliary went into session. Three new members were added to the Council's roster. The officers of the Council exemplified the ritualistic work and it was done letter perfect. They gave a demonstration that gave every visitor present the desire to go back to his own Council and urge his officers to put forth a greater effort in learning the ritual. At the close of the meeting, talks were given by many of the visiting members, among whom was Al Guimond, State Director of Team Work; Grand Secretary M. Heuman, of Jackson; H. R. Bradfield and G. J. Wagner, of Grand Rapids. The following is a partial list of those who attended from other councils: M. Heuman, Carl J. Rose, R. J. Stevenson, Walter Foster, Lew Carver, Walter Dowling, Roy Stanfield, R. Brainard, Dr. Morris, C. M. Hollingsworth, H. R. Bradfield, B. C. Saxton and Gerald J. Wagner. Mr. Wagner was accompanied by Mrs. Wagner. The meeting developed a great amount of enthusiasm among the members and plans were discussed for other joint meetings of sister councils.

Read 'em and weep. Only nine more shopping days before Xmas.

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

BALKING ITS OWN AIM

In view of the definite and continuing criticism of the Federal securities act, President Roosevelt does well to consider the desirability of its amendment. He is, however, opposed to any changes which would weaken the protection it gives the public. This is a sound position. But what has to be determined is whether the act, in endeavoring to protect the public in certain directions, is not likely to do greater harm in others. If it is, it by so much is in danger of balking its own aim and should be promptly revised.

One feature of the act which is under fire on this score is the unlimited guarantee of bank deposits which goes into effect July 1 of next year. The limited guarantee, which becomes effective at the beginning of the year and applies only to deposits of not more than \$2,500, is not actively opposed. But the unlimited guarantee, which imposes an unlimited liability upon all banks for contributions to the guarantee fund, is looked upon by students of finance and by bankers of good repute—oh, yes, there are some—with apprehension.

Unlimited guarantee of bank deposits tends to put a premium on unsound banking. As Mr. Winthrop W. Aldrich said to the Senate Committee on Banking and Currency a day or two ago, "If a banker knows that, no matter what he invests his funds in, no matter what kind of loans he makes, his depositors are going to be safe, he will be tempted, in competition with other banks, to make more and more speculative loans, feeling that his deposits in any case are safe."

Such an attitude is only human nature. And it is the business of lawmakers to take the working of human nature into their calculations. To pass a law for the safety of bank deposits which may make them less safe is not evidence of intelligence. So with some of the other provisions of the law which are intended to protect the public against questionable investments. If these provisions are so strict that they hamper the issue of legitimate securities, they are indefensible, regardless of the motive behind them.

LONG TERM EFFECTS

From another important quarter the NRA was also hailed during the past week. Obtaining the full approval of his fellow-members, Louis E. Kirstein, of Boston, who, in accordance with the rotation plan, retired as chairman of the Industrial Advisory Board, recorded gratification at the progress made on the adoption of codes. On Dec. 1 there were 1,200 codes filed, 382 had progressed though public hearing and 143 had been signed by the President.

Of special significance were Mr. Kirstein's remarks upon the probable effects of these codes on the economics of business and industry at large. He said that the board desired to emphasize the distinction between short-term and long-term viewpoints.

"In the great activity of codemaking," he pointed out, "and the effort currently required to adjust business operations to code requirements, there has been noted a tendency to overlook certain permanent long-term implications which seem to the members of

the board to exert vital influence upon the conduct of commerce and industry generally.

"Child labor and sweatshop conditions are being outlawed. The unanimity of sentiment shown in the recording of unfair trade practice provisions in practically all codes gives promise of some permanent crystallization of business practice. The virtual mandate of existing anti-trust laws, now to some extent suspended, that individual initiative be unrestrained, is undergoing much-needed scrutiny and appraisal.

"Through the processes necessary to code-making, business men are attaining a better appreciation of the possibilities of self-government within their various industries and are realizing that, for the most part, their competitors are just as sincere as themselves in willingness to work together for the common good. This spells an era of good-will."

LOAN RESULTS REASSURING

Prohibition repeal and quick over-subscription of a large Government loan offering were features of the general business situation in the week. The return of legal liquor in some states led to an all-around quickening of many lines of activity, and the orthodox Treasury offering dispelled anxiety concerning public reaction to recent monetary policy. The President's speech emphasizing the objectives of the administration and General Johnson's excellent exposition of the NRA program before an unsympathetic manufacturers' group were reassuring and helpful to sentiment.

For the remainder of the month, trade is in the ascendant and it seems to have made an auspicious start upon the holiday season. In the meantime, basic industry furnishes fairly encouraging reports also. The New York Times weekly business index has receded slightly, but that was due entirely to the drop in automobile production, a decline due to manufacturing difficulties and not to any untoward recession in retail demand. The latter has been exceptionally vigorous.

Definite evidence of how the public-works program is now pushing along construction activities is furnished by the November building figures. The daily average of contract awards was the highest last month since October, 1931. The main impetus was supplied by government projects, but there also was a significant rise in residential work.

Price movements of the week were mixed. Dollar devaluation may prove to be a long-term influence, but it is not having immediate effects. No doubt the banking attitude is a large factor. Once the deposit insurance becomes effective after the turn of the year, there may be easier credit, fuller accommodation for business needs and more buoyant commodity quotations.

RECOVERY PLAN CONVERT

After a series of thunderous assaults along highly traditional lines, the National Association of Manufacturers turned about last week at the concluding session of its convention and endorsed the national recovery program and President Roosevelt's monetary policies with only slight reservations.

Credit for this reversal was ascribed principally to the blunt but convincing speech made by General Johnson.

The effect of this declaration may tip the scales very decidedly in favor of a fair trial for the NRA. The manufacturers' organization has not been known in the past for its liberal views, and, in fact, just a short while ago it attempted to commit some twenty-six leading trade associations to direct war upon a number of important provisions in the Recovery Act. Investigation at that time indicated that the program did not have the support claimed for it.

It is knowledge of what this group has worked for in the past that must qualify hopes of what it may do in a new direction. The Greeks bearing gifts are still to be feared. And yet if this organization has sounded out its large affiliate membership and found that the "New Deal" has too strong a hold upon industrialists in general to warrant pressing a Tory attack, then perhaps there is a chance that constructive policies will receive more attention.

From addresses made by its executives it was evident that labor advantages under the Recovery Act remain a very sore point. But it takes little study to see that, if wage and hour conditions are not settled, the whole plan of stabilization must fail.

TRADE RESULTS VARIED

For the time being trade results of the recovery program are for evident reasons confined rather largely to those sections of the country which are receiving government or code aid of one kind or another. Sales volume in the agricultural districts is pushing ahead. Industrial centres are also furnishing better reports.

Urban communities are not so well fixed. However, this should not cause undue concern. Once the business movement gets into real stride the benefits in one part of the country will soon flow to others. The white-collar worker in a city should find that, as farm income expands and industrial output surges forward, his own activities are in better demand and his chances of higher remuneration improved.

Of the many obstacles in the way of full recovery the one involving restriction of output seems to be the most serious. Price increases sought through this method present a real danger over the period which will be required to spread the benefits of the recovery plan more evenly over the country. While large sections enjoy no gain in purchasing power, it is courting trouble to fasten artificially high prices upon the public.

The objective of all industrial groups should be directed, it would seem, toward greater efficiency which would meet higher costs with operating economies. More product at lower prices should be the aim, with lower unit cost and not lower wages as the means.

DRY GOODS CONDITIONS

In spite of several days of unfavorable weather, retail trade jumped ahead for the past week as a whole, with holiday business getting into its stride and liquor sales helping out totals. Merchandise demand was found

to center upon useful gifts and the main-floor departments were particularly busy.

The first reports on November trade were furnished by the mail-order chain systems. Combined sales of the two largest companies were 26.4 per cent. ahead of the same month last year. Catalogue business drawn from the farming regions contributed the largest part of the gains.

Nineteen chain systems recorded a gain of 10.44 per cent. About the same number were 4.5 per cent. ahead in October.

Department store sales, it was estimated, were a little over a year ago for the country. In this area a decrease of about 2 per cent. was expected. The Boston figures showed a drop of 4 per cent. Urban centers are not getting the results obtained in agricultural or industrial regions.

In the wholesale merchandise markets a fairly active demand has developed for main-floor items, such as dress accessories and for formal apparel. Demand is shifting, however, to January sale goods. Despite higher costs, manufacturers show a disposition to "work" with retailers on these promotions.

GERMANY'S RECORD

In the deepest conscience of the race it is felt that it is better to save one's honor than it is to save one's money. Has not Germany lost the one while saving the other?

While not attempting to settle the question, Who is responsible for the war? did not Germany first invade Belgium, thus making a "scrap of paper" of her solemn treaty?

Did not Foch, purely for the sake of humanity, stop the invasion of Germany and grant her suing for armistice, peace? Whereas if he had continued the invasion and had gone "on to Berlin" and stayed there, as the Germans had done at Paris after 1871, until she had paid every dollar of the agreed-upon indemnity, most of the world's greatest problems of to-day would have been settled then. Germany, the Hitlerized Germany, has proved herself unworthy of the trust and noble treatment accorded her by the Allies.

To argue that Germany cannot pay is to becloud the issue. The best way to prevent war is to make war so expensive that nations cannot afford "to learn war." Every dollar reduced from the agreed-upon indemnity is a dollar for a new war.

NOT TOO SMALL, PLEASE

Tiny cards or envelopes delay the distribution and the delivery of mail so much that the Post Office requests that no card or envelope smaller than 2¾ by 4 inches be sent. Another objection against these diminutive sizes is that they leave so little room for the address and the stamp that the cancellation of the stamp frequently obscures an important part of the address, with the result that the bit of mail cannot be dispatched. Cards and envelopes which go to the opposite extreme and are inconveniently large or those of odd size also cause trouble. So pity the Post Office clerks and make sure that your missives are deliverable by avoiding sizes and shapes which are excessively abnormal and troublesome.

OUT AROUND

Things Seen and Heard on a Week End Trip

Ray E. Nies, manager of the Nies Hardware Co., Holland, sends the Hardware Age a letter which should be printed in large type and worn in the hat of every independent merchant in America. The letter is as follows:

I have read with much interest the letters in recent issues of your magazine from dealers in various parts of the country regarding the preferential prices given by manufacturers of hardware to chain stores and mail order houses.

I have come to the conclusion that our remedy is not to handle goods made by such manufacturers. I have not done this for some time. We buy nothing made by a manufacturer who favors these people, neither the items they sell to the preferred customer nor the rest of their line.

The great trouble is to find out who these manufacturers are. We are pretty certain we know who makes their pump shot guns and automatic guns and so we have cut this factory off our list, and have done the same thing with lawn mowers and augur bits. We have not handled any hose for some years made by the concern who makes tires for the mail order houses and we will not buy any tires for our cars from the local independent dealer who sells this manufacturer's line under their real name. They can't have any of our money, we are not going to help them even that little bit. In other words, we are through as fast as we find out who makes their goods.

I commend this attitude to every merchant who believes in fair play and fails to see why he should put his head in the elephant's mouth, just because there is an elephant around which has a capacious mouth filled with teeth.

If every jobber in the land had taken the same position when the manufacturers of the country began selling their products to the chain stores cheaper than they sold them to regular jobbers, there would be no great aggregations of chain stores to-day. That was the time when the jobbers of America failed to live up to the tenets of good merchandising and betrayed the confidence reposed in them by the retailers of the country. Their betrayal of trust at that time and since is the cause of nine-tenths of the woe which has come to the door of the retail dealer.

Sault Ste. Marie, Dec. 7—I am enclosing a copy of a letter I have written to Proctor & Gamble. You will note how ridiculous some of their specials actually are. They may be a very good buy for the consumer, but a mighty poor investment for the grocer.

I am told positively by the Proctor & Gamble distributor here that P. & G. soap, 100 bars to the case, cost \$2.51 per case in carload lots, that is, providing you take advantage of the cash discount.

I would like to know if you have had other complaints from dealers in the state.

Leo Lelievre,
Mgr. Soo Co-operative Mercantile Association.

The letter above referred to is as follows:

Sault Ste. Marie, Dec. 7—We are given to understand that under President Roosevelt's National Recovery Act the merchant is at least expected to sell his merchandise at a fair margin of profit.

Quite recently your representative for this division called on me and asked for our co-operation in the case of Proctor & Gamble products. He left with me a considerable amount of advertising material. It is amusing to note that the NRA emblem is featured on these beautiful red white and blue store display posters.

To-day I felt that I would use some of these, but I noted that P. & G. soap is to be sold ten bars for 25 cents. In huge red letters there is beautifully designed on these posters "P. & G. White Naphtha Soap, the world's largest selling soap—10 bars for 25 cents."

I got in touch with a local jobber this morning and enquired what P. & G. soap would cost me in 100 box lots. The price was \$2.65 per case. Just how does Proctor & Gamble think the merchant is going to show a profit at the end of the year featuring their merchandise? To me it is one of the most ridiculous things I have heard of in a long time.

There are a few other firms the merchants ought to check up closely, but I believe your organization is about as bad as any of them. Of course, P. & G. soap cannot help but be a great seller when you give such ridiculously low prices to the consumer and the merchant is "sucker" enough to sell your merchandise for less than cost.

I think it is time for the merchant to look into such matters and work with a manufacturer who is endeavoring to help the merchant as well as the consumer.

I would like to have an explanation from the Proctor & Gamble Co. on this matter.

Leo Lelievre,
Mgr. Soo Co-operative Mercantile Association.

I have had this abuse under consideration for a long time and have been in correspondence with the P. & G. Co. for some months. I think the Cincinnati concern has the most shifty and evasive letter writers in this country. It appears to be absolutely impossible to get on any reasonable working basis with them. They claim everything and concede nothing. I have about concluded that the way they play into the hands of the chain stores makes them the worst enemies with which the independent merchants of America have to contend.

The state and district fall fairs, as now conducted, are about the most unsatisfactory affairs with which the farmers have to contend. They have long outlived their usefulness and should be consigned to the demnition bowwows. Fortunately, a way has been found by which the dust and dirt and mud, the snake charmers and fortune tellers, the absence of nearly every feature necessary for creature comfort can be supplanted by ideal conditions at a time of the year when the farmer is not confronted with potato digging, corn husking and other pressing fall duties. I refer to the farm show which was held in the civic auditorium (Grand Rapids) last week and which proved to be a great success for the first attempt. This kind of a show or fair did not originate in Michigan but in Pennsylvania. It was born in the active brain of the editor of the Pennsylvania Farmer, who was present here last week to assist in developing the idea in the Wolverine state. He said the sponsors of the Grand Rapids show should feel encouraged by the excellent start

they have made. He described how the Harrisburg show began with a small corn exhibit and 10,000 square feet of display space in 1917 and has grown until it is now housed in a building covering eleven acres and attracting 300,000 persons annually.

Briefly stated, the show or fair was made possible by annual meetings of the Michigan State Horticultural Society, the Michigan Farm Equipment Association, generous exhibits of poultry and marvelous displays from the state Department of Conservation and our local museum, assisted by local farm organizations and granges. The result was a pleasure to behold, with ample space for exhibits in a clean building, perfectly warmed and ventilated, with comfortable seating facilities, ample creature comforts, beautiful auditoriums for speeches and discussions, and a programme which was little less than remarkable for the first attempt. The farm show stands out in bold relief as one of the most creditable affairs of the kind Grand Rapids has ever handled. Instead of paying 50 cents a day for admittance, the farmer handed out 25 cents and was given a badge which was good for the entire week.

It goes without saying that the second fair next year will be much larger and more interesting in every respect. The Michigan State Horticultural Association plans to sponsor next year one of the biggest apple shows ever held in the state. S. E. Larsen, secretary of the Michigan Farm Equipment Association, says many manufacturers want to meet here next year in an exhibit bigger than they had this year, and indicated that there would be enough commercial exhibits to occupy every inch of space in the basement of the auditorium. The Michigan Cannery Association and the Michigan Bee Keepers Association will probably continue to hold their conventions at the same time the farm show is held. Other organizations having to do with farm life and experience will be invited to hold their annual conventions the same week the farm show is held.

Altogether it looks as though Grand Rapids had struck the key-note of farm conference and entertainment, which will render it unnecessary for the state to continue to waste several hundred thousand dollars in backing up out door fairs which are a misnomer and serve no useful purpose.

In advising the utter abandonment of the big fairs which cannot be conducted without state aid I do not wish to be understood as condemning the county fairs which can still serve a useful purpose and which should be continued so long as they can be made to meet legitimate expenses. I think the fairs which are held in some of the counties in Michigan are remarkable for the inspiration they give the young people who are disposed to adopt agriculture as a career and the opportunity it gives the older people to meet and exchange views on matters of vital interest to practical farmers. I have never owned a farm and probably never

will, but some of the most pleasant experiences of my life and have been at county fairs, where sociability and good fellowship reign.

H. J. Palmer and associates have secured an option on the Cass Wright dam and flowage rights at Greenville. Mr. Palmer is a man of wide experience, energetic effort and broad vision and will probably so develop his purchase as to add to the glory and greatness of Greenville.

Greenville, Dec. 2—We have heard a rumor at Greenville to the effect that a strongly organized effort is to be made at Lansing in the very near future to repeal the chain store license law. I wish to enquire if you know anything to the effect. If it is so, I beg of you to again come to the aid of the independent business men of Michigan and warn them to be on guard and put up as strong a fight as they did when they helped to override the veto.

I wish to again express my sincere thanks for the unwavering support the Michigan Tradesman has always accorded the business men of the state and the many fine things it has done for them which they could not possibly have done for themselves.

C. L. Clark.

On receipt of the above letter I took up the matter enquired about with our Lansing representative, who writes me as follows:

"It is a matter of common knowledge that chain store lawyers have been closeted with our present governor several times of late. It is known that the governor feels very bitterly the rebuke given him by the independent merchants of the state in inducing the Legislature to pass the so-called chain store law over his veto and that he would go to any extent to punish the independents, but the governor is not all fool and fully realizes that as long as the law is held in suspense by the courts, as has been the case ever since it became a law, it would be the height of foolishness to undertake to tamper with it in the Legislature. The chain store attorneys intimate in no uncertain terms that the next time the measure comes before the Legislature there will be ample funds to "grease the wheels," as they express it.

Allen G. Miller, the advertising agent and advisor, has taken over the Grand Rapids Mirror, established about a year ago by the Cargill Co. and will change it from a quarterly to a bi-monthly publication. Under the new ownership the beautiful appearance will be maintained and its utility expanded and enlarged.

Grand Rapids, Nov. 10—Thank you very much for your good letter of the 9th with reference to General Sheridan and his horse. This whole thing is a good illustration of how different stories get around about an episode which becomes famous. John W. Pierson who had a hardware store at Stanton and who spends a good deal of his time during the winter in Grand Rapids, together with his wife, Mrs. Pierson, the well known author, has lived in that region for a long time. He might possibly be a good person to interview on this subject. The next time I see him here I shall try to remember to take it up with him. When he is in the city he comes to the Library frequently.

(Continued on page 23)

FINANCIAL

Gold Certificates That Are Simply Greenbacks

Latest of the reports out of Washington on means for getting more actual currency into circulation is the most astonishing that yet has been devised. In brief terms, it is the proposal to issue "greenbacks" and call them gold certificates or, at worst, semigold certificates. Were it adopted it would be one of the greatest frauds ever pulled on an unsuspecting public. Superficially, nevertheless, the plan appears attractive. This is what makes it so dangerous.

Specifically, the scheme breaks down into three parts. The first is a devaluation of the dollar to, say, 50 cents. At present, 23.22 grains of pure gold constitute a dollar. In a 50 per cent devaluation this amount of gold would be worth \$2. The Federal Reserve System, thus, which now holds about \$3,600,000,000 worth of gold at the old statutory valuation, automatically would have \$7,200,000,000 worth of gold with the new valuation.

The second step of the plan would be for the Federal Government to appropriate this profit accruing to the Reserve banks as a result of the devaluation. How they would do this is of secondary importance. Unquestionably they could find some legal authority for it. In consequence the United States Treasury would get possession of some \$3,600,000,000 of gold—at the new valuation—against which presumably there is no currency outstanding at present. Actually there is such currency already outstanding, of course, for our gold reserve serves as a protection for our entire monetary system, but the Administration easily can overlook this fact.

The third and final step would be to issue at least an equivalent amount of paper currency. In this case such notes would be known as gold certificates. The American public would be told that from the point of view of security and the condition under which the paper is issued these new dollars in every respect are equal to the gold certificates we always have known.

If this is not deemed a sufficient amount of currency—and this is one of the point upon which stories do not agree—it is stated that the \$3,600,000,000 of newly appropriated gold will be used merely as a 40 per cent reserve for a currency issue. In this event the total volume of new currency could be \$9,000,000,000.

Under even approximately sound or wise judgment at the head of the United States Treasury it would be unthinkable that such a plan as this would be even so much as considered. Obviously, all that it amounts to is a decision, first, on how much paper money we want to print and then, secondly, put through whatever revaluation of gold is necessary in order to have a 100 per cent., or perhaps only 40 per cent., coverage. Under such a program we could issue an unlimited amount of such printing press money and still make the gold certificates by the simple expedient of revaluing our gold holding.

It is true, of course, that the present law provides only for a 50 per cent. devaluation. If an Administration is willing to adopt such a plan as this, however, such a limitation provides at best only a temporary protection to the American public.

Ralph West Robey.
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CWA Is Most Luxurious Unemployment Dole in World

One of the current daily features of the newspapers is a report of the number of men that have been given employment under the Civil Works Administration. The total now is said to be in excess of 2,000,000 and, according to Washington dispatches, it will reach 4,000,000 by around the middle of the month. Unfortunately these figures do not represent real employment. If they did they would provide adequate basis for genuine optimism. What they are in actuality, however, is the number that has been put on our new dole.

Even worse than this is the fact that the figures mean this number of men is being given a dole which exceeds anything that any other country ever has thought could be paid out in this way. By all odds it is the most luxurious dole in modern history. Sooner or later we must face this fact and answer the question of whether even the United States Government has the resources to justify such a standard.

More specifically, the minimum rates of pay are 40, 45 and 50 cents an hour, depending on the locality. These rates apply to unskilled labor under various work-relief projects being financed through the CWA in combination with States and municipalities. By and large such projects consist of those for which funds are not available under the Public Works Administration. They include such things as cleaning up parks, grading roads, and the thousand and one other things that now are being used as a means of providing work for the unemployed. In short, they are the kind of projects which would not be undertaken except for purposes of relief.

In consequence payment for all of this work must be considered as a modernized dole. It differs from the dole found in other countries only in that here the recipient must make a semblance of doing some work under public supervision. In view of this the rate of pay should be such as could be justified for a dole, not a rate which might be paid for productive employment.

As a matter of fact, nevertheless, the rate of pay not only is as high as we find in private employment, but actually is higher. At 40, 45 and 50 cents an hour our dole is more handsome than the minimum wages provided for in the NRA codes for our major industries. In a word, then, we have established a standard here whereby it pays to leave private employment and get on the pay rolls of the CWA.

It does not seem to me that there is any question that the United States cannot afford such luxury at this time. We have close to 10 per cent. of our population out of work. As a nation unquestionably we can and should pre-

vent these unemployed from starving and freezing. As a nation, nevertheless, I do not believe we have a responsibility or can afford to give the unemployed a higher standard of living than those in productive employment enjoy. To persist in this is sheer extravagance. It may be pleasant for the recipient, but one of these days these bills will have to be paid.

Ralph West Robey.
[Copyright, 1933]

Proceedings of the Grand Rapids Bankruptcy Court

In the matter of Helma Benson and John A. Benson, co-partners operating as Benson's, bankrupt No. 5430. The final meeting of creditors has been called for December 19, 1933, at 10 A. M. The trustee's final report will be approved at such meeting. There will be no dividend for general creditors.

In the matter of F. F. Wood Motor Company, bankrupt No. 4920, final meeting of creditors was held November 9, 1933, at which time the trustee was present in person and represented by Corwin & Davidson, Attorneys. Certain creditors were present and Seth R. Bidwell and Norris, McPherson, Harrington & Waer were present on behalf of certain creditors. The trustee's final report and account was approved and allowed. Bills of attorneys for bankrupt and for trustee were approved and allowed. An order was made for the payment of expenses of administration, preferred claims and a first and final dividend to general creditors of 8.35%. No objections to bankrupt's discharge. The meeting adjourned without date and files will be returned to the U. S. District Court.

In the matter of Bert Glupker, bankrupt No. 5365, final meeting of creditors was held under date of December 4, 1933. Fred G. Timmer, trustee, was present. Bankrupt was present in person and by Mason, Alexander, McCaslin & Cholette, attorneys. Creditors were present by G. R. Credit Men's Association. Trustee's final report and account was approved and allowed. Bill of Mason, Alexander, McCaslin & Cholette, as attorneys for bankrupt, was approved and allowed. An order was made for the payment of expenses of administration and for the payment of balance of funds on hand to the bankrupt's exemptions in harmony with stipulation heretofore filed. No objection to discharge. No dividend to creditors. Final meeting adjourned without date. Files will be returned to U. S. District Court.

December 7, 1933. On this day the reference and adjudication in the matter of Cedar Spring Creamery Company, a corporation, bankrupt No. 5517, were received. The creamery is located in the village of Cedar Springs, Michigan. This is a voluntary case. Upon receipt of schedules, the assets and liabilities will be made known.

In the matter of D. Stern & Company, bankrupt No. 5360, final meeting of creditors was held under date of December 4, 1933. I. C. Montague, attorney for bankrupt, was present. Trustee's final report and account was approved and allowed. Certain attorneys' bills allowed. Order was made for the payment of expenses of administration as far as funds on hand will permit. No dividend to creditors. No objection to discharge. Final meeting adjourned without date.

December 8, 1933. On this day the schedules, reference and adjudication in the matter of Don S. Smith, bankrupt No. 5520, were received. The bankrupt is a retail merchant of Three Rivers, Michigan. The schedules show total assets of \$4,620.71, (of which \$4,005.26 are claimed exempt), and total liabilities of \$7,533.37, listing the following creditors: The First State Savings Bank, Three Rivers, Mich. \$2,117.94

Three Rivers Building & Loan Ass'n	2,500.00
Sadie A. Smith, Three Rivers	125.00
B. E. Smith, Three Rivers	620.00
J. P. Smith Shoe Company, Chocoma	219.55
Sherwood Shoe Co., Rochester, N.Y.	268.06
Ideal Shoe Mfg. Co., Milwaukee	245.17
Phoenix Hosiery Co., Milwaukee	116.48
Simplex Shoe Mfg. Co., Milwaukee	85.95
E. G. Shawaker Co., Toledo	3.61
U. S. Rubber Co., Chicago	58.92
Central Shoe Co., St. Louis	211.22
Roberts, Johnson & Rand, St. Louis	314.25

Weyenberg Shoe Mfg. Co., Milwaukee	218.39
Mishawaka Rubber & Woolen Mfg. Co., Mishawaka, Ind.	428.83

December 6, 1933. On this day first meeting of creditors was held in the matter of D. Glenn Lower, bankrupt No. 5499. The bankrupt was present and represented by Frank S. Weston, Attorney; certain creditors were represented by Fox & Fox, Attorneys. M. N. Kennedy,

Custodian, was present in person. The bankrupt was sworn and examined before a reporter. M. N. Kennedy, of Kalamazoo, Mich., was appointed trustee and his bond fixed at the sum of \$200.00. The meeting then adjourned without date.

December 6, 1933. On this day first meeting of creditors was held in the matter of Anthony Miller, doing business as The Hartford Creamery, bankrupt No. 5503. The bankrupt was present in person and represented by Willard J. Banyon, Attorney. Certain creditors were present in person. The bankrupt was sworn and examined before a reporter. M. N. Kennedy, of Kalamazoo, Michigan, was appointed trustee and his bond fixed at the sum of \$1,000.00. The meeting adjourned without date.

In the matter of Don S. Smith, bankrupt No. 5520. The first meeting of creditors has been called for December 27, 1933, at 2 P. M.

In the matter of Carl D. Cole, bankrupt No. 5344. The first meeting of creditors has been called for December 27, 1933, at 11 A. M.

In the matter of Peter Puhach, bankrupt No. 5502. The first meeting of creditors has been called for December 27, 1933, at 11 A. M.

It takes a great many years of hard work, tempered by the lessons taught by adversity and repeated failures, to succeed in a big way. And after all, this demonstrates truth of a great law—the law of evolution. Nothing is at its best in the beginning. It must grow, develop, evolve, profit by the lessons and bitter experience of the years, of the ages, of time, to reach its finest expression, its acme of power and usefulness.

A new, small, portable X-ray set operates from an ordinary light socket, can be used for making films of the human body, fluoroscopic examinations of parts of not too great an opacity, packages, etc. A layman can operate it in perfect safety, it is said.

Analysis of any security furnished upon request.

J. H. Petter & Co.
Investment Bankers
360 Michigan Trust Building
Telephone 94417

West Michigan's oldest and largest bank solicits your account on the basis of sound policies and many helpful services . . .

OLD KENT BANK

2 Downtown Offices
12 Community Offices

Another Remarkable Letter From Secretary Bervig

Never in the history of the forty years of the association have so many important events occurred that so vitally affect the interest of hardware retailers. The full extent of the changes has not begun to show. The operations of the retail code directly affect larger stores in the small towns and all stores in towns of over 2,500, but that is only a small part of the changes imminent in retail distribution. Suppliers' codes, wholesaler or manufacturer, directly affect every hardware store wherever located. What these codes will cover is only beginning to be understood . . . most of them are still in the process of formation. Knowledge of explanations and interpretations that will be given all codes at the convention will be necessary, that you may guide your own business with discretion and success.

Another topic for discussion is that of competition and particularly "price competition" which will come in for its share of discussion. The convention theme is "Codes and Competition." You are promised a fast working, hard hitting convention. Be there.

The sale of merchandise direct through manufacturing and other industrial sources to the retailer's customer has resulted in the loss of a large volume of business to hardware dealers. Wholesalers are interested in eliminating this practice, as they know how vitally it affects retailers' prosperity, upon whom their own future business depends.

The basic wholesalers' code is now under discussion in Washington. The only organization working for the inclusion in that code of a clause prohibiting sales to the retailer's customers is the hardware association, supported by the code committee of the hardware wholesalers' association. The following amendment is recommended by the hardware group and endorsed by the secretary of the hardware wholesalers' association.

"In those divisions where wholesalers sell through the retail trade, it is an unfair trade practice for such wholesalers to sell merchandise to consumers for personal use or to supply merchandise to industrial, civic, institutional, or similar customers for the personal use of employees of such concerns, thereby engaging in competition with retailers of such merchandise. Nothing in this section, however, shall prevent the bona fide sale by such wholesalers of merchandise to their own employees for the use of such employees."

Rivers Peterson, of the National office, is leading the fight to have this amendment inserted in the basic wholesale code. Every member of the Michigan Retail Hardware Association should support the state and National associations in this fight. You have frequently been asked to write to certain individuals in regard to various codes. At no time have you been asked to do so when it was not vitally necessary. The work of the association can only be effective if it is clear that its members are interested, and that interest can only be indicated by your action. Will you, therefore, (1) write A.

D. Whiteside, Deputy Administrator, National Recovery Administration, Washington, D. C., urging that the wholesale code contain a clause that will provide adequate protection from unfair wholesalers' competition, and (2) induce as many dealers in other lines as possible to write similar letters?

The Association has been contacted by officials of the Civil Works Administration asking about the condition of retail stocks of hand tools for construction work, such as picks, mattocks, shovels, spades, wheelbarrows, and other items. It is anticipated that around 3,000,000 men will be put to work before Dec. 15. This means the sale of a very considerable quantity of such merchandise. We have been informed that most of these purchases would be made locally. We suggest that you immediately get in touch with the nearest representative of the Civil Works Administration with a view of furnishing the required merchandise.

In no past period of the United States have legislators and legislation taken such an interest in the control of business as now. It is obvious that, if merchants are to receive proper consideration, they must take more interest in legislation. Otherwise, they will be forced to accept whatever is handed them, and frequently this may be a bitter pill. A state legislative session, probably dealing with matters of interest to merchants, is expected to convene about the first of the year. In preparation for that event your association is forming a statewide organization with a chairman in every representative district over the state. These chairmen will be charged with the duty of marshalling forces of the hardware retailers when legislative matters arise in which dealers are interested. Acceptances have been received from the following districts, covering most of the state. Within two weeks the entire state will be organized.

Alger, Luce, Schoolcraft—S. D. Foster, Newberry.

Allegan—W. M. Andrews, Allegan. Arenac, Iosco, Ogemaw—E. H. McGowan, West Branch.

Barry—C. L. Glasgow, Nashville. Bay, No. 1—C. L. Goddeyne, Bay City. Berrien, No. 2—J. A. Kerr, Niles. Branch—A. A. Merchant, Union City. Charlevoix—H. C. Meyer, Boyne Falls. Cheboygan, Otsego—Joseph Louisignau, Cheboygan.

Clare, Osceola—B. N. Mercer, Clare. Crawford, Montmorency, Oscoda, Presque Isle, Roscommon—Bruce Rutledge, Roscommon.

Delta—H. H. Hughitt, Escanaba. Dickinson—J. P. Palmer, Iron Mountain.

Eaton—R. S. Spencer, Charlotte. Genesee, No. 1—C. H. Miller, Flint. Gogebic—V. A. Coleman, Ironwood. Gratiot—C. G. Larry, Ithaca.

Hillsdale—Karl Katzenmeyer, Hillsdale.

Houghton, No. 1—Paul Swift, Houghton.

Huron—W. A. Slack, Bad Axe.

Ingham, No. 1—A. D. Vandervoort, Lansing.

Isabella—E. A. Bixley, Mt. Pleasant. Kalamazoo, No. 1—J. Chas. Ross, Kalamazoo.

Kalamazoo, No. 2—F. L. Willison, Climax.

Kent, No. 1—H. A. Schantz, Grand Rapids.

Lapeer—F. L. Larry, Lapeer.

Leelanau—L. E. Anderson, Omena.

Livingston—C. H. Sutton, Howell.

Macomb—L. F. Wolf, Mt. Clemens.

Marquette—H. L. Kelly, Marquette.

Mecosta—W. C. Judson, Big Rapids.

Menominee—H. Eastberg, Menominee.

Monroe—C. C. Gradolph, Petersburg.

Montcalm—M. E. Sagendorf, Greenville.

Muskegon, No. 1—N. J. Workman, Muskegon.

Muskegon, No. 2—J. H. Lee, Muskegon Heights.

Newaygo, Oceana—A. J. Rankin, Shelby.

Oakland—E. O. Hatton, Farmington.

Ontonagon—F. M. Hecox, Ontonagon.

Otsego—J. C. Verseput, Grand Haven.

Saginaw, No. 1—Waldo Bruske, Saginaw.

St. Clair, No. 1—C. A. Sturmer, Pt. Sanilac—L. A. Straffon, Crosswell.

Huron.

Tuscola—Andrew Larsen Caro.

Van Buren—N. J. Waters, Paw Paw.

Washtenaw—Emil Schlenker, Ann Arbor.

Wayne (9 districts)

No. R2—Geo. Lee, Jr., Highland Pk.

No. R3—Art Moss, Hamtramck.

No. S2—Leo Wilkowski, Detroit.

No. S3—Wm. Moore, Detroit.

No. S21—Jos. O. Gartner, Wyandotte.

Nine out of ten complaints made by dealers against sales agencies, credit and collection agencies have been made concerning firms which had previously been mentioned in the Michigan Merchandiser. Again we suggest that no dealer enter negotiations with any company with whose policies he is not familiar until he has written the association. Look this list over.

Birdsell Loan & Fin. Co., Evanston, Illinois.

Intl. Detective Bureau, Paducah, Ky.

Kamerette Sales Co., Omaha, Neb.

Merchants & Mfrs. Securities Co., Chicago, Ill.

Nat. Publicity Bureau, Omaha, Neb.

The subject of the "additional sale" has probably been discussed more and less done about it than any other one salesmanship point. The reason ascribed by many salesmen (and dealers) for not attempting to make the additional sale is the fear that they may offend the customers. The real reason is, more likely, mental and physical laziness.

Every customer, unless he or she is obviously in an unusual hurry, is receptive to an approach on the sale of an extra item, if that approach is made with courtesy and discretion. The most useless words in the world are "Will there be anything else to-day?" That will put a period to customer interest more effectively than anything else.

The article presented for the additional sale need not be related to the purchased article, although that is frequently the easiest approach. Suggestion may deal with seasonal items such as weather strip in the fall or screen paint in the spring. Another successful method is that of asking the customer's opinion of some new merchandise you have in stock. Instead of being of-

fended, he will be flattered. That there is need for more effective methods of presenting the additional sale is proved by the Michigan Association study made last spring.

If approached to trade or buy the following guns, stolen from the Kendrick Hardware at Flint, notify this office. Savage Carbine, Model 99H, Serial No. 334405; Winchester, 16 Ga., Model 97, Serial No. 868783.

Howell merchants ran a prize window contest that went off very successfully. Every merchant had a supply of ballots with the names of all merchants entering the contest. Patrons, using these ballots and guessing the closest to the total retail value of the goods in any merchant's window received a prize.

H. W. Bervig,
Sec'y Michigan Retail Hardware Association.

A Business Man's Philosophy

As a rule, employers dislike to deal with professional labor leaders.

Employees, as a rule, equally dislike to deal with professional representatives of employers.

It is becoming clear, however, that employers are going to turn to professionals in handling their labor problems in order to get an even break in their disputes. Labor, which has long depended on skilled leadership, has had an advantage.

The ordinary committee of employers is no match for the professional of the type of John Lewis of the miners. Lewis has handled hundreds of disputes. He knows how to manipulate the fears, jealousies and ignorance of employers. He understands publicity. He is a master of the art of negotiation.

It is amusing, therefore, as John W. Love, writer on industry, recently pointed out, when labor scornfully denounced the appointment of professional representatives of employers, although labor sees no inconsistency in the presence of their own professional leaders on mediation committees.

If the NRA is a more or less permanent institution, we may confidently expect that a new profession will be rapidly created. Each industry will have its professional secretary who will speak for his members with the authority now given to professional labor leaders. Employers will lean heavily on these secretaries, who will develop skill and technique to match what is offered by the other side.

Any employer who has ever been a member of a wage-scale committee is aware of his disadvantage in meeting with the professional labor leader. The professional can afford to spend weeks and months in negotiation, if necessary, whereas, the employer, after half a dozen conferences, becomes impatient and presses for a settlement on any basis. Often he loses his temper or his nerve when he should know, if he is experienced, that the labor man is merely bluffing and wants a strike no more than the employer.

William Feather.

Regularly cultivate regular customers, or they may become irregular.

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.

Where Narrow Margins Are Perfectly Proper

A Toronto grocer sends me this letter from a wholesale supply house:

"We beg to advise that our cost on Red River cereal is \$1.80 per dozen, plus the usual handling charge, which would bring your cost around 16½c per package, which would enable you to sell this article at 19c at least, showing a fair margin."

The grocer writes:

"The writer's view of 'fair margin' is somewhat different; in fact, I told them it was nonsense to claim that a profit of 14 per cent. was enough for the retailer."

This focuses attention again on just what is a correct margin—not "profit," Mr. Grocer—on articles in various classes. It is always a ticklish question and it can be discussed with intelligent helpfulness only if the reader will divorce himself for the time being from his own store and interests so he may view the question dispassionately.

First, then, the facts. It is true that grocery margins have inevitably been narrowed of late. The narrowing was gradual until within a few years. It

has been rapid and radical of late. This trend is unavoidable as population thickens, distances are curtailed, traffic facilitated. In England grocers have long operated on an average of 15 per cent.

Second, merchandise can not be lumped together. Different articles and lines must be minutely differentiated on the basis of exact analysis of their various characteristics, both intrinsically and as merchandise.

Nothing can more handicap a merchant's analysis than the habit of thinking in averages. That is rule-of-thumb practice, altogether outworn to-day. To arrive at a correct conclusion we must take the articles separately, study them and thus reach sound conclusions.

What is Red River cereal? I don't know; but apparently it is a factory packaged article. Is it advertised? No knowledge on that, but whether advertised or not, it seems to be an item which enjoys automatic sale, through customer requests. Then what? This:

That if it be advertised by the makers into wide popularity, it can be handled on virtually any margin and pay its way with a profit. By that I mean it can be classed with sugar and sold on 8, 10, at most 12½ per cent. with adequate net returns to the handler.

This because it is not only prepackaged so that the merchant risks no shrinkage, bears no labor cost for weighing, needs to buy no paper bags or twine for it; but also it is entirely pre-sold. That last relieves the retailer

from the heaviest individual expense burden—sales expense.

From such analysis we are likely to see that 14 per cent. is ample for such an article, and the more speedily grocers generally achieve full realization of such present-day merchandising truths, the more rapid will be their own progress.

If this Red River stuff is oats, then this will help clarify the question. I have just priced a Quaker 20 oz. package in a cash-carry chain unit and find it 8c. But there a two pound bag, 32 oz., is priced 12c. The cost of the bulk oats is not more than 3c per pound; so here is 50 per cent. margin with greater value to the consumer. The bulk is also "quick" cooking.

So there is the answer, that the merchant do his own work, push sale of his own cereals in cellophane bags and make his extra margin that way. Can you do that 100 per cent.? Can you make every customer take your unbranded cereal? Certainly not, but you can make a percentage of them do it and if you are what you purport to be, a "purveyor" to your clientele, the "purchasing agent" for your customers, it is not more your interest than it is your duty to do just that.

If this Red River is one of the innumerable fad foods, one of the damp-fool concoctions of bran, "whole wheat" or other so popular among our bowel-conscious peoples—and so exorbitantly profitable to the makers—you must let those who ask for it have it, without argument. Nevertheless, you can gradually edge in a bit

of real food from time to time, converting one after another to a modicum of common sense—and drag down some of that profit yourself, instead of passing it all to the advertising manufacturer.

And yet note this: The manufacturer is not to blame that the margin on his goods is narrow. He'd like to have you retain a better margin. But goods advertised into general acceptance are preferred leaders at cut prices, hence the spread is naturally narrowed.

Every merchant can make his minutes pay him more than most of them do by devoting them to the packaging of about as many items as ever were so handled in the past. These days of factory packages have come largely through grocers' willingness to let somebody else do the hard work for them—and they now pay the cost thereof.

But many grocers are back tracking on this now and nothing has ever aided in the process as transparent packages have done. If the work be done intelligently, goods bought in small quantities, packaged in small lots, moved by persistently diligent, continuous sales-effort, first thing any grocer knows he will find himself making better margins on his own goods than it is possible to make on the other man's—obvious, this, to anybody, surely.

And it is fascinating work, the charm of which grows on anybody who gets into the spirit of it. I know, for I am an old-fashioned guy who eats no "oat-

(Continued on page 22)

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

MEAT DEALER

Quick Frozen Poultry Keep Original "Bloom"

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

The Bureau of Agricultural Economics and the Bureau of Chemistry and Soils in the Department of Agriculture are working jointly on the project. In the experiments, Long Island ducks and other poultry were frozen by the use of a fog or mist of brine at four degrees below zero. The birds were then rinsed with clear water and dipped in ice water which formed a thin film or glaze of ice over the carcasses and protected them from desiccation or freezer burn during the period of cold storage.

After six months of cold storage, samples of the quick frozen ducks and of ducks frozen by the slow process were subjected to bacteriological and chemical analysis. The quick frozen ducks were found to be distinctly superior to the slow frozen ducks from the standpoint of bacterial content of the flesh and acidity of the fat; in appearance they were attractive, retaining much of their original color and "bloom," whereas the slow frozen ducks were much misshapen and discolored. Eating tests proved the quick frozen ducks distinctly superior in aroma, flavor, and juiciness.

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

The experiments are being continued, and tests made of quick frozen birds wrapped in paper and other coverings, and packaged in various types of containers.

Some Pointers About Sausage Grinding

As a reminder to sausage makers that quality product cannot be manufactured merely by using better ingredients, and warning that the best of meat may be ruined in the making, Charles W. Dieckmann offers the following suggestions:

1. Have a competent and reliable man at the grinder.

2. Have the plates ground level before putting on a new knife or new blades in the holder. Never let plates get too thin below the case-hardening surface; soft metal is dangerous.

3. Never let your grinder run idle; it is the ruination of knives and plates. Always have plenty of meat in the cylinder while running.

4. Open up the grinder every 1,000 pounds of meat and remove all small bones, gristle and other matter accumulated in the center of plate and knife.

5. Stop the grinder at once if meat does not flow freely, and investigate. Otherwise, your meat will shorten.

6. If meat works back in cylinder, stop at once and investigate. If plates and knives are worn down too thin, it will pay you to get new ones. Using old and worn-down plates and knives is "penny-wise and dollar foolish."

7. If your cured meat is "gassy," don't blame the curing or the quality of meat. First inspect the grinder. Five times out of ten the trouble is with the plates and knives.

8. Instruct your men at the grinder to let the meat flow freely out of plate into truck, and not pile up in the truck against the plate. See that it is pushed away from front of plate. This is important.

9. Always have plates cleaned every night. Don't allow the meat to stand in holes of the plate overnight.

10. Inspect plates occasionally and see that all the holes are clear of small bones and other material that will clog up the holes. See that they are cleaned with a wire at least once a week.

11. Watch the stud in the worm and bushing in the plate. If they show wear something is wrong with the plates and knives. Get new studs and bushings.

12. Watch the worm and cylinder. If there is too much play between the worm and cylinder walls, get a new worm; worn-down worms are an expensive proposition.

13. Tightening ring with crow-bar. There is no need of tightening much if plate and knives are in good working order. The tighter you make it the more friction you create, and that creates heat. The meat will shorten and the albumen be destroyed. The albumen (or egg white) is the life of the meat. Destroy it and the meat has lost its binding qualities, its taste and looks.

14. Always use the same knife and plate together (or in pairs).

15. Always change all blades, and always use the blades from the same package. Clean groove in the holder and see that the blades are level.

Kind of Rabbit Unfit to Eat

When you go gunning for rabbits, be sure you bag only healthy specimens.

Avoid the animal that moves slowly—that seems stupid or dazed. That is the kind that is likely to be infected with tularemia. Use rubber gloves when skinning rabbits or when preparing the meat for the market or the table; then cook thoroughly.

Because of the danger of contracting tularemia—rabbit fever—from infected rabbits, Dr. R. H. Riley, director of the Maryland Department of Health, advises hunters, market men, food handlers, and housewives—all who have any occasion to handle wild rabbits or other animals in that class—to take the foregoing precautions.

"Tularemia," he explains, "is the medical name for a fever that has been known to hunters and market people for a long time, but that was not defi-

nately found to be due to handling diseased game until recently. It is an infectious disease to which rabbits and other small animals are susceptible.

"It is spread from animal to animal through bite of infected ticks and also through bite of a certain kind of fly. The disease attacks the liver and other parts of the animal and its presence can be recognized by tiny white, or yellowish, spots scattered through the organs.

"The disease is contracted by human beings in handling or skinning infected game; through the bite of infected ticks, or even through crushing infected ticks. The infectious material may be absorbed through a scratch or a mere break in the skin, or in rubbing the face or hands while handling the animals.

"The disease usually starts with a severe cold or other symptoms that resemble la grippe or influenza. In most cases an ulcer develops at the site of the infection. It also has been mistaken for typhoid fever, and it is often characterized by a typhoid-like fever of several weeks duration. It is accompanied by great prostration and long, slow convalescence.

"The family physician should be sent for at once, for any who develop symptoms that suggest rabbit fever. The doctor's diagnosis may be confirmed by blood tests which the State laboratories will make at the request of the attending physician or the county health officer.

"Tularemia occurs principally in wild rabbits. It has not been found in domestic rabbits raised in rabbitries. Thorough cooking destroys the germ. Thoroughly cooked rabbit meat is harmless."

Bologna and Frankfurts

Here are some satisfactory formulas for bologna and frankfurters:

For bologna:

- 25 pounds beef trimmings.
- 50 pounds pork cheeks.
- 7 pounds corn flour.
- 1½ pounds pepper.
- 4 ounces coriander.
- 70 pounds pork trimmings.
- 30 pounds beef cheeks.
- 5 pounds salt.
- 2 ounces allspice.
- 4 ounces saltpeter.
- 25 pounds water.

For frankfurters:

- 60 pounds bull meat.
- 40 pounds pork shoulder.
- 35 pounds ice.
- 10 pounds corn flour.
- 4 pounds salt.
- 12 ounces pepper.
- 3 ounces saltpeter.
- 3 ounces mace.
- 6 ounces sugar.

Lard as a Leader

If you are the type of manager or clerk who makes it a business to try and know the habitual customers of your neighborhood, talk to them about making a good pie crust. This is an ambition of most women and especially the young ones. Some of the young ones can make a good pie crust. Most of them can't. Lard does it better than anything else.

Make an island display of the beneficent fats, and you may include also packages of fine flours, baking powder, frostings such as canned chocolate, cocoanut, vacuum packed nuts, raisins, confectioner's and other sugars, and also a kettle, rack and thermometer, equipment for the business and art of deep fat frying.

Quick Test for Lead Spray

Development of new methods of quickly detecting the presence of lead residue in apples which have been sprayed with arsenate of lead and other products which might contain lead, recently announced by the Federal Food and Drug Administration, has resulted in many inquiries as to the way of using the new process.

Through the new technique of determining the presence of lead for apple packers it is possible to make quick tests which will show if they have been successful in washing off lead residue.

Chemists for food and packing concerns have revealed in correspondence with H. J. Wichman, of the Administration, the seriousness of the problem of lead eradication. Traces of lead appear even in products which have never been sprayed.

Iron, copper, and some other metals in certain combinations have established merits as foods and drugs, when taken in proper amounts, but lead has never been found of value in food, according to Mr. Wichman. He says that he has found an alert desire among food chemists and others to make effective use of methods of elimination of all trace of lead in food products.

Serving as cultivator, hoe, lawn edger, pulverizer, etc., a new multi-purpose garden tool has a serrated pointed blade, ends of which are curved upward. Fixed to a handle, the blade rests flat on the ground, is operated by pushing.

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.

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.

Friendliness a Town's Greatest Asset

In this age when everybody seems to have an intense desire to fight, the gentle art of making friends, either between individuals or between nations, seems to be in the discard. Nevertheless, people of middle age, when they review their lives, will be impressed with the great influence that the friendships they have made, or the enmities they have developed, have had upon their lives. Fortunate is the young man whose training in early life falls under the direction of an older man who values and inculcates the advantages to be derived from making the right kind of friends.

One wise merchant I knew when I was a young man was rather fond of using large words. One of the axioms he inculcated into all the young men around him was—"cultivate the amenities and not the asperities of life." It has been many years since I have heard this merchant give this advice, but all these years when I have seen business men precipitating unnecessary conflicts I think of this axiom.

With some people there seems to be an uncontrollable, ingrained desire to say and do things to cause pain or trouble. You can even see this trait in very young children. The other day in driving to the train I had with me two of my grandchildren. One a boy of seven and the other a young lady of five. This young lady has a turned-up nose and she is always ready for a fight. Sitting on my right in the car she pulled down the shade and called to her brother: "See what a nice shade I have. The shade on your side of the car is not nearly as nice as mine." Then the argument started, and all the way down to the train I had my hands full keeping those two children from clawing out each other's eyes. Now the boy is of a very gentle temperament. He will only fight when he is stirred up, but as stated, the young lady is ready and spoiling for a fight any time and all the time.

According to my philosophy and observation, people's natures never change, from the cradle to the grave. We may find it advisable to modify some of our propensities. We may decide that some of the things we would like to do are unwise and even dangerous. We may prefer to keep out of jail and away from the electric chair, but I maintain that, nevertheless, even if we control ourselves, our natural propensities never change.

Recently, a professor in California won the Nobel prize for his scientific work. He was a professor of genetics. Genetics is the science of heredity. The word genealogy comes from the same root. A question upon which this professor has been working is whether hereditary instincts can be changed by mechanical means. This is a difficult

science because the life of the average animal or individual is so long that the professor in genetics can only, in his own short lifetime, observe the developments of a few other lives. This professor having observed that flies propagate about every two weeks adopted them as the basis of his studies. You see in one year, for instance, he can get the effects of experiments on about 26 generations of flies. What he has already learned and given out to science as a result of his studies with his flies has led to his receiving the Nobel prize of some \$50,000. Therefore, his investigations must have been of unusual value.

What I am trying to write about is the propagation and development of the germ of friendship. This means, of course, in saying and doing things that will lead to good will and friendship. Some people, even intelligent people, are exceedingly tactless in this respect. The other evening I happened to be going to a dinner in a car with two ladies and another man. One of these ladies, apropos of nothing in particular, proceeded to talk to this gentleman about his age. She was in perfect good humor. She had no desire to hurt his feelings. The gentleman in question listened to her talk all the way to their friends' home. Then just before alighting from the car in a very gentle voice he inquired of the lady, "My dear Margaret, my memory is not as good as it was, probably it is my age, but I cannot remember whether on your last birthday you were 54 or 55." Then the lady exploded. She couldn't see anything out of line whatever in her discussing the gentleman's age, but only being about 45 she decidedly resented the suggestion of being 10 years older. So the fight started. The gentleman in the case could not see where it made any difference whether they discussed his age, or her age, but she saw a very distinct difference. She declared it did not make any difference, whatever, how old he was, but it made a darn sight of difference how old she was. So a beautiful friendship ended right there!

One of the most interesting stories of friendship that I read recently in the papers was where a prominent and wealthy merchant in a Northwestern city on account of some difference with the government about the details of his income tax was not only fined but sent to a Federal penitentiary for a term of two years. He had as his cell mate a man from Texas who was also sent up on account of discrepancies in his income tax. These two men being together night and day became great friends. Finally, the rich merchant was released. He told this friend when his time was up, if he would apply to him, he would give him a job. A year later his friend was released, applied for the job and was put to work in the business. The president of this business moved his friend around from department to department. The man from Texas developed unusual ability and energy. He became of great value to the business. Finally, just a few months ago the president of this busi-

ness died. He left his friend, his former cell mate, one million dollars. The board of directors of the business promptly met and elected the gentleman from Texas to the presidency of the company. All this actually happened within the past few months. Names and dates can be given. Still if this true story were thrown on the screen no one would believe such a thing could be possible. Truth again is stranger than fiction.

All of us accept the dictum that "birds of a feather flock together." Nothing truer was ever said. Every man finds his level and you can tell his level by the character of his friends. Whenever the police are called in to solve some mysterious crime the first thing they investigate are the friends of the criminal. It is through these friends that mysterious crimes are almost invariably solved. The study of crimes and criminals is a most interesting one. In a recent talk before a junior advertising club I referred to certain interesting criminal literature, certain characteristics of criminals. I made the statement that a study of this literature was not only interesting but of great value to business men. For instance, one of the most marked indications of the criminal is in the character of his ears. Another curious thing is that many criminals have thick hair on the tops of their heads, but very little hair on their faces. In this talk I referred to the great Italian writer, Lombroso, who wrote extensively on this subject.

This talk must have created some impression because last week a young man called to see me and wanted the name of that Italian who wrote about criminals. He said he wished to read up on the subject. I inquired the cause of his interest and his answer was he had recently had three different jobs, that when he was given the jobs he was promised a lot of things by his employers and that not one of these employers kept his promises. Therefore, he wished to post himself on criminology and crooks so he would know how to judge his future employers. So I sent him to the Public Library with a list of books. However, an evening or two later I met the librarian and telling him of this instance he laughed and remarked: "The young man will be disappointed. On account of the prevalence of crime and the interest in crime we have discontinued issuing all of these books on criminology. The only way he can get his Lombroso is to buy a copy for himself."

This week a gentleman living in a suburban town near New York was asked to talk before the Rotary Club of his home town. The subject selected was "The gentle art of making friends." This gentleman not only discuss the pleasure to be derived from friendships but how profitable the right kind of friendships could be. He stated, for instance, that just by chance he happened to visit this small town near New York. Just by chance he met several persons living in this town. They were all very friendly. He was asked to join their country club. For

a year or two he only went to this town to play golf at this club. However, he met more people and they were so friendly that finally he decided to buy a home in the place. This he did and then he became very much interested in the village. He became a supporter of one of the leading churches and many civic activities.

Now, he said in this address to the Rotary Club—"Time among you has passed pleasantly and swiftly. I am surprised to note that I have lived 18 years in this community. I came here just because you were a friendly people. I have been very happy among you, but laying aside the matter of happiness, friendship and good will let's look at the financial side of the picture. I bought a place here for which I paid more than \$75,000. I still own this place and I have kept it up all of these 18 years. In estimating the money I have spent in this community I find that a very conservative amount would be an expenditure of \$20,000 per annum. Therefore, on account of the friendliness of your people I have spent in your community in the last 18 years the neat sum of \$360,000. Add the value of my house and other gifts and donations I have made in this period I note that I have spent in this little town not less than \$500,000. Therefore (he said with a smile), it would seem that being friendly has paid this town fairly well in my case.

"If you should happen to be friendly to 10 men just like myself that would mean the town would benefit in the course of 18 years something like five million dollars and if you happen to bring a hundred men like myself to your town the amount of money spent in the community in a comparatively short time as life goes would be the neat sum of fifty million dollars. Therefore (concluded this speaker), as people usually select their homes in places that suit them best, and as friendships have most to do with the selection of homes, we must conclude that probably the most valuable asset to any town is the friendliness of its people."—Saunders Norvell in Hardware Age.

Hardware Sales Again Up

Sales in the hardware market continued to mount last week as active consumer purchasing of holiday goods got under way. Wholesalers reported numerous reorders on Christmas items of every description. There was a fair demand also for staple hardware and for builders' tools and supplies. Sets of Christmas tree lights and socket appliances, such as room heaters, irons and electric table grills, were outstanding in the gift lines. There was only a limited call for sleds and wheel goods, but jobbers said the demand for such items would improve next week.

Saunders Broke Again

Clarence Saunders, who twice dotted the country with chain grocery stores—then lost the millions they made him—has come to the end of a third venture. Saunders announced at Memphis, Tenn., that his store would not open again; that its stock and equipment was for sale to pay creditors.

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.

Michigan Retail Dry Goods Association

We are always pleased to co-operate with the National Association in giving publicity to their National conventions and district conferences. With this bulletin we are including an announcement of the convention which will be held at the Hotel Pennsylvania in New York from Jan. 13 to 19, 1934. The enclosed statement of the convention gives sufficient information without further comment here.

On June 30 of this year the State Tax Board issued their preliminary regulations and decisions pertaining to the enforcement of the sales tax. This was followed on July 20 by supplementary regulations and decisions. Since that time conferences have been held with individuals and different trade organizations and some of the original rules and regulations have been changed. A new set of regulations is being prepared.

The Michigan Legislature is now in session and no doubt you have been following it to a certain extent. Gov. Comstock has submitted a proposition for the purpose of enacting an income tax law. He has announced that he will make no recommendations favoring a change in the sales tax. Whatever is done by the present legislature will be reported to our members in our next News Letter.

The dry goods and department stores within a radius of forty or fifty miles from Eaton Rapids believe they have just cause for complaint that the Horner Brothers Woolen Mills are transacting business at retail and are underselling their own retailer customers.

We have taken this matter up with this company in previous years, but it is the opinion of the merchants of Lansing that little attention is paid to previous agreements.

Would it not be a good plan for the members of our Association who are patrons of the above company to make an effort to persuade them that the retailing business conducted by them is unfair and unethical? We would be pleased to have reports on this proposition from other members, especially those doing business within this trading area.

There are a great many counterfeit \$5 U. S. notes being passed in Detroit and vicinity. Please keep on the alert.

\$5 United States Note. Series 1928, Check letter "K," Face Plate No. 217, Back Plate No. 247, Portrait of Lincoln. Serial Numbers vary. Printed from photo-mechanical plates on one sheet of paper showing red and blue ink lines intended to simulate the silk fibre in the genuine. This note has a light and faded appearance; portrait is dull and indistinct. The fine lines in border, face and back of note are broken and indistinct. Back of note is printed in an off-color green.

\$5 United States Note. Series 1928, Check letter "H," Face plate No. 316, Back plate No. 140, Portrait of Lincoln. Serial numbers vary. This is a fairly deceptive counterfeit printed on one sheet of bond paper from photo-mechanical plates of good workmanship. The Lincoln portrait, however, is etched too heavily and in the printing process it is produced in a darker shade than any other part of the face of the note, and is generally smudgy. Seal and numbering are expertly printed.

The latter mentioned note has been circulated very sparingly during the past few months, but it has been learned that it is to be distributed quite actively in this vicinity during December, prior to the holidays, it being the intention of these passers to get rid of these notes during this rush to "flood" this district with them.

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

Formal Dresses Continue Active

The call for formal dresses and the new black and white frocks is a bright spot in the current dress demand. These garments are being bought for immediate shipment, with the business in formal wear having been given added impetus during the week by prohibition repeal. Some orders are also being placed for print combination and all-print dresses and the expectation in the trade is that this merchandise will move in volume quantities in the near future. So far, the tendency of manufacturers has been to maintain Fall price lines, owing to the increased labor costs under the code.

Find Dry Goods Prices Weak

Finding that many cotton goods lines were weak in price because of mills' efforts to clear them out before inventory-taking, dry goods wholesalers did very little purchasing during the past week. They predicted that no good-sized buying movement would appear until the surplus was disposed of, but they looked for considerable activity after the first of the year. The few orders that they placed were merely for fill-in purposes. Sales to retailers in most sections of the country are holding up very well, jobbers reported.

May Delay Spring Sweaters

Labor troubles in Cleveland knitted outerwear mills may delay the opening of Spring lines of women's sweaters, one-piece knitted dresses and other types of knitted sportswear, of which that district is a volume producer in the popular-price ranges. The original intention was to bring out the new ranges around Dec. 15, but the curb on production may force mills to set a later date. Prices are expected to be about 25 to 35 per cent. higher than the opening levels last year. No particular style changes are anticipated.

Measure Will Put Them Out of Business

Detroit, Dec. 1—Arguments on the legality of the Michigan chain store tax bill passed by the last Legislature over Governor Comstock's veto were heard before Circuit Judge Robert M. Toms to-day. The state has been temporarily enjoined from enforcing the tax, which would range from \$10 to \$250 a year per store, depending upon the size of the chain. It is expected

that, regardless of how Judge Toms rules, his decision will be appealed to the Michigan Supreme Court. In any event, this tax will probably not go into effect for another year and a half, at least.

The law, whose constitutionality the chain stores are attacking, provides for an annual tax on any group of two or more stores under one ownership, as follows: \$10 each on the second and third stores; for chains of four or five stores, \$25 each for the fourth and fifth stores; for 6 to 10 stores, \$50 for each store in excess of five; for 11 to 15 stores, \$100 for each store in excess of 10; for 16 to 20 stores, \$150 for each above 15; for 21 to 25 stores, \$200 for each above 20; and \$250 for each store in excess of 25.

The tax is comparatively light on small chains, but in the cases of some of the larger grocery chains would amount to hundreds of thousands of dollars annually. Gasoline stations are expressly exempted from the tax, and this is one of the points upon which the plaintiffs are basing their contentions of unconstitutionality and discrimination.

The chains also claim unconstitutionality on the grounds that the law discriminates against them in favor of independent store owners and denies them their right of equal protection. They claim the tax is an arbitrary one designed merely to embarrass them. Their bill of complaint points out that, if the tax is enforced, they will have to pass on the tax to their customers and probably close many of their units.

Last Summer C. F. Smith Co., a large chain grocery, with headquarters in Detroit, brought suit to enjoin the State from enforcing the tax. The injunction was granted and this action is the hearing of a motion by the State for a dismissal of the chain store's suit. A number of other chain stores have entered the suit as intervening plaintiffs, among them Kroger Grocery & Baking Co., J. C. Penney, S. S. Kresge Co., Great Atlantic & Pacific Tea Co., F. W. Woolworth & Co., Sears Roebuck & Co., and Cunningham-Economical Drug Co.

The J. A. Byerley Co. of Owosso, Mich., has a separate suit pending against the enforcement of this law, but it is understood that, due to the fact that all of their stores are in Shiawassee and Lapeer counties, they could not become interveners in this action. Their attorneys are in Detroit watching the progress of this case, which so far has been nothing but legal argument, the facts as set forth in the bill having been accepted by the State as presented. The Court, however, may decide later on to hear the facts.

Attorney-General Patrick H. O'Brien and one of his assistants, M. Thomas Ward, are representing the State. The plaintiffs are represented by Aaron Fellman, Robert S. Marx and Butzel, Levin & Winston.

The Hustler

A census enumerator, in Washington, approached a lounging Negro dandy. He asked and learned the man's name, age, place of residence; then inquired, "What's your business?"

The answer came superciliously. "I owns a hand laundry, I does."

"Where is it located?"

"Dar she comes now!"

Stock market collapse has not stopped business recovery.

We Dropped In and Dropped Out

Last night we dropped in on Henry and his wife just for a little friendly call, but we certainly got an ear full. Having known them for years, they always speak their minds as freely when we are present as they would if there was nobody around but the family cat. Henry offered us a cigar but we have learned from experience to carry our own. We could see as soon as we slipped on the rug, that they had been having a serious discussion and so, hoping to spill a little oil on the troubled waters we tried to be original by saying, "Well, what's new?" Henry chewed savagely on his cigar and said, "Everything's new and that's what is the trouble with this blamed country right now." "O don't let's go into that any further," said his wife. "We don't agree on the subject and we never will, so let's drop it." "I won't drop it," said Henry, "until I've finished what I started to say," and then turning to us he continued, "My wife started this thing by criticizing me because I refuse to buy a new car. She said the Smiths have one and she didn't see any reason why she wasn't just as good as Mrs. Smith and just as much entitled to live in every way as well as her neighbors. When you came in I had just started to refresh her memory with the fact that when we were first married my salary was ten dollars a week. We had a small house which I had partly paid for on money I had saved before we hooked up and we didn't have very much by way of furniture if anybody should ask you. We heated the house with a coal stove, our dining room was our kitchen and our bathroom was a tub brought in from the shed, with water heated in a boiler on the cook stove." When Henry got this far we could see that his wife was so mad she was swallowing her tonsils and Henry knew it too, but kept right on. "Electric lights? Well I should say not. We had kerosene lamps, we paid as we went, we didn't run in debt, we had plenty to eat and we never suffered with the cold. We were happy in those days, May, and you know it. Look at us to-day. Oil burner for heat, electric refrigerator, two bathrooms, the water is softened and automatically heated and you can sit anywhere in the house, reach out, turn on a light, and you can't walk across the room without slipping on an oriental rug and by gum we're not happy, Mary, and you know it."

Well, as well acquainted as we were with them this was rather embarrassing for us and so we said we guessed we would have to be going. We are not very good at guessing, but we will wager one at random that after we left what Mary said to Henry caused the God Bless Our Home motto to fall to the floor with a sickening thud.

Humanity being as infirm as it is, there will always be automobile accidents.

GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS, MICHIGAN

HOTEL DEPARTMENT

Repeal Presents Many Problems For Hotel Operators

Los Angeles, Dec. 9.—W. F. Jenkins—"Our Own Bill"—has been heard from once more. He is hovering about Fremont at the present time. Not in the hotel business just yet, and is not expressing any regrets over that fact, because of the uncertain conditions, but just in a position where he will be ready to again don the harness. His friends will all be glad to know that he is still among them.

Guy W. Walter, who has been manager of Mononaqua Beach Inn, at Harbor Springs, for the past sixteen years, has purchased the Windermere hotel, at St. Petersburg, Florida, and will conduct same during the coming winter.

The United Hotels Co., of America, which for several years has conducted a chain of hotels, among them several in Michigan, has finally passed into the receiver's hands. Frank A. Dudley, president of the organization, is the receiver. He states that earnings of the individual hotels have shrunk to such an extent in the past four years that 80 per cent. of its mortgages are in default and in some cases taxes and interest on first mortgages are unpaid. The receiver will carry on the functions of the company and it is hoped the repeal of the eighteenth amendment will be of material assistance in building up earnings.

L. G. Davis, for many years manager of Hotel Wequetonsing, Harbor Springs, and always an active member of the Michigan Hotel Association, will henceforth manage the Phiel Hotel, at St. Petersburg, Florida. The Phiel is an establishment of 130 rooms and is located in the heart of the Florida resort city.

The American Hotel Association is seeking to lift the ban of prohibition on liquor sales in incorporated cities located in Indian reservations. The importance of this may be realized when it is pointed out that Indian reservations may be found in twenty-one states, and include a large number of such incorporated cities and towns, whose population is composed almost entirely of whites.

Los Angeles did not go wild over the repeal of prohibition. There were no festivities except in some private homes and clubs. A few misguided individuals opened bar-rooms, under uncertain licenses, but were ready to quit the business the morning after. Outlawing the selling of hard liquors over the bars, and practically limiting the sales to unbroken packages, which may only be utilized in one's own home, the present status of California's regulations on the subject, will be hard to overcome. Perhaps, however, an increased demand for local wine, and beer of an increased alcoholic content, may assuage the sorrows of the liquor venders.

Educational meetings of hotel and restaurant groups, having for their objective the instruction of workers in matters relating to the handling of liquors, are quite in evidence just now. I notice Michigan is not behind with the idea. Much can be learned by experience, but a sound basis may be obtained by listening in on those who "know the ropes." Some of the younger hotel operators will find repeal presenting many problems which they will be compelled to master.

Just now the Filipinos, in their simple way, are contemplating a military move of some sort or other. A bill has been introduced in their legislature providing for the sending of representatives to Europe to study the manufacture of modern weapons of warfare. The proponents of the measure say: "We need trained men in the manufacture of modern implements of

warfare if we mean ever to be an independent people." I do not know that I can blame these simple people for wanting to be in position, when the United States turns them loose, a few years hence, in the lions' den, where they will be puppets for the Japanese nation, but their feeble efforts in the meantime, without large financial backing, will scarcely alter the trend of the tide. What the Filipinos really should do is to cuddle up at the feet of Uncle Sam, the same as the Hawaiians, and continue their career with the comforting thought that they are better off than almost any other nation on the face of the earth. Independence will bring them nothing but trouble.

One of the reasons why so-called "lawlessness" is so prevalent in this country is because misguided "law abiders" are egged by a few so-called reformers, who create such a barrage as to give out the impression that they are really the "accepted few." They are to be found most everywhere. In Michigan I personally know several society "buds" who are among the "chosen." They are all happy in the thought they are doing their part to help reform the sin-ridden world. They are members of the anti-saloon league, the anti-light wines and beer league, anti-cigarettes, anti-tobacco, anti-pool room and the anti-Sunday amusement organization. The basic mistake of all these folks is that they think this is a sin-ridden world when it is only an "ism" world. From this basis they invent the idea that it is their mission to reform it. But, in the first place, the world isn't sin-ridden. It is still owned and operated by millions of very decent people. In the second place, the way to get evil out of the world is to encourage good things. This would be less exciting to the alleged reformers than the exhilarating pursuit of imaginary demons and the thrilling snooping their neighbors' business—but it might work out. The trouble with these "antis" is that they never seem able to suggest a substitute to keep the dear public out of mischief. What do you suppose they could suggest instead? They are just merely against something or everything that a lot of seemingly decent people consider harmless. Suggestive criticism is probably all right, and the most of us are anxious to give the good old world a boost in the proper direction, but I could wish that some of these good, but seemingly mistaken people, ought to salvage some of the good things of the world and let us know about them. Being anti-everything never got anyone anywhere. It never will.

I have never been particularly enamored over Governor Rolph, of California, as an ideal executive, but I can say for the benefit of a lot of people back East, that his attitude on the subject of lynching will be responsible for his re-election if he decides to make another run for the office. The punishment of criminals in California is considered a joke, and has been for a long time. Last year there were 606 murders recorded and less than half-a-dozen hangings. A very lax parole and probation system is responsible for most of the culprits going free or receiving a light sentence. The governor knew this, and while an innocent and worth-while young man was tortured and finally murdered in cold blood, the chief executive undoubtedly felt that the guilty ones would attempt to hide behind the barrage of insanity, and wind up in an asylum, only to be returned to intercourse with the world, after a brief period. He also knew that if he called out the state troops to quell the riot, innocent parties would be maimed or exterminated. If the people of Minnesota could have engendered the same amount of enthusiasm and annihilated the gang of kidnapers who committed the Hamm monstrosity, the world would be better for it. The vigilantes of the old

mining days usually "got their man" and the communities were better for the innovation.

Within a short time the officers of the Michigan Hotel Association will supply its members with a bulletin explaining the provisions of the hotel code as to wages, hours of labor, and much other information pertaining to NRA regulations. I had thought of supplying my friends with such news through these columns, but the proposed bulletin will no doubt cover all required information in detail, and in more compact form. John A. Anderson, manager of Hotel Harrington, Port Huron, will have this matter under his direct charge, and we all know John is a stickler for service.

Our old friend Ward B. James, who has been general manager of Hotels Windermere, Chicago, for several years past, was elected president of the Greater South Shore Hotel Association in that city last week. Mr. James, it will be remembered, was manager of Hotel Tuller, Detroit, for several years, and an active member of the Detroit and Michigan Hotel Association.

Following a meeting of the liquor control committee of the Michigan Hotel Association at Detroit last week, President of the Association, Preston D. Norton, general manager of Hotel Norton, Detroit, and Norton-Palmer, Windsor, had in part this to say concerning proposed legislation on the subject: "We are opposed to any provision of any legislation which tends to make a political foot-ball of the liquor business. The state should have complete control of liquor traffic by strict supervision of private dispensing agencies. That is as far as the state should go. Another objectionable feature is permitting the local legislative bodies to decide whether or not a community shall have liquor by the glass. Every county in the state except one voted against the eighteenth amendment. This was largely a vote against the blind-pig and bootlegger. Without liquor by the glass, sold by licensed dealers, the blind pig will continue to flourish. If the people of a community want to vote against sale of liquor by the glass, or in any quantities, they have the right to do so under the state constitution. Why leave this important question up to a common council or city commission?"

One of the big insurance companies reports that the men and women of America own diamonds to the value of four billion dollars, and that among them are very few of the really large diamonds of the world. From this it may be assumed that there is much for the willing hands of the burglar element to do. When they have rounded up the visible supply they can take to plundering each other.

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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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GRAND RAPIDS
RATES—\$1 up without bath.
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Excellent Dining Room
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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
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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

Word has been transmitted from San Francisco that a woman on a rail ferry-boat fell and received injuries affecting her thyroid glands and that as a result her weight increased 50 per cent., and for which she was awarded a small fortune by a jury in an action against the railroad company. About everything from patriotism to fat is assigned to glands these days. Once the appendix was the extracting power of our bodies and directed everything from diet to bunions. Then the tonsils became the center of attraction, and a person with a pair of these organs in his possession became the object of medical suspicion. Then the teeth were discovered guilty of most of the rebellion of the body. Just now the glands seem to be the self-starters of trouble. If you are too skinny, it is your glands. The same gland seems to function both ways. If you are too tall to enter the door, it is your glands or if you get lost in the crowd, it is just the same. The thyroid located somewhere in the neck is supposed to control size. That is, an active one will make an elephant out of you, or a lazy bones will place you in the pigmy class. Either way you lose. Glands will naturally be placed on the market—possibly in liquid form—and then there will be another type of bootlegger. However, there will be the same old-fashioned people who do not believe in scientific attainments and will continue to recommend the same old remedies, with molasses added, and a sprig of mint, if obtainable.

Frank S. Verbeck.

Bar Glassware Continues Active

Blown and pressed glass factories engaged in the production of bar wares have not seen any let-up in the unusually heavy demand for their products. The bulk of the call is for cut and etched wares and factories are finding it a difficult task to keep up with requirements. Buyers are purchasing blanks from factories in some cases and are taking them to other establishments to have them finished. Commitments on flat glass for the remainder of the month are expected to continue on a low scale while jobbers take inventory.

Tinware Prices to Rise Jan. 1

Purchases of tinware for post-holiday delivery have been stimulated in the housewares market by word that manufacturers of kitchen utensils will advance prices 10 to 15 per cent. after the first of the year. The announcement is based upon the announcement last week by pig-tin producers that their prices would rise Jan. 1. The buying now being done by department and chain stores covers goods which will be used in January and February sales. Tinware factories are anxious to book advance business at current prices to carry them over the normally slow weeks of December.

Stores Buy More Wool Goods

Woolen mills increased their piece goods sales to stores this Fall anywhere from two to five times over last year's figures. Women's coatings are in particularly good demand, while dress goods are also very popular. The trend indicates not only a great deal of home sewing, mill executives say, but also the return of the individual dressmaker. The increase is substantial in the large cities as well as small towns. Pattern houses have also shown sharply increased sales this Fall.

GOOD WORDS UNSOLICITED

Voluntary Testimonials From Many Good Friends

Grand Rapids, Dec. 8—The fiftieth anniversary of the Tradesman has been partially digested.

Not only do I want to congratulate you upon it, but upon the fifty years of your fruitful life in this enterprise.

You have rendered immeasurable services and exerted incalculable influence. At a lunch table this noon I noted the reaction of people to your name. Yours is an honored name.

So good wishes and good luck for the yet unfinished sector of your life. May your years be full of happiness and service and health. Also all good wishes to your good wife, in which Mrs. Fifield would want to join.

Rev. James W. Fifield, Jr.

Grand Rapids, Dec. 7—Let me add to the many congratulations and comments you will inevitably receive this brief one.

The fiftieth anniversary edition was and is a wonderful one in every way.

Like every copy of the Tradesman it is the quartz from which each bearer can extract the golden profit which awaits him in the degree that he can assay and use the wealth offered.

Although I have long since been out of the food manufacturing business I find in each issue much that is valuable to me and the thousands I serve each year.

From the fiftieth anniversary edition I have clipped eight pages of matter for inclusion in my diverse industrial files.

I cannot conceive of folks in food distribution passing by such values as you offer to the efficient merchants and others each week.

J. R. Casselman.

Lowell, Dec. 8—Congratulations on the fiftieth anniversary of the Tradesman. This is surely some achievement. As one of your thousands of friends I rejoice with you and extend to you my best wishes for success, health and happiness. I particularly enjoyed Manley Jones article about Lowell in the days gone by. Manley worked when a young man for my father-in-law, Charles McCarty, in his grocery store. Father McCarty used to relate about Manley being a bear cat for work. No day was ever too long or any order too large for Manley to handle. He was always good natured and well liked. Father McCarty always referred to Manley as one of his boys that made good.

I hope that you will be able to keep up the good work for many years to come.

M. N. Henry.

Laingsburg, Dec. 8—Enclosed find our little check. How gladly we send it and hope for many more years for you.

Hosberger Brothers.

Grand Rapids, Dec. 8—We wish to congratulate you upon the wonderful anniversary number.

Voigt Milling Co.

Grand Rapids, Dec. 8—Your fiftieth anniversary edition of the Michigan Tradesman proves it to be a bigger and better publication as the years roll by. Congratulations to the Michigan Tradesman on its fiftieth anniversary and best wishes for your continued success.

E. H. (Ted) Beecher.

Fennville, Dec. 8—I want to congratulate you upon the splendid edition which came to me to-day. It is such work as yours that has made America great. May your years and endeavors be many in the future as in the past. I know of no pen that has made more friends than yours in this section of our country.

Duncan Weaver.

Rockford, Dec. 6—A few days ago I met Rev. DeVinney, the resident Methodist minister, and again thanked him for the beautiful poem he mailed me (Markham's Reflections at Eighty), copy of which I enclose. I asked him whether he ever ran across the Tradesman, as it published high grade poems. He said that he had read a number of them and had cut them out and saved them.

It is some years since you dedicated the front cover of the Tradesman to poetry, contributing to the spiritual side of your subscribers, and you have been faithful to your self-imposed trust. The poems were all of an uplifting nature, though some of the poems were tinged with the sorrow which comes to all men sometimes between the cradle and the grave, intended, no doubt, to purify the soul.

Your Nov. 29 issue, however, contains a poem which must have slipped by the censor, otherwise I feel sure it would not have appeared on the cover page. Hood describes a lost soul, one who has neither home nor friend, one who has exalted his physical life and neglected his spiritual nature, hence his hopeless condition in his old age—what a tragedy!

Hood says, "Maids will not lip him."

Several weeks ago I called on a family composed of father and mother and eleven children; the oldest fifteen, the youngest one year. As I sat there a little miss of three came up to me saying "up, up," meaning she wanted to sit on my lap. While sitting there she was very entertaining, as only a miss can do who is to the manner born.

When I was at the door bidding adieu, the little miss came close to me, perked her head to one side and said, "Kiss me." I did. How does that coincide with the line of the poem above indicated?

G. A. Krause.

Grand Rapids, Dec. 8—The fiftieth anniversary edition of the Tradesman shows that an old man can do something else than die.

Congratulations and best wishes for your ability to continue the good work.

George M. and Mrs. Ames.

Chicago, Dec. 9—Anniversary number received. It is a splendid edition. I don't care if I do say it as shouldn't. And I most sincerely congratulate you on a life achievement which should give you great satisfaction. I do not believe it is paralleled but few times since Benjamin Franklin's day, and I do not definitely recall his history at this time.

Frank Welton.

Grand Rapids, Dec. 11—Fifty years is a long time. Since the first issue of the Michigan Tradesman more than the present population of the world have been taken away by that which we call death, and have passed into the great beyond. Compared with fifty years ago we are living in a new world. To read an issue like the Tradesman for fifty years continually, with its good advice in mercantile and moral affairs, one ought to be a wiser and a better man. There are but few of us left who can speak for themselves, but for myself I am assured the Tradesman has been of great benefit to me in various ways. If we have not heeded its advice and profited thereby it is our own fault. The good work has been going on for fifty years and I am sure from its beginning it has radiated a spirit of helpfulness. As one who has been a constant reader I cannot help being glad that I have been a participant in the result of its benign influences. I know that to many who have become weary with care, from whose life all worth living for seems to have gone out, it has been a helping hand or a little lift. The good advice and tangible aid has been a turning point in the lives of many whom I know the Tradesman has touched. It is very praiseworthy in life to show yourself

a friend to one who thinks he or she is friendless. To be handicapped by poverty and lack of opportunities and to think no one cares for them, then to meet a friend who with kindly advice and cheer encourages them to further effort. By the effort they have achieved success and become prominent citizens. Surely one who has helped another to that end has not lived in vain. As I know my friend Stowe I think he will continue thus to the end. If I have said anything worth while I also want Mrs. Stowe to be an equal partner in the effort. Let us do all the good we can on the earth. Our stay is short. It will not be long before death, the kind old nurse, will rock us to sleep.

F. C. Beard.

Grand Rapids, Dec. 11—My hearty congratulations and best wishes on the golden anniversary of the founding of your indispensable paper.

Fifty years—a glorious achievement—a fine record of service in clean journalism. The business men of this part of the country owe you a debt which they can never repay.

May your splendid work continue for a long time to come.

Henry D. Wilson.

Allegan, Dec. 10—The Michigan Tradesman's annual was one of the best and most inspiring of any you have yet produced. Your Out Around was filled with excellent thoughts, deeds of accomplishment and hope for the future. And what a host of contributors and friends you have. We didn't get the Tradesman this week until Friday evening, but we remained up until after 11 p.m., enjoying reading at least a great part of its contents. I don't know of a man in Michigan who has done more for his readers or is so greatly appreciated as you are. The letters of your friends and patrons show this in almost every page. Congratulations.

John J. Firestone.

Sole Exclusive Distributor for Holland Mushroom Farms

The mushroom industry is quite new in this part of Michigan, but cultivated mushrooms have been grown in Southeastern Pennsylvania for the last twenty-five years.

As we all know that the other fellow's business looks better, so a Dutchman in Holland started in the mushroom business and after a few years of struggling has succeeded in almost making a living.

The Holland Mushroom Farms started three years ago with only a few hundred square feet of beds and have added until they now have 20,000 square feet of beds and have an output of 40,000 lbs., of which the Van Eerden Co. is the sole distributor.

A few years ago the Van Eerden Co. handled a few hundred pounds of mushrooms a year only for the reason that the mushrooms were shipped in from other states and were a few days old and mushrooms being very perishable had lost their beauty and a big percentage of the flavor; but since the Van Eerden Co. can secure mushrooms picked only a few hours before delivery, they have increased their mushroom business from a few hundred pounds to 30,000 pounds, which they handled last season.

Warp yarns in a new fabric are made from a treated, folded cellulose film; filling yarns from the same film, or rayon or cotton. It can be dry cleaned or laundered, it's said, can be used for draperies, upholstery, spreads, etc.

DRUGS

Michigan Board of Pharmacy

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

Toilet Requisites as Christmas Presents

With the passing of summer, thoughts turn to Christmas. It is a time of good will and increased spending. At least the chemist hopes that it will be, though his hopes are not unmixed with fears. For the Christmas trade he must lay in a good stock of acceptable gifts—pleasant bottles of perfume, boxes of scented soaps, gay-colored bath salts, and the hundred-and-one other toilet requisites which it is now possible to offer as Christmas gifts. He must stock, but will he sell? After Christmas has come and gone, will he, perhaps, find his shop overlaid with articles no longer saleable? A certain amount of discretion is called for. Articles which have "gift" written all over them, as, for example, a packing embellished with a holly and mistletoe design, must be viewed with suspicion. To refuse to stock them might be folly, for they have their appeal; but it is wise to order warily, estimating cautiously on the experience of past years.

Some gift lines, it must be confessed, are decidedly meretricious. They wear everything on their backs; in other words, while the packing is very attractive, the contents are worthless. It is not only good Christmas sales in 1933 that the chemist desires. He wants also good Christmas sales in the years to come. It is true that recipients of gifts are usually very polite. It is on this fact that makers of meretricious gift articles rely. But the horrid truth is always likely to leak out, with loss of reputation to retailer, as well as to manufacturer, and consequent loss of trade.

On the other hand, many manufacturers of good standard lines offer them in a new presentation for the Christmas trade. The coffret containing two, three or more different toilet requisites in the same series is growing rapidly in favor; and a number of leading firms are now offering these packs for the coming Christmas trade in almost bewildering variety. Many coffrets are so designed that they can be split, without serious loss, into their component parts for sale separately. This feature of modern coffret packings is a very important one, whereby good lines to stock for ordinary sale are given a special "gift" characteristic; and "splittable" coffrets can, in general, be warmly recommended as among the

best lines to stock for Christmas sales.

However, whatever advice may be offered on the question, the past experience of the chemist himself remains the factor of leading importance. He knows his clientele. He knows the district in which he lives. Cheap and showy lines are not likely to appeal in Mayfair, or two-guinea bottles to perfume in Bermondsey. On the other hand it has to be borne in mind that many folk do spend more on a gift than if they were buying a similar article for their own use. These, however, are days of economy. Everywhere is met the increasing demand for cheapness. The error of overestimating the generosity of the givers of gifts this Christmas must be avoided.

One pleasing feature of the Christmas trade is the fact that many folk do begin their Christmas shopping much earlier now than a decade ago. Of course, there are still those who buy all their gifts on Christmas Eve, and presumably they will be with us always. However, they now form a small minority, whose peculiarities need not be specially catered for. The chemist will do well to encourage this habit of early Christmas shopping.

Display, of course, is the primary means to be adopted towards this end; and the display may be accompanied by a suitable notice calling attention to the fact that the early Christmas shopper gets the greatest choice of suitable articles. A word in season may also not be out of place. Tact, however, is necessary, as there must be no feeling created in the customer's mind that the issue is being forced. Many folk sedulously avoid those shops where, in their opinion, they have been worried to make additional purchases.

The male customer emphatically must not be neglected. The number of toilet requisites which is permissible now for men to give to their women friends is much greater than in those distant days when even the gift of a bottle of scent might pass only between the most intimate friends. There are soap and powder and rouge and lipstick and other aids to beauty which are in almost universal use by women of to-day. Naturally, in the case of the man who does not quite know what he wants for a lady friend, a little help must be given; and a tactful question or two may elicit information enabling the chemist to judge what type of perfume or soap or cream, what shade of powder or lipstick or rouge, is likely to prove acceptable. The strong appeal of the coffret may also be brought into focus.

Compacts and particularly loose-powder containers, both flap-jack and of small handbag size, constitute lines which should form very acceptable gifts this Christmas; and the demand for these will not cease when the gift season has passed. For the man in doubt, a loose powder container can always be recommended as a suitable gift. Every woman uses face powder, and the loose-powder container has the advantage that it can be employed with the recipient's favorite brand. These articles readily lend themselves to effective display, and are offered at prices to suit all purses.

Gifts for men must also not be overlooked; and of these, women, perhaps,

will be chief purchasers. There are such things as brilliantines, hair creams, talcum powders and shaving soaps. Packed in containers of a severer character than are toilet articles for women's use, they form gifts which few men are not glad to receive. The coffret containing masculine toilet aids will undoubtedly be in good demand. Indeed, there is hardly an article included in the gamut of toilet requisites which may not form a suitable gift for someone; and with the increased interest in the cosmetic art and the greater care taken in personal hygiene and personal appearance to-day by both men and women there should be an increased demand for this type of gift, which the chemist should not be slow to accentuate and to satisfy.

He will be wise to lay in a good, but not extravagant stock of these articles for the Christmas trade, concentrating on good, sound lines, pleasingly packed, and which lend themselves to display, and paying particular attention to the special advantages of the "splittable" coffret pack. Of the intrinsic merits

and sales appeal of each article offered him he must be the judge, and on this dual basis estimate his requirements for the season of goodwill.—Pharm. Journal.

Motorists will soon be able to enjoy clean, cool air, however hot the weather. An attachment for autos which filters, cools (or warms) the air is scheduled to be on the market in about two months.

Death and taxes! Death can make its demand on you but once.

DRUG STORE FOR SALE

Complete modern equipped English type wall cases, cigar wall cases and 12 ft. fountain back bar to match, show cases, magazine rack, cash registers, pharmaceutical equipment, also 12 ft. Russ Bilt-Rite Electric Fountain and utensils and small stock of merchandise. Will sell at a sacrifice for Cash, now located at Kalamazoo, Mich.

For information apply to

Abe Dembinsky
171 Ottawa Avenue, N. W.
Grand Rapids, Mich.
Phone 9-3881

WE WISH YOU A
Merry Christmas
AND THANK YOU FOR YOUR
LOYAL SUPPORT OF OUR
PRODUCTS.

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

Fine Meeting at Battle Creek

Battle Creek, Dec. 7.—A large meeting of the druggists of the Third and Fourth Congressional districts was held here to-night at the W. K. Kellogg Hotel. About one hundred attended, many of them from outside stores and each county in these districts was represented in the meeting.

Dean Reid, President of the Battle Creek Druggist Association, presided and introduced Dean Ernest J. Parr, of Lansing, Director of Drugs and Drug Stores, who spoke on pricing in his usual thorough manner.

The Secretary of the Battle Creek Association of Commerce spoke on his work in codes outside the drug industry.

Duncan Weaver, Fennville, President of the M. S. P. A., spoke on the National work on the drug code and the co-operation which we should give the National officers in this era when they are doing their part to help us.

The members of the congressional committee in the Third District were approved and elected the following officers: Chairman, D. B. Long, Battle Creek; Secretary, Dey W. Wilcox, Battle Creek; Treasurer, Jack Dold, Kalamazoo; the other four members being C. T. Beers, of Marshall; A. B. Collins, Charlotte; Mr. Rogers, of Hinsdale, Wm. Johnson, Kalamazoo.

The Fourth District organization meeting has not been held as yet, but the committee was approved for this district as follows: Paul Faulkner, Middleville; John J. Miller, Plainwell; Horace Mac Donald, South Haven; J. S. Van Antwerp, Paw Paw; J. L. Brown, Benton Harbor; Mr. Stahl, Dowagiac; and Cecil Hudson, Three Rivers.

Raymond Doud, the newly elected president of the Battle Creek Association, will be in charge of the meetings in 1934.

The Tugwell Storm Brews

The Tugwell bill has aroused a storm of protest in the drug and advertising business of the country. This proposed regulation of the foods and drugs industry is a strict instrument as drawn up and many suppose from its contents that the would-be murderers who sell foods and drugs and advertising should be immediately lined up against the nearest wall in the public interest. The proposed bill, if passed, will impose very stringent regulations on all three of the trades mentioned and, in fact, may impose such hardships on legitimate manufacturers as to literally run them out of business. It is therefore the plan of some in the food industry to ask the sponsors of the bill if they would consider a division of the proposed law. These men would propose that the Tugwell bill be rewritten on the following basis. Foods should be under a new law written directly for foods and for nothing else and administered by the Department of Agriculture (that last conference in Washington must have been a love feast). Drugs should have a separate law under the administration of the Public Health Service and advertising similarly with a separate law should be under the Federal Trade Commission. With the exception of the Public Health Service existing facilities could handle the work with, of course, added appropriations.

The point that the food people make, and a reasonable one, is that a food and drug bill must of necessity favor one or the other trade, or, obversely, disfavor one or the other. By far the greatest abuses in the past few years have been traced to the drug field and

therefore a drastic drug bill would have also to be a drastic food bill. The natures of the two commodity divisions are very different and do not fit under one law for both. In regard to advertising, the Federal Trade Commission has already done a massive piece of work (this department of the Government, in fact, is long unsung for its many achievements). It has handled literally thousands of cases of unethical advertising and has lost few of them in court, the principal one being the castile soap case. It now has the supervision of the advertising section of the securities law and should, perhaps, have the general control of advertising also. The only burden here is that the commission had already been rendered powerless by the lack of funds for current running expenses. It will be remembered that the chain store survey was held up on this account.

A Business Man's Philosophy

From enlightened and courageous business men, this note is heard recurrently in discussions of the economic revolution through which we are now passing "On the whole it is a great show and I am enjoying it."

One man of important affairs writes me: "For the next few months, and particularly during the next session of Congress, I expect there will be a terrible confusion in which almost anything can happen, but I don't believe the things that happen will be nearly so serious as will be indicated by the hullabaloo that will be raised about them. I take this hullabaloo with more than a grain of salt because I have long held the view that Washington cannot in the long run do much to affect the flow of economic currents. I believe that the total effect of these currents is like the tide, rising and falling not in twelve hours but in a period of years. I think that not only this country but throughout the world the tide began to turn about a year ago and that its general rise would have been observed regardless of the change in Administration. I do not believe that its rise can be greatly hastened by any governmental activity."

"We cannot judge this year's weather by an August storm; we cannot judge the ocean by its mountainous waves. So we cannot judge the constructive underlying improvement in business by the economic waves which splash headlines in each morning's paper."

"As in any period of change, there is an opportunity for those who are experienced, honest, intelligent and courageous to better their positions, but the betterment will not be found in the ways of the past that are being broken and discarded; rather it will be found in some of the new ways that are being established."

A compact, self-contained electrically driven source of hydraulic power for direct operation of presses and other hydraulic actuated machines is now available. It is said to offer speedier operation, to incorporate a new form of automatic control.

Most of us would be just as well off, and far happier, if we put the business of worrying high on our list of "don'ts."

WHOLESALE DRUG PRICE CURRENT

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

ACID		GUM		Hemlock, Pu., lb.		1 70@2 20
Acetic, No. 8, lb.	06 @ 10	Aloe, Barbadoes, so called, lb.	gourds @ 60	Hemlock Com., lb.	1 00@1 25	
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	Aloe, Socotrine, lb.	75 @ 75	Juniper W'd, lb.	1 50@1 75	
Citric, lb.	35 @ 45	Powd., lb.	40 @ 40	Lav. Flow., lb.	3 50@4 00	
Muriatic, Com'l, lb.	03 1/2 @ 10	Arabic, first, lb.	40 @ 40	Lav. Gard., lb.	1 25@1 50	
Nitric, lb.	09 @ 15	Arabic, sec., lb.	30 @ 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 @ 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	Organum, art.	lb.	1 00@1 20
Denatured, No. 5 gal.	44 @ 55	Asafoetida, Po., lb.	75 @ 82	Pennyroyal, lb.	2 75@3 20	
Grain, gal.	4 00@5 00	Guaiac, lb.	70 @ 70	Peppermint, lb.	5 25@5 75	
Wood, gal.	50 @ 60	Guaiac, powd.	75 @ 75	Rose, dr.	2 @ 50	
ALUM-POTASH, USP		Kino, lb.	90 @ 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 @ 60	Flowers, lb.	1 00@1 50	
AMMONIA		Myrrh Pow., lb.	75 @ 75	Sandalwood		
Concentrated, lb.	06 @ 18	Shallac, 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 00	
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, Whi., lb.	1 75@2 40	
Pound	07 @ 20	HYDROGEN PEROXIDE		Wintergreen		
BALSAMS		1/2 Loose, Pressed		Leaf, true, lb.	5 75@6 20	
Copaiba, lb.	60 @ 1 40	1/2 lb.		Birch, lb.	4 00@4 60	
Fir, Cana., lb.	2 00@2 40	1/2 lb., gross		Syn.	75 @ 1 20	
Fir, Oreg., lb.	50 @ 1 00	1/2 lb., gross		Wormseed, lb.	3 50@4 00	
Peru, lb.	1 70@2 20	1/2 lb., gross		Wormwood, lb.	4 50@5 00	
Tolu, lb.	1 50@1 80	INDIGO		OILS HEAVY		
BARKS		Madras, lb.		Castor, gal.	1 15@1 35	
Cassia		INSIDE		Cocanut, lb.	22 1/2 @ 35	
Ordinary, lb.	@ 30	INSECT POWDER		Cod Liver, Norwegian, gal.	1 20@1 50	
Ordin., Po., lb.	25 @ 35	Pure, lb.		Cot. seed, gal.	85 @ 1 00	
Saigon, lb.	@ 40	LEAD ACETATE		Lard, ex., gal.	1 55@1 65	
Saigon, Po., lb.	50 @ 60	Xtal, lb.		Lard No. 1, gal.	1 25@1 40	
Elm, lb.	40 @ 50	Powd. & Gran.		Linsed, raw, gal.	78 @ 93	
Elm, Powd., lb.	38 @ 45	LICORICE		Linsed, boil., gal.	81 @ 96	
Elm, G'd, lb.	38 @ 45	Extracts, sticks, per box		Neatsfoot, extra, gal.	80 @ 1 00	
Sassafras (P'd lb.)	45 @ 35	Lozenges, lb.		Olive		
Soapree, cut, lb.	20 @ 30	Wafers, (24s) box		Malaga, gal.	2 50@3 00	
Soapree, po., lb.	35 @ 40	LEAVES		Pure, gal.	3 00@5 00	
BERRIES		Buchu, lb., short		Sperm, gal.	1 25@1 50	
Cubeb, lb.	@ 55	Buchu, lb., long		Tanner, gal.	75 @ 90	
Cubeb, po., lb.	@ 75	Buchu, P'd, lb.		Tar gal.	50 @ 65	
Juniper, lb.	10 @ 20	Sage, bulk, lb.		Whale, gal.	@ 2 00	
BLUE VITRIOL		Sage, loose		OPIMUM		
Pound	06 @ 15	Sage, pressed, 1/2 lb.		Gum, ozs., \$1.40;		
BORAX		Sage, ounces		lb.	17 50@20 00	
P'd or Xtal, lb.	06 @ 13	Sage, P'd & Grd.		Powder, ozs., \$1.40;		
BRIMSTONE		Senna		lb.	17 50@20 00	
Pound	04 @ 10	Alexandria, lb.		Gran., ozs., \$1.40;		
CAMPHOR		Tinnevela, lb.		lb.	17 50@20 00	
Pound	65 @ 75	Powd., lb.		PARAFFINE		
CANTHARIDES		Uva Ursi, lb.		Pound	06 1/2 @ 15	
Russian, Powd., lb.	03 50	Uva Ursi, P'd, lb.		PEPPER		
Chinese, Powd., lb.	02 00	LIME		Black, grd., lb.	25 @ 35	
CHALK		Chloride, med., dz.		Red, grd., lb.	45 @ 55	
Crayons, White, dozen	@ 3 60	Chloride large, dz.		White, grd., lb.	40 @ 45	
Dustless, doz.	@ 6 00	LYCOPodium		PITCH BURGUNDY		
French Powder, Coml., lb.	03 1/2 @ 10	Pound		Pound	20 @ 25	
Precipitated, lb.	12 @ 15	MAGNESIA		PETROLATUM		
Prepared, lb.	14 @ 16	Carb., 1/2s, lb.		Amber, Plain, lb.	12 @ 17	
White, lump, lb.	03 @ 10	Carb., 1/16s, lb.		Amber, Carb., lb.	14 @ 19	
CAPSICUM		Carb., P'd, lb.		Cream Whi., lb.	17 @ 22	
Pods, lb.	60 @ 70	Oxide, Hea., lb.		Lily White, lb.	20 @ 25	
Powder, lb.	62 @ 75	Oxide, light, lb.		Snow White, lb.	22 @ 27	
CLOVES		MENTHOL		PLASTER PARIS DENT'L		
Whole, lb.	30 @ 40	Pound		Barrels	@ 5 75	
Powdered, lb.	35 @ 45	MERCURY		Less, lb.	03 1/2 @ 08	
COCAINE		Pound		POTASSA		
Ounce	12 68@14 85	MORPHINE		Caustic, st'ks, lb.	55 @ 88	
COPPERAS		Ounces		Liquor, lb.	@ 40	
Xtal, lb.	03 1/4 @ 10	1/2s		POTASSIUM		
Powdered, lb.	04 @ 15	MUSTARD		Acetate, lb.	60 @ 56	
CREAM TARTAR		Bulk, Powd.		Bicarbonate, lb.	30 @ 35	
Pound	23 @ 36	select, lb.		Bichromate, lb.	15 @ 25	
CUTTLEBONE		No. 1, lb.		Bromide, lb.	66 @ 98	
Pound	40 @ 50	NAPHTHALINE		Carbonate, lb.	30 @ 35	
DEXTRINE		Balls, lb.		Chlorate		
Yellow Corn, lb.	06 1/2 @ 15	Flake, lb.		Xtal, lb.	17 @ 23	
White Corn, lb.	07 @ 15	NUTMEG		Powd., lb.	17 @ 23	
EXTRACT		Pound		Gran., lb.	21 @ 28	
Witch Hazel, Yel-low Lab., gal.	1 10@1 70	NUX VOMICA		Iodide, lb.	2 71@2 90	
Licorice, P'd, lb.	50 @ 60	Powdered, lb.		Permanganate, lb.	22 1/2 @ 35	
FLOWER		OIL ESSENTIAL		Prussiate		
Arnica, lb.	50 @ 55	Almond,		Red lb.	80 @ 90	
Chamomile		Bit., true, ozs.		Yellow, lb.	50 @ 60	
German, lb.	35 @ 45	Bit., art. ozs.		QUASSIA CHIPS		
Roman, lb.	@ 1 00	Sweet, true, lb.		Pound	25 @ 30	
Saffron		Sw't, art., lbs.		Powd., lb.	35 @ 40	
American, lb.	50 @ 55	Amber, crude, lb.		QUININE		
Spanish, ozs.	@ 1 35	Amber, rect., lb.		5 oz. cans, ozs.	@ 77	
FORMALDEHYDE, BULK		Anise, lb.		SAL		
Pound	09 @ 20	Bay, lb.		Epsom, lb.	03 1/4 @ 10	
FULLER'S EARTH		Bergamot, lb.		Glaubers.		
Powder, lb.	05 @ 10	Cajuput, lb.		Lump, lb.	03 @ 10	
GELATIN		Caraway S'd, lb.		Gran., lb.	03 1/2 @ 10	
Pound	55 @ 65	Cassia, USP, lb.		Nitre		
GLUE		Cedar Leaf, lb.		Xtal or Powd.	10 @ 16	
Brok., Bro., lb.	20 @ 30	Coml., lb.		Gran., lb.	09 @ 16	
Gr'd, Dark, lb.	16 @ 22	Citronella, lb.		Rochelle, lb.	17 @ 30	
Whi. Flake, lb.	27 1/2 @ 35	Cloves, lb.		Soda, lb.	02 1/2 @ 03	
White G'd, lb.	25 @ 35	Croton, lbs.		SODA		
White AXX light, lb.	@ 40	Cubeb, lb.		Ash	03 @ 10	
Ribbon	42 1/2 @ 50	Erigeron, lb.		Bicarbonate, lb.	03 1/2 @ 10	
GLYCERINE		Eucalytus, lb.		Caustic, Co'l, lb.	08 @ 15	
Pound	14 1/4 @ 35	Peppermint, lb.		Hyposulphite, lb.	05 @ 10	

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

Paper Bags
Matches

AMMONIA

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

APPLE BUTTER

Table Belle, 12-31 oz., doz.	1 70
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BAKING POWDERS

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



BREAKFAST FOODS

Kellogg's Brands	
Corn Flakes, No. 136	2 90
Corn Flakes, No. 124	2 90
Pep, No. 224	2 20
Pep, No. 250	1 05
Krumbles, No. 412	1 40
Bran Flakes, No. 624	1 90
Bran Flakes, No. 650	35
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, 4 oz.	1 10
Kaffe Hag, 6 1-lb. cans	2 57
Whole Wheat Fla., 24s	2 20
Whole Wheat Bis., 24s	2 50

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

Hansen's, 4 oz. bottles	2 40
Hansen's, 2 oz. bottles	1 60

CANDLES

Electric Light, 40 lbs.	12.1
Plumber, 40 lbs.	12.8
Paraffine, 6s	14 1/2
Paraffine, 12s	14 1/2
Wicking	40
Tudor, 6s, per box	30

CANNED FRUITS

Hart Brand	
Apples	5 00

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	
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DECLINED

Sugar

Pears

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

Black Raspberries

No. 2 2 60

Red Raspberries

No. 2 2 25

Strawberries

No. 2 3 00

CANNED FISH

Clam Chowder, 10 1/2 oz. 1 35

Clam Chowder, No. 2 2 75

Clams, Steamed, No. 1 2 40

Clams, Minced, No. 1 2 40

Finnan Haddie, 10 oz. 3 30

Clam Bouillon, 7 oz. 2 50

Chicken Haddie, No. 1 2 75

Fish Flakes, small 1 35

Cod Fish Cake, 10 oz. 1 55

Cove Oysters, 5 oz. 1 35

Lobster, No. 1 1 95

Shrimp, 1, wet 1 50

Sard's, 1/4 Oil, k'less 3 35

Sardines, 1/4 Oil, k'less 3 35

Salmon, Red Alaska 2 25

Salmon, Med. Alaska 1 80

Salmon, Pink, Alaska 1 50

Sardines, Im. 1/4, ea. 6@11

Sardines, Cal. 1 00

Tuna, 1/2 Van Camps, doz. 1 15

Tuna, 1/4s, Van Camps, doz. 1 35

Tuna, 1s, Van Camps, doz. 3 60

Tuna, 1/2s, Chicken Sea, doz. 1 85

CANNED MEAT

Bacon, med., Beechnut 1 71

Bacon, lge., Beechnut 2 43

Beef, lge., Beechnut 3 51

Beef, med., Beechnut 2 07

Beef, No. 1, Corned 1 95

Beef, No. 1, Roast 1 95

Beef, 2 1/2 oz., Qua., Sil. 1 40

Corn Beef Hash, doz. 1 90

Beefsteak & Onions, s. 2 70

Chili Con Car. 1s. 1 05

Deviled Ham, 1/4s 90

Deviled Ham, 1/2s 1 35

Potted Meat, 1/4 Libby 43

Potted Meat, 1/2 Libby 75

Potted Meat, 1/2 Qua. 70

Potted Ham, Gen. 1/4 1 35

Vienna Saus. No. 1/2 90

Vienna Sausage, Qua. 85

Baked Beans

Campbells 48s 2 65

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
Marcellus Cut, No. 10	6 00

Wax Beans

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

Beets

Extra Small, No. 2	2 00
Hart Cut, No. 10	4 25
Hart Cut, No. 2	90
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
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

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

CATSUP

Regal, 8 oz.	doz. 90
Regal, 14 oz.	doz. 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 25

OYSTER COCKTAIL

Sniders, 11 oz. 2 00

CHEESE

Roquefort	80
Wisconsin Daisy	14
Wisconsin Twin	13 1/2
New York June	23
Sap Sago	48
Brick	17
Michigan Flats	12 1/2
Michigan Daisies	13
Wisconsin Longhorn	14
Imported Leyden	28
1 lb. Limberger	19
Imported Swiss	60
Kraft, Pimento Loaf	22
Kraft, American Loaf	20
Kraft, Brick Loaf	20
Kraft, Swiss Loaf	26
Kraft, Old End. oaf	32
Kraft, Pimento, 1/2 lb.	1 60
Kraft, American, 1/2 lb.	1 30
Kraft, Brick, 1/2 lb.	1 30
Kraft, Limbur., 1/2 lb.	1 30

Note that imported items are advancing due to the present dollar.

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, Prem., 6 lb. 3 oz.	2 60

CIGARS

Hemt. Champions	40 00
Webster Plaza	75 00
Webster Golden Wed.	75 00
Websterettes	33 50
Cincos	33 50
Garcia Grand Babies	40 00
Bradstreets	33 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

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, Assorted	
Nibble Sticks	
Chocolate Nut Rolls	
Lady Vernon	
Golden Klondikes	

Gum Drops

Jelly Strings	
Tip Top Jellies	
Orange Slices	

Lozenges

A. A. Pep. Lozenges	
A. A. Pink Lozenges	
A. A. Choc. Lozenges	
Motto Hearts	
Malted Milk Lozenges	

Hard Goods

Lemon Drops	
O. F. Horehound Drops	
Anise Squares	
Peanut Squares	

Cough Drops

Smith Bros.	1 45
Luden's	1

Currents		JUNKET GOODS		FRESH MEATS		HERRING		SOAP		TEA	
Packages, 11 oz.	14	Junket Powder	1 20	Beef		Holland Herring		Am. Family, 100 box	5 05	Japan	
Dates		Junket Tablets	1 35	Top Steers & Heif.	10	Mixed, Kegs	33	Crystal White, 100	3 50	Medium	18
Imperial, 12s, pitted	1 90	Junket Food Colors	1 60	Good Steers & Heif.	09	Milkers, kegs	99	F. B., 60s	2 35	Choice	21@28
Imperial, 12s, regular	1 60	MARGARINE		Med. Steers & Heif.	08	Lake Herring		Flake White, 10 box	4 65	Fancy	30@32
Imperial 12s, 2 lb.	2 25	Wilson & Co.'s Brands		Com. Steers & Heif.	07	Boneless, 10 lb. box	1 50	Jap Rose, 100 box	7 40	No. 1 Nibbs	31
Imperial 12s, 1 lb.	1 75	Oleo		Veal		Mackerel		Fairy, 100 box	3 25	Gunpowder	
Figs		Nut	08 1/2	Top	08 1/2	Tubs, 60 Count, fy. fat	6 00	Lava, 50 box	8 00	Choice	32
Calif., 24-83, case	1 70	MATCHES		Good	07	Pails, 10 lb. Fancy fat	1 50	Pummo, 100 box	4 85	Fancy	40
Peaches		Diamond, No. 5, 144	6 50	Lamb		White Fish		Sweetheart, 100 box	5 70	Ceylon	
Evap. Choice	11 1/2	Searchlight, 144 box	6 50	Spring Lamb	13	Med. Fancy, 100 lb.	13 00	Grandpa Tar, 50 sm.	2 10	Pekoe, medium	41
Peel		Crescent, 144	5 90	Good Lamb	11	Milkers, bbls.	18 50	Trilby Soap, 50, 10c.	3 15	English Breakfast	
Lemon, Dromdary,		Diamond, No. 0	5 10	Medium Lamb	10	K K K K Norway	19 50	Williams Barber Bar, 9s	50	Congou, medium	28
4 oz., doz.	1 10	Safety Matches		Poor Lamb	03	Cut Lunch	1 50	Williams Mug, per doz.	48	Congou, choice	35@36
Orange, Dromdary,		Red Top, 5 gross case	5 25	Mutton		Boned, 10 lb. boxes	16	Lux Toilet, 50	3 15	Congou, fancy	42@43
4 oz., dozen	1 10	Signal Light, 5 gro. cs	5 25	Good	04 1/2	SHOE BLACKENING		SPICES		Oolong	
Citron, Dromdary,		MUELLER'S PRODUCTS		Medium	03	2 in 1, Paste, doz.	1 30	Whole Spices		Medium	39
4 oz., dozen	1 10	Macaroni, 9 oz.	2 10	Poor	02	E. Z. Combination, dz.	1 30	Allspice Jamaica	@24	Choice	45
Raisins		Elbow Macaroni, 9 oz.	2 10	Pork		Dri-Foot, doz.	2 00	Cassia, Canton	@24	Fancy	50
Seeded, bulk	6 1/2	Egg Noodles, 6 oz.	2 10	5 Gallon cans, each	4 08	Bixbys, doz.	1 30	Cassia, 5c pkg., doz.	@40	TWINE	
Thompson's S'dless blk.	6 1/2	Egg Vermicelli, 6 oz.	2 10	Butts	08	Shinola, doz.	90	Ginger, Africa	@19	Cotton, 3 ply cone	35
Quaker s'dless blk.		Egg Alphabets, 6 oz.	2 10	Shoulders	06	STOVE POLISH		Mixed, No. 1	@30	Cotton, 3 ply balls	35
15 oz.	7 1/2	Cooked Spaghetti, 24c,	2 20	Spareribs	06	Blackne, per doz.	1 30	Mixed, 10c pkgs., doz.	@65	VINEGAR	
Quaker Seeded, 15 oz.	7 1/2	17 oz.	2 20	Neck bones	03	Black Silk Liquid, doz.	1 30	Nutmegs, 70@90	@50	F. O. B. Grand Rapids	
California Prunes		NUTS		Trimnings	06	Black Silk Paste, doz.	1 25	Nutmegs, 105-110	@48	Cider, 40 grain	15
90@100, 25 lb. boxes	@07	Whole		PROVISIONS		Enameline Liquid, doz.	1 30	Pepper, Black	@23	White Wine, 40 grain	20
80@90, 25 lb. boxes	@07 1/2	Almonds, Peerless	15 1/2	Barreled Pork		E. Z. Liquid, per doz.	1 30	Ginger, Corkin	@16	White Wine, 80 grain	25
70@80, 25 lb. boxes	@07 1/2	Brazil, large	14 1/2	Clear Back	16 00@18 00	Radium, per doz.	1 30	Mustard	@21	WICKING	
60@70, 25 lb. boxes	@08 1/2	Fancy Mixed	15	Short Cut, Clear	12 00	Rising Sun, per doz.	1 30	Mace Penang	@60	No. 9, per gross	80
50@60, 25 lb. boxes	@08 1/2	Filberts, Naples	20	Dry Salt Meats		654 Stove Enamel, dz.	2 80	Pepper, Black	@18	No. 1, per gross	1 25
40@50, 25 lb. boxes	@09 1/2	Peanuts, Vir. Roasted	7	D S Belles	18-29@18-10-08	Vulcanol, No. 10, doz.	1 30	Pepper, White	@26	No. 2, per gross	1 50
30@40, 25 lb. boxes	@10	Peanuts, Jumbo	8 1/2	Lard		Stovoll, per doz.	3 00	Pepper, Cayenne	@26	No. 3, per gross	2 30
30@30, 25 lb. boxes	@13	Pecans, 3, star	25	Pure in tierces	6 1/2	SALT		Paprika, Spanish	@36	Peerless Rolls, per doz.	90
18@24, 25 lb. boxes	@15 1/2	Pecans, Jumbo	40	60 lb. tubs	advance 1/4	F. O. B. Grand Rapids		Seasoning		Rochester, No. 2, doz.	50
Hominy		Pecans, Mammoth	50	50 lb. tubs	advance 1/4	Colonial, 24, 2 lb.	95	Chili Powder, 1 1/2 oz.	65	Rochester, No. 3, doz.	2 00
Pearl, 100 lb. sacks	3 50	Pecans, Cal.	14@20	20 lb. pails	advance 3/4	Colonial, 36-1 1/2	1 24	Celery Salt, 1 1/2 oz.	80	Rayo, per doz.	75
Bulk Goods		Walnuts, Cal.	14@20	10 lb. pails	advance 7/8	Med. No. 1, bbls.	2 90	Sage, 2 oz.	80	WOODENWARE	
Elb. Macaroni, 20 lb. bx.	1 25	Hickory	07	Compound, tierces	7 1/4	Med. No. 1, 100 lb. bk.	1 00	Onion Salt	1 35	Baskets	
Egg Noodle, 10 lb. box	1 25	Shelled		Compound, tubs	7 1/2	Farmer Spec, 70 lb.	1 00	Garlic	1 35	Bushels, Wide Band,	
Pearl Barley		Almonds	39	Sausages		Packers Meat, 50 lb.	85	Ponelly, 3 1/2 oz.	3 25	wood handles	2 00
0000	7 00	Peanuts, Spanish, 125	7 1/2	Bologna	10	Cream Rock for ice,		Kitchen Bouquet	4 25	Market, drop handle	90
Barley Grits	5 00	lb. bags	7 1/2	Liver	13	cream, 100 lb. each	85	Laurel Leaves	20	Market, single handle	95
Chester	4 50	Filberts	32	Frankfort	12	Butter Salt, 280 lb. bbl.	4 00	Marjoram, 1 oz.	90	Market, extra	1 60
Lentils		Pecans, salted	45	Pork	15	Block, 50 lb.	40	Savory, 1 oz.	65	Splint, large	8 50
Chili	10	Walnut, California	48	Tongue, Jellied	21	Baker Salt, 280 lb. bbl	3 80	Thyme, 1 oz.	90	Splint, medium	7 50
Tapioca		MINCE MEAT		Headcheese	13	6, 10 lb., per bale	93	Tumeric, 1 1/2 oz.	35	Splint, small	6 50
Pearl, 100 lb. sacks	7 1/2	None Such, 4 doz.	6 20	Smoked Meats		20, 3 lb., per bale	1 00	STARCH		Churns	
Minute, 8 oz., 3 doz.	4 05	Yo Ho, Kegs, wet, lb.	16 1/2	Hams, Cert., 14-16 lb.	13 1/2	9 lb. bags, table	45	Corn		Barrel, 5 gal., each	2 40
Dromedary Instant	3 50	OLIVES		Hams, Cert., Skinned	@13	Syrup		Kingsford, 25 lbs.	2 38	Barrel, 10 gal., each	2 55
Jiffy Punch		7 oz. Jar, Plain, doz.	1 05	16-18 lb.	@13	Blue Karo, No. 1 1/2	2 22	Powd., bags, per 100	3 95	3 to 6 gal., per gal.	16
3 doz. Carton	2 25	16 oz. Jar, Plain, doz.	1 95	Ham, dried beef	@22	Blue Karo, No. 5, 1 dz.	3 09	Argo, 24, 1 lb. pkgs.	1 46	Pails	
Assorted flavors.		Quart Jars, Plain, doz.	3 25	Knuccles	@22	Blue Karo, No. 10	2 92	Argo, 12, 3 lb. pkgs.	2 25	10 qt. Galvanized	2 60
EVAPORATED MILK		5 Gal. Kegs, each	6 50	California Hams	@09	Red Karo, No. 1	2 44	Argo, 8, 5 lb. pkgs.	2 46	12 qt. Galvanized	2 85
Quaker, Tall, 10 1/2 oz.	2 85	3 oz. Jar, Stuff., doz.	1 15	Picnic Boiled Hams	@16	Red Karo, No. 5, 1 dz.	3 37	Silver Gloss, 48, 1s.	11 1/4	14 qt. Galvanized	3 10
Quaker, Baby, 4 doz.	1 43	8 oz. Jar, Stuffed, doz.	2 25	Boiled Hams	@21	Red Karo, No. 10	3 22	Elastic, 16 pkgs.	1 33	12 qt. Flaring Gal. Jr.	5 00
Quaker, Gallon, 1/2 dz.	1 43	10 oz. Jar, Stuff., doz.	2 65	Minc'd Hams	@10	SYRUP		Tiger, 50 lbs.	2 82	10 qt. Tin Dairy	4 00
Carnation, Tall, 4 doz.	2 95	1 Gal. Jugs, Stuff., dz.	1 55	Bacon, 4/6 Cert.	@15	Corn		Traps		Mouse, wood, 4 holes	60
Carnation, Baby, 4 dz.	1 48	PARIS GREEN		Beef		Blue Karo, No. 1 1/2	2 22	Mouse, wood, 6 holes	70	Mouse, tin, 5 holes	65
Oatman's D'dee, Tall	2 95	1/2s	34	Boneless	@19 00	Blue Karo, No. 5, 1 dz.	3 09	Rat, wood	1 00	Rat, spring	1 00
Oatman's D'dee, Baby	1 48	1s	32	Liver		Red Karo, No. 10	2 92	Mouse, spring	20	Tubs	
Pet, Tall	2 95	2s and 5s	30	Beef	10	Imit. Maple Flavor		Washboards		Large Galvanized	8 75
Pet, Baby, 4 dozen	1 45	PICKLES		Calif	35	Orange, No. 1 1/2, 2 dz.	2 82	Banner, Globe	5 50	Medium Galvanized	7 75
Borden's, Tall, 4 doz.	2 95	Medium Sour		Pork	05	Orange, No. 3, 20 cans	4 25	Brass, single	6 25	Small Galvanized	6 75
Borden's, Baby, 4 doz.	1 48	5 gallon, 400 count	4 75	RICE		BORAX		Glass, single	6 00	Wood Bowls	
FRUIT CANS		Sweet Small		Fancy Blue Rose	4 85	Twenty Mule Team		Double Peerless	8 50	13 in. Butter	5 00
Presto Mason		5 gallon, 500	7 25	Fancy Head	5 75	24, 1 lb. packages	3 35	Single Peerless	7 50	15 in. Butter	9 00
F. O. B. Grand Rapids		Banner, 6 oz., doz.	90	RUSKS		48, 10 oz. packages	4 40	Northern Queen	5 50	17 in. Butter	18 00
Half pint	7 15	Banner, quarts, doz.	2 10	Postma Biscuit Co.		96, 1/4 lb. packages	4 00	Universal	7 25	19 in. Butter	25 00
One pint	7 40	Paw Paw, quarts, doz.	2 80	18 rolls, per case	2 10	WASHING POWDERS		COOKING OIL		WRAPPING PAPER	
One quart	8 65	Dill Pickles		12 rolls, per case	1 39	Bon Ami Pd., 18s, box	1 90	Mazola		Fibre, Manila, white	05
Half gallon	11 55	Gal., 40 to Tin, doz.	8 15	18 cartons, per case	2 35	Bon Ami Cake, 18s	1 65	Pints, 2 doz.	5 15	No. 1 Fibre	06 1/2
FRUIT CAN RUBBERS		32 oz. Glass Thrown	1 45	12 cartons, per case	1 57	Brillo	85	Quarts, 1 doz.	4 70	Butchers D F	06 1/2
Presto Red Lip, 2 gro.	78	Dill Pickles, Bulk		SALERATUS		Chipsos, large	3 45	Half Gallons, 1 doz.	6 00	Kraft	06
Presto White Lip, 2		5 Gal., 200	3 65	Arm and Hammer 24s	1 50	Chimaline, 4 doz.	3 60	Loin, med.	09	Kraft Stripe	09 1/2
gro. Carton	83	16 Gal., 650	11 25	SAL SODA		Grandma, 100, 5c	3 50	TABLE SAUCES		YEAST CAKE	
GELATINE		45 Gal., 1300	30 00	Granulated, 60 lbs. cs.	1 35	Grandma, 24 large	3 50	Lee & Perrin, large	5 75	Magic, 3 doz.	2 70
Jell-o, 3 doz.	2 35	PIPES		Granulated, 18-2 1/2 lb.	1 10	Snowboy, 12 large	1 80	Lee & Perrin, small	3 35	Sunlight, 3 doz.	2 70
Minute, 3 doz.	4 05	Cob, 3 doz. in bx.	1 00@1 20	PLAYING CARDS		Golden Rod, 24	4 25	Pepper	1 60	Sunlight, 1 1/2 doz.	1 35
Plymouth, White	1 55	POTASH		Battle Axe, per doz.	2 65	La France Laun 4 dz.	3 65	Royal Mint	2 40	Yeast Foam, 3 doz.	2 70
Jelsert, 3 doz.	1 40	Babbitt's, 2 doz.	2 75	Bicycle, per doz.	4 70	Old Dutch Clean 4 dz.	3 40	Tobasco, small	3 75	Yeast Foam, 1 1/2 doz.	1 35
HONEY		COD FISH		Torpedo, per doz.	2 50	Octagon, 96s	3 90	Sho You, 9 oz., doz.	2 00	YEAST-COMPRESSED	
Carroll's No. 5, per dz.	4 85	Peerless, 1 lb. boxes	18	JELLY AND PRESERVES		Rinso, 24s	4 80	A-1, large	4 75	Fleischmann, per doz.	30
JELLY GLASSES		Old Kent, 1 lb. pure	25	Pure, 30 lb. pails	2 60	Rinso, 40s	2 95	A-1, small	2 85	Red Star, per doz.	20
1/2 Pint Tall, per doz.	25	TABLE SAUCES		Imitation, 30 lb. pails	1 60	Spotless Cleanser, 48,		Capor, 2 oz.	3 30		
				Pure, 6 oz., Asst., doz.	90	20 oz.	3 85				
				Pure Pres., 16 oz., dz.	1 40	Sani Flush, 1 doz.	2 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.

Buying in the Market

Buyers are not so cock-sure about anything as they were once about everything. We found this to be true by sending our field editors through the country to get the reactions of merchants on the best ways to buy and to sell.

Running a shoe store, our field editors find, is a more difficult kind of job. People are different in their interest in shoes. It is different from what it was even as short a time ago as last August. For one thing, the public is no longer a "sales-sucker." The cry of "wolf—wolf buy these values—they will never be repeated"—leaves the public cold. The best example of that is that many stores jumped the clearance gun and pulled sales in November, and instead of crowds of customers, the reverse is true.

Other stores have discovered that the public is more tolerant—more discriminating—and more intelligent, as to the use and selection in style of footwear. People are willing to listen to what the merchant has to say about the fit and service of shoes.

Yes, indeed, a new day is here and you don't need to go into a shoe store to find it—you can find it everywhere. Read the newspapers—talk to men and women—and you will see the serious trend of political and economic thought—sound, simple and sane. The public is eager to read and to know. It wants serious discussions and serious problems and even approaches the purchase of shoes more seriously.

But all this is incidental to the one truth discovered by our field men, and that is that, the average merchant has learned a lesson from his speculative experience of last Summer, and from now on he is going to buy on the market and sell on the market, letting each week or month move the goods planned for that period of sale. To buy a mountain of shoes and put them on the shelves, has proven a snare and delusion.

Some Fall shoes were bought in the high hopes that they would show an increase in profit and a stimulated demand. The shoes are still on the shelves, because the very practical public discovered that a type of shoe good for a short season only is not an economic purchase this year. Consumers did not resist the new styles but certainly good salesmanship was not put in back of the styles which were so perishable because of the fact that they were seasoned.

Perhaps many stores were working under the belief that any shoes on the shelf were good shoes to hold because they were bought right. The fact remains that the shoes did not move. Merchants asked our men "Shall we hold these shoes until next Fall or move them for what they will bring?" Invariably, our men said, "Move the goods at the price you can get: for if we step into a new and better year there is a possibility that by next Fall

new styles will be so conspicuously different from the old that these shoes will be twice valueless." Then again, there is the factor of operating a store on a little capital and little reserves, and the need for ready money as never before.

The smaller stores were perhaps more fortunate in this amazing six months of the new merchandising deal. Even though these stores might have wanted to stock up to the roof with new shoes, their credit and cash prevented it. They were safeguarded from excesses by inability to get big shipments. These small stores learned the philosophy early—"Buy as you sell—operate on the market—price your goods the same way." Shoes have never been a safe speculation so why risk the load of stock. But other organizations, sensing the commodity rise in labor bought to excess and are now "out of the market" until they have sold down to a fair carrying stock.

But all stores have learned in this new day of the wiser customer "putting service before profit." These stores realize that without a regular daily profit business cannot succeed and there is nothing apparently wrong about making as much profit as the traffic will allow. But well-conducted business enterprises makes its only true and steady profit as a reward for good service. Profit cannot be the basis—it must be the result of service.

The past three months shows an inelastic demand for shoes, due mostly to the fact that the public has taken the purchase of the article more seriously. It was a surprise to many a merchant that a cut in price did not produce the large increase in sales.

So now we stand two weeks before Christmas with millions of pairs of this season's shoes still to be sold, and many million pairs more of next season's shoes to be bought. A stimulation of retail salesmanship will do much to move this season's goods. An extra reward to sales people for moving the goods this month will help some. The early rubber sales have brought good money into many shoe stores. The release of vast sums of money by government sources, reopened banks, etc., has been an encouraging factor; but emphasis and double emphasis is needed on real salesmanship—through sales people—through advertising—through window display—and through serious presentation of footwear to the public. All these are pointers needing immediate action.

On the other hand, retailers must face a new season with the expectation of buying on the market and planning week by week, month by month sale on these new shoes in the early months of 1934. High pressure sales methods to tempt the merchant to buy more than his need are out of the picture. A merchant has discovered that it is exceedingly difficult to lead customers to the purchase of goods which they do not really desire or which they cannot afford. If the public has taken a sober second thought, can the merchant do less?

The lesson, so bitter, in the speculation of shoes gives way to the need for buying on the market and selling on the market, with increasing speed and certainty. Rapid turnover is more de-

sirable than a sluggish stock—no matter how cheap its purchase. It may be wrong to think there are millions of people now living on a substance wage who are satisfied with less commodities. For the time being the acceptance of a subsistence level in life may be an unavoidable necessity for many millions of people, but time and progress moves on. We sense in a new Springtime a return of that vigorous American desire for more and more goods, because they mean more and more satisfactions. The rest of the world may accept sluggish mediocrity but not here in America. One who fears the future limits his activities.

A very stimulating interest in making every shoe store a real footwear service store—in fashion—in use—in health—makes possible in this field a way to a better and brighter year ahead. One of the philosophies on approaching that year is the one built around planning each month's sales and anticipating enough to cover it in new and better footwear. Buying on the wholesale market and selling on the public's price level for that anticipated season is evidently the new firm foundation for a continuing shoe business. Our men find this truth in the field, and the market events of the six weeks will be influenced by it.—Boot and Shoe Recorder.

Where Narry Margins Are Perfectly Proper

(Continued from page 12)

meal" but who has consistently eaten porridge during sixty-seven years; who was strenuously active, physically, in an old-time grocery store in youth and middle age, where we handled sugar, molasses and salt by the barrel and flour in 49 pound bags, received in cars, so our torsos were developed, limbered and strengthened by tossing those bags close up under a 12 foot ceiling. And now, at 67, sedentary for seven years, I don't know that I have any bowels, and don't take anything

but good sturdy food from one year to another.

But you can't fool me with any of your "quick" cereals! Not any of that humbug for mine. My porridge, regardless of the label on the package, is cooked for two hours of simmered steaming. And why not? Where's the hardship in that these days of culinary convenience? Have we not all double boilers? And is there anything difficult about putting on the porridge over the simmering burner and letting it ride there?

"But who wants to rise two hours before breakfast?" do you ask. Nonsense! Do you think I do that? No: my porridge goes on in the evening or any time of the day and cooks along without any attention for two hours or more. No harm if it cooks all day. Then it is put on the flame again an hour before rising time and is piping hot when wanted. More: Enough is made for three or four days, and reheated every morning—easiest thing in the world.

Pass this kind of real, helpful, healthful—not faddist—service to your customers, and watch your own merchandise and profits grow.

Paul Findlay.

A new, speedy fire extinguishing method utilizes a dry chemical propelled by a gas, both the powder and propellant being extinguishing agents. Efficient on gas, oil, electrical and other fires, the new system is said to cause no chemical or water damage, is approved by the Underwriters' Laboratories.

You cannot make a silk purse out of a sow's ear.

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OUT AROUND

(Continued from page 9)

With reference to General Sheridan's statement when he was here in Grand Rapids at the reunion, it might possibly be that he wished to flatter the ladies of the city, and in order to do so his enthusiasm may have carried him somewhat beyond the actual facts. After all, that knowledge came to him second-hand. As I said, I shall be glad to hear of any further information which you may dig up, and if we get any further information here we shall be glad to let you know.

Samuel H. Ranck.

Twelve years ago I discussed the episode of Rienzi with the late Capt. Charles E. Kelknap. A little later he handed me the following account of this horse's history:

The black horse called Rienzi, made historical from having been ridden by General Phillip H. Sheridan from Winchester to Cedar Creek and celebrated in the poem by Buchanan Read, now stands in bronze before me and continually calls to memory the years when we were comrades on the march and on the battlefield, for it was my privilege to serve nearly two years in Sheridan's division of the Army of the Cumberland.

Rienzi in bronze is where I can keep an eye on him, for of late years all the counties in the State are claiming him as their own and from the State line on the South to the Muskegon River on the North, men point out the location where he was raised. It certainly is an honor to be able to claim him, for did not the black horse do his might toward winning the war?

For the organization of the Second and Third regiments of Michigan Cavalry with their headquarters at Grand Rapids, nearly all of the horses were bought in Western Michigan. They cost from \$125 to \$150 each. Several hundred of pure Morgan stock were secured. The buyers and members of the Second regiment always claimed the black Rienzi came from the town of Fairplains, Montcalm county. This claim was not disputed until within the last few years. After careful investigation, made more than thirty years ago, I am certain that Fairplains township belongs the honor.

Before leaving the State he became the property of Captain Archie Campbell, who was not accustomed to riding until he joined the Army, and the colt, then past three years old, was little better than halter broken. Later came the days when the Second Cavalry camped in Northern Mississippi near the town of Rienzi in a charming country of great plantations. I never knew a cavalryman who did not love his horse and give him a pet name. That accounts for the name Rienzi, although one might infer that the name carried unpleasant memories.

The animal was not vicious, but restless and nervous. When the column was on the march he would lead off like a drum major, but when the bugles sounded or the bands played he danced all the fancy steps. On drill he sensed the calls and had his own way of obeying them. From Captain Campbell's own story he was disinclined to mount the fiery colt, al-

though he loved him and would go miles out of his way to see his favorite after he had given him to General Sheridan, who had taken a great liking to him and had ridden him on several occasions.

General Sheridan says in his memoirs: "August 27, 1862, about half the commands were absent reconnoitering, when I was suddenly aroused by excited yells and sounds of firing and I saw in a moment that the enemy were in possession of the camp. They had come in on my right flank from the direction of the Hatchie River, pell-mell, with our picket post three miles out on the Ripley Road. The whole force of the enemy comprised about eight hundred men. The day was excessively hot and most of the men were lounging or sleeping in their tents. The alarm spread instantly through the camp and the command turned out for action; for every man grabbed his gun and saber and soon drove the intruders from the camp in about the same disorder in which they had broken in on us. By this time Colonel Hatch and Colonel Albert Lee had mounted two battalions each and I moved them out at a lively pace. No halt was called until we came upon the enemy's main body drawn up in line of battle near Newland's store. We drove them in confusion from the field. Panic seizing them, they threw away every loose article of arms or clothing and ran in wildest disorder in an effort to escape. As the chase went on, the panic increased. In a little while the affair grew most ludicrous. Faulkner's hatless and coatless men taking to the woods were so demoralized that a good many prisoners were taken. When the recall was sounded our men came in loaded down with plunder in the shape of hats, blankets, pistols and guns. Shortly after this affair Captain Archibald Campbell, of the Second Michigan Cavalry, presented me with the black horse called Rienzi."

I do not quote Sheridan's memoirs in full, but will repeat Captain Campbell's account of the affair as told by him about a year later while gathered with Sheridan and his Adjutant, Captain George Lee, Col. McCreery and others about a bake kettle and camp fire that had eliminated all rank, for the Major General and the Lieutenant had their legs under the same table.

Colonel Campbell, turning to Sheridan, asked, "General, how are you getting along with that d— wild colt I gave you?" "Fine," he replied, and called to one of his orderlies to bring Rienzi. The horse was brought into the light of the campfire, Campbell going to him, caressing him and talking to him in the most endearing terms. But seated again by the fire he said: "That horse, General, is a mighty fine looker, but, much as I love him, I would not ride him for a whole state like this. You remember that morning when everyone was snoozing in their tents and those Johnnies came into camp—eight hundred of them yelling and shooting like a lot of wild Indians? It was a lucky thing for us that they ran up against the sutler's shebang first thing and halted to get a pair of suspenders and a red necktie. There was a wild scramble to loot the sutler, where they

swarmed like flies about a sugar barrel. The black colt had been switching his tail in the shade of a tree, but by the time I ran to mount him he was dancing, wild eyed and snorting like a locomotive. With cheering Johnnies, bugles sounding "Boots and saddles" and all hell let loose I had only time to draw saber when he was off straight for that gathering at sutler's. He had the bits in his teeth and, yelling with fright, I was charging single handed, too scared to jump. I guess those Rebs thought the entire regiment was charging by the noise I made as we struck into that crowd, hitting their heads right and left. I let go the reins, hung on to the pommel with one hand, while the colt charged every bunch of gray backs that gathered. Then I sensed the fun of the affair, said all prayers I knew, and let the colt carry me where he willed. Then in came the company squadron front and the battalion and we ran those Johnnies more than eight miles and gathered in a lot of good horses, mules and prisoners. It seemed every man in the regiment geyed me on the way back. They all knew I was not fighting single-handed from choice and they gave the colt credit for the victory. I was not born in the saddle with spurs on my boots, as some of you were. I had never been on a horse until I landed in the army back in dear old Michigan. But I did know a thing of beauty when I saw it hitched to a post in the ground. Then the Quartermaster told me he was a farmer boy's pet colt from near Greenville. That settled it, for I had a young lady friend living near that place and after I had given him a bit of sugar once in awhile, he followed me about like a dog. However, the notes of a bugle, the band on parade, the cheering of men, strung his nerves to the highest tension, set his tail switching and he learned all the bugle calls faster than I did. I warn you not to ride him under fire or you will wake up some day fighting single handed Bragg's entire army." And Sheridan replied, "If I do and feel as good then as I do tonight, I'll lick them single handed."

There was another day when Rienzi distinguished himself a full year before the poet Read put Winchester town on the map. There is a Winchester in Tennessee where, in August, 1863, Sheridan's division was fighting Bragg's retreating army through its streets. The skirmish line was in command of a boy lieutenant; the entire day had been one of skirmish combats.

Sheridan, to gain a view of the country in front, came up between the reserves and the skirmish line. Just then there came out of a yard a black boar, with a pair of saber teeth projecting from his foam covered jaws, charging directly at the General, who, before he could select a line of escape, was carried by Rienzi over a picket fence into a rose garden. Next the boar put the General's staff on the run, then headed for the officer commanding the skirmish line who had just time to drop the point of his sword, catching the beast in the shoulder front, piercing his body. The collision knocked the wind out of the lieutenant for an instant and before he had regained his feet the General was back shouting, "Why in hell didn't you run?" It was

taking all the boy's strength to pull the sword out of the dead animal's body and banteringly the General said, "You may not have a chance again in all the war. That's the first blood I ever saw upon an infantry sword. You ought to be fighting with the cavalry."

"I will, replied the lieutenant, just as soon as I can find a horse to carry me over a picket fence."

So you see Rienzi had left his foot prints along many a trail before the day came when Winchester was twenty miles away.

I think I am correct in saying that General Sheridan did not ride Rienzi into the battles of Stone River, Chickamauga or Mission Ridge, but that he rode Old Whitey, a grand, good horse, who never lost his head in battle or parade.

Although Rienzi was several times wounded, he escaped death in action and, living to a ripe old age, died in 1878, attended to the last with all the care and surrounded with every comfort due the faithful service he had rendered.

Greenville, Nov. 22—Regarding the Morgan horse ridden by Gen. Sheridan, of which you wrote me, I find a man by the name of Lester Miller, a farmer living in Fairplains township, Montcalm county. He owned a pair of Morgan colts. (The son of Mr. Miller, now about 80 years old, does not know where his father got the team.) Mr. Miller traded the colts to a man in Greenville named Nathaniel Sanders for a pair of oxen.

Mr. Sanders trained one of them for a runner, and in one race the horse ran close to a tree and brushed the rider, Mr. Burnham, off and killed him. My uncle Henry Serviss later married the widow.

To whom Mr. Sanders sold the runner, I do not know, but it has been known here for years, that this was the horse which was presented to Gen. Sheridan and used in that famous ride.

John H. Serviss.

Despite the apparent contradiction, I still maintain that I distinctly heard Gen. Sheridan make this statement on the stage of Powers opera house (Grand Rapids) about 1882: "That horse was presented to me by the ladies of Grand Rapids." I frequently

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.

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talked with at least a dozen Grand Rapids ladies who insisted that they contributed to the fund raised for the purpose of purchasing the Morgan horse which subsequently bore Gen. Sheridan from Winchester to Cedar Creek on the occasion made forever historic by the poem of Thomas Buchanan Read. I also knew the man who made the trip to the farm near Stanton, where the horse was bred, born and raised. Fifty years have elapsed since these conversations took place and I cannot recall the names of any of the persons above described. They are probably all dead long ago.

E. A. Stowe.

Budgetary Inflation as Real as Currency Inflation

Of interest to many investors during the past week was the Treasury financing of \$950,000,000, which was accomplished by the means of one year 2½ per cent. notes. These were oversubscribed many times. This leads many observers to believe that Government credit is still substantially unscathed.

All reports on business are decidedly mixed. The general impression is one of improvement. Steel and automobile production continue to hold relatively well. Reports on retail trade in many districts are good. It is now believed by many that improvement might carry over well into the winter. The better tone of retail business and some other lines of endeavor might be connected with the Government's recent policy of rushing funds into the hands of people through the civil works program, inasmuch as the public works program was slow in getting under way.

There is evidence of further relief along this line. Other forms of credit will be available later to industry and individuals. This leads one to believe that there is a definite change in the Government's program in the form of speeding up spending and easing up of the dollar devaluation program. In reality, this is "speeded up inflation," as budgetary inflation is as real as currency inflation. The more direct method now being taken by the Administration, and expected to be taken, could be effective and stimulate business where other methods have failed.

J. H. Petter.

Desk Sets Enjoy Revival

Sales of desk sets for office and home use have reached the highest volume in several years this season. Manufacturers found an active demand for sets in all retail ranges from \$5 to \$50. Metal sets with finishes of silver, copper and chromium have been ordered in quantity, as have marble, composition and other types. Producers hold the interest in their goods is due to the general revival in business which has brought the desk set back into the category of practical holiday gifts.

A new, simple airplane direction finder utilizes any broadcasting station as a compass. A Chicago-bound pilot merely tunes in a Chicago station and a needle on a dial points to zero as long as he is on his course, and swings right or left when he strays.

IN THE REALM OF RASCALITY

Questionable Schemes Which Are Under Suspicion

The Federal Trade Commission has acted on the trade practice conference rules of the \$30,000,000 hatching and selling baby chicks industry which held a trade practice conference August 10 in Grand Rapids, with Commissioner Ewin L. Davis presiding. Eighteen rules have been approved by the Commission and eight received as expressions of the trade, a number of the former group relating to unfair forms of advertising. Among the types of advertising condemned by the industry is the representation by sellers that baby chicks sold by them are "guaranteed to live," a statement which has the effect of deceiving buyers into believing that the chicks possess extraordinary stamina and other qualities which prevent disease and death. This injuriously affects the business of competitors, it was held. Advertising or guaranteeing that high yields of eggs are made by the flocks of a seller or producer when such a statement is only true as to a small percentage of his flocks, and advertising and selling all baby chicks of a producer as from blood-tested stock when only a few of them are from such stock, are prohibited in rules adopted by the industry. Further rules approved by the Commission and designated Group I pertain to other advertising misrepresentations and to practices such as the selling of baby chicks below cost, maliciously inducing breach of contract, and the defamation of competitors. The rules received as expressions of the trade and designated Group II relate to arbitration, contracts as business obligations, shipping practices and others.

Acme Shellac Products Corporation of Long Island City, N. Y., has been directed by the Federal Trade Commission to discontinue advertising and selling its products as "Shea-Lac" when not made from shellac gum dissolved in alcohol or when shellac gum is not the predominant element. Exception to this order is permitted if the word "Shea-Lac" or any other word which in appearance or sound simulates the word shellac, is accompanied by the word "substitute," or by "other apt and adequate words, in equally permanent and conspicuous lettering, clearly indicating that such product is a substitute for genuine shellac." The Commission found the Acme company made and sold both shellac and shellac substitutes. Shellac is made by dissolving in alcohol a shellac gum, imported from India. Shellac substitute is made by dissolving in alcohol an entirely different gum, called Manila gum, which is much cheaper than the Indian gum.

The Hoboken White Lead & Color Works, Inc., Hoboken, N. J., has been fined \$500 by the United States Circuit Court of Appeals, Second Circuit, New York City, for violation of that court's decree which was based on the Federal Trade Commission's order requir-

ing the company to stop misrepresentations in the sale of its products. In granting the Commission's recent motion to punish the company for contempt in violating the court decree of Jan. 19, 1931, the court held the corporation "guilty of contempt by its wilful conduct." The Commission order upon which the court decree was based, prohibited use of the term "White Lead" or words of like import in labeling, advertising or describing paint products containing less than 50 per cent. of white lead, lead carbonate, or lead sulphate.

Characteristic of Most Collection Agencies

That others may not suffer a like fate, we submit this account, every word of which is true, and our own bitter experience.

Like many other merchants, in all lines, we had accumulated a number of accounts difficult to collect, and some which seemed well-nigh hopeless of collection. We had given some of these to local persons for collection, on two or three occasions—but had little success, although we paid as high as twenty-five and fifty per cent. commission.

Finally, a little more than two years ago we were visited by two very good appearing men, bearing credentials, etc., who wished to take over all of our bad accounts and collect them. We were not at all keen on the proposition; paid scant attention to every argument spoken in its favor. We told them we had little faith in collection firms or agencies, and did not care to avail ourselves of their services. Undaunted, the man and his assistant talked on, very convincingly, for an hour more. They explained and made illustrations. Briefly, their plan was like this: their firm, the Federal Mercantile Bureau of 10 Tremont Street, Boston, would buy and take over each and every bad or difficult account we had, and pay a certain amount cash for each one to us. Then they would get in touch with the several debtors and collect from them as they could, keeping the difference between the prices paid for the accounts and the actual amounts collected, as their perquisite. We were to be relieved of all responsibility in connection with the accounts. The whole scheme was something like a finance plan.

After all of this we were still skeptical and unmoved. Finally, as a last inducement, he offered to take three or four names and produce immediate results with collecting their accounts, and we could see for ourselves the value of their plan.

After much deliberation we fell for this—and gave them four names, two of which were quite sizeable accounts. They went right to work on them, but were unsuccessful in collecting two of the accounts. The others paid substantial amounts on account and afterward paid more.

Several days elapsed, and we waited patiently for a check. After a month we wrote the firm and received information to the effect that they had collected on two accounts, but were un-

successful in collecting on the other two—no mention whatever of paying us our share.

Nevertheless, some time afterward we wrote once more. This letter was never answered. Two years had elapsed and we took up the matter again. We wrote the Federal Mercantile Bureau, and made the letter straight and to the point. We told them we had waited all this time for them to keep their agreement and that we were giving them a last opportunity to do so. We said that unless we received the amount due us for the collection of the two accounts at once we would expose them. We had the letter registered at the post office to be sure they got it, but they never deigned to answer it.

H. H. Walcott.

Press for Glassware Deliveries

Lagging deliveries of glass ware continue to harass the stemware trade as buyers press manufacturers for shipments of popular-price beverage glasses. Leading producers assert that they have been confronted with a demand to deliver more than three months' supply of stemware over a period of two weeks.

The present situation, they contend, could have been avoided if buyers had confirmed orders and agreed to accept delivery of merchandise in advance of actual repeal. Under present conditions, the glass producers hold, it will take more than a month to bring deliveries into line with requirements.

Orders for Premiums Are Heavy

Intensive sales campaigns by brewers, manufacturers of cake flour and coffee companies are forecast as representatives for the three lines shop for premium goods. Advance orders for premiums are placed by brewers, who will use ash trays, bottle openers and other articles in promotions opening late in February. Four mills order low-price biscuit, pie and cake tins to be used in January sales campaigns. Coffee companies are purchasing measuring spoons and toys for January and February delivery.

Holiday Reorders Numerous

Re-orders on gift merchandise continue numerous in the primary market. The business is mostly of a fill-in nature on main floor items, with medium to popular-price goods stressed. Reports agree that retail sales volume at the week-end is the best of the holiday season so far. With respect to increases over a year ago, the reports indicate a spotty situation, with stores in farm and industrial areas going best. In a majority of areas, however, volume is running around last year's figures.

A soluble preparation embodying sodium metaphosphate, developed for laundry use, is said to soften water without precipitation, to dissolve "lime soaps," restoring their sudsing properties and permitting their removal as a part of the washing formula.

A new hat box utilizes transparent cellulose to protect the contents against moths, moisture, dust. The lining is an integral part of the box.

He Knew What He Was Worth

When a Kalamazoo man applied for a job the other day and was told he would be paid all he was worth, he got madder than a hornet and stated very emphatically that he could not and would not work for such low wages.

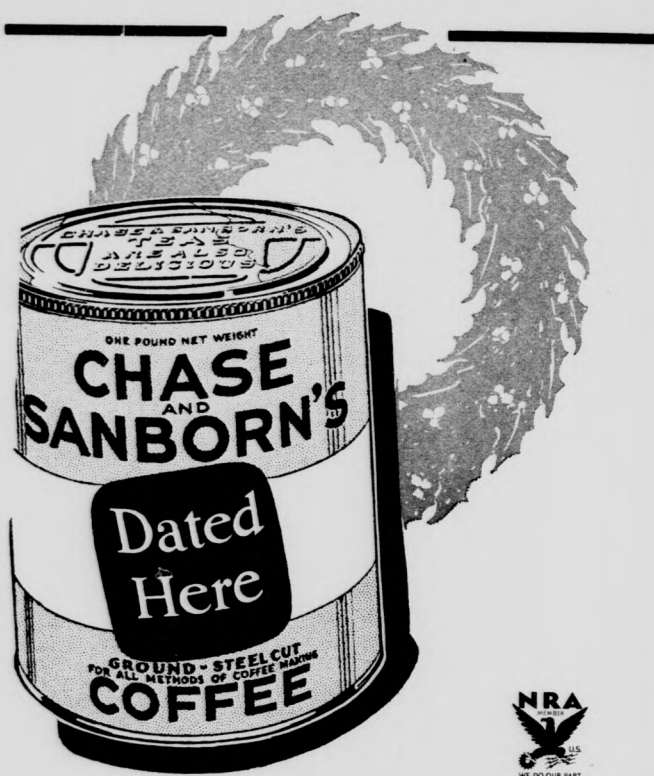
If that man should ever attempt to run a business of his own, he would be just the kind of chap who would kick on the price of a safe, no matter how low it was, leave his account books and valuable papers exposed and then when the fire licked them up he would charge the whole thing up to his ding blasted hard luck.

BE SENSIBLE BROTHER AND GET BUSY

and write us to-day for prices on a first-class dependable safe. It means really more to you than it does to us, because while we would make only a fair profit on any safe we sold you, you would lose what you never could replace if you should have a fire and lose your books of account.

Grand Rapids Safe Co.

Grand Rapids, Michigan



**Merry Christmas and
a Happy New Year to
all our grocer friends**

● Standard Brands offers you its best wishes for a very happy Christmas and a bright and prosperous New Year.

Now is the time to plan ahead for the coming year so as to be ready to take full advantage of the upswing in buying that is already evident.

And in your plans, include a resolution to push Dated Coffee more strongly than ever during 1934. It will mean more and better business for you, because it will assure you of better and more satisfied customers. Start now to get behind Dated Coffee and lay a firm foundation for better business for the ensuing year.

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