

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS. EST. 1883

Fifty-first Year

GRAND RAPIDS, WEDNESDAY, MARCH 14, 1934

Number 2634

WHY IS IT SO?

Some find work where some find rest,
And so the weary world moves on;
I sometimes wonder what is best,
The answer comes when life is gone.

Some eyes sleep when some eyes wake,
And so the dreary night-hours go;
Some hearts beat where some hearts break;
I often wonder why 'tis so.

Some wills faint where some wills fight—
Some love the tent—and some the field,
I often wonder who are right—
The ones who strive or those who yield.

Some feet halt where some feet tread,
In tireless march, a thorny way,
Some struggle on where some have fled;
Some seek, while others shun the fray.

Some swords rust where others clash,
Some fall back while some move on,
Some flags furl where others flash
Until the battle has been won.

Some sleep on, while others keep
The vigils of the true and brave;
They will not rest till roses creep
Around their name, above a grave.

FATHER RYAN.



**Now is the time
to push**

BEET SUGAR

Made in Michigan

The largest Beet Sugar advertising program in the history of the industry is now under way in Michigan.

Every housewife is being told about the high quality of Beet Sugar.

Every housewife is being told that Beet Sugar is the best sugar in the world—the best for every household purpose.

Every housewife is being told to buy Michigan Made Beet Sugar and thus support Michigan wage earners. This is a big co-operative movement of importance to tens of thousands of Michigan farmers and wage earners.

You can cash in on this big drive if you stock Beet Sugar Made in Michigan.

Order your supply from your jobber now.

Farmers and Manufacturers Beet Sugar Association
SAGINAW MICHIGAN

GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS MICHIGAN



NOW
at Lowest Price
IN 17 YEARS

An attractive
Buy FOR YOUR
CUSTOMERS

ORDER
FROM YOUR
JOBBER



A fine
Profit Maker
FOR YOU

BISCUITS
by
Hekman
MAY BE BOUGHT
WITH CONFIDENCE
AND SOLD
WITH PRIDE

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MICHIGAN TRADESMAN E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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

JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

Printed by the Tradesman Company, Under
NRA Conditions

Criminal Action of A. & P. Co.

Consideration is being given by the Michigan Compensation Commission to a proposal that all employers operating under the compensation act be required to insure with authorized carriers rather than operate, if financially able, on a self-insurance basis.

The Commission revealed in recent findings that self-insurers have been giving so much difficulty in attempting to evade the plain intent of the act and in mishandling of relations with their employes that it would appear to be preferable to standardize practices by refusing to permit self-insurance plans in the future.

The particular findings in which this disclosure was made were returned in a recent case involving the Great Atlantic & Pacific Tea Co., one of the largest self-insurers operating in the state. C. S. Carney, chairman of the Commission, accused the company of "the most deliberate plan to defeat the purposes of this act that has been devised in recent years." The plan referred to was the company's policy of refusing to employ part time help until the applicant signed an option not to come under the compensation law, although the A. & P. has elected to operate under the act.

The situation was revealed in an appeal of Warren Pierce, who was accidentally injured while employed as a meat cutter in one of the company's Lansing stores. The company contended he had elected not to come under the act in contesting his claim for compensation, filing an option or waiver signed by Pierce and said to be representative of option forms supplied all of the stores throughout the state for use when

taking on part time help. Scrutiny of this particular option, however, brought out the fact that it had not been signed when Pierce was employed as a meat cutter, but when he was hired at an earlier date to clean up around one of the stores. Further investigation revealed that one of the purported witnesses to Pierce's signature had not been present when the option was signed, was not acquainted with Pierce, and had attached his name after occurrence of the accident at the command of a company executive.

Chairman Carney contends that the company's entire policy of requiring election not to come under the act as a prerequisite to employment is a violation of the Michigan law. The provision that an employe may elect not to come under the act is purely for the employe's protection and may not be used in such a coercive manner by the employer, it is maintained.

Relative to the Commission's consideration of a general order banning self-insurance under the act, the chairman comments:

"I do not know why it is that large companies carrying their own risks seem to be unusually active in devising plans to defeat the purposes of the act, more so than the companies that are carrying insurance policies. This is just a general observation. Every commission, I think, has met with that, and I am not sure that perhaps the better policy would be—and the Michigan Commission is considering it carefully—whether or not, in order to standardize this practice and prevent what we have seen admitted in this case all companies, great and small, should not be required to carry insurance. I have no brief for the insurance companies or the employes. I am simply interested in the orderly procedure; and by orderly procedure, to see that the practice is uniform and that all concerns are compelled to live up to the statutes, what we think is the proper construction of this act, and I am sure if they all carried insurance the insurance companies would be just as interested in keeping the practice standardized along proper channels for the protection of each other, as the Commission or the employes themselves."

Truck Production Mounting

Trucks and other commercial cars currently account for a larger percentage of total automobile production than at any other time in recent years.

The January record, when production of 46,687 trucks came close to one-third of all motor vehicles produced, was larger than in any month last year. While it probably was not duplicated in February, indications are that at least every fourth car currently produced comes under the commercial classification.

Motor manufacturers find that truck operators no longer hesitate to replace vehicles requiring excessive upkeep charges. Commercial car sales are being stressed in consequence, with the result that truck sales this year have made an even better showing than passenger cars. In addition, the export demand for trucks is at present approximately 2.5 times larger than last year's monthly average.

Price Differential for Wholesalers

In line with the current strong opposition to all but the mildest forms of price maintenance provisions in NRA codes, withdrawal of approval of the price differential for wholesalers established in the latter's master code is feared.

Although those in charge of the code have proceeded slowly in this controversial matter and no price differentials have been proclaimed as yet, various wholesale trades have been waiting in vain to have their supplementary codes approved. Without such approval, the master code provisions are likely to remain practically ineffective.

Similar provisions in the wholesale grocers' code remain suspended, pending proof by the trade of their practical feasibility. Many NRA officials are said to acknowledge the justification of the wholesalers' claim. The opposition is strong, however, and the solution may be a compromise unfavorable to the wholesale trade, it is feared.

Sell Less at Higher Prices

Many executives in concerns producing or trading in articles for the lowest income classes of the population are greatly concerned at the further loss in the physical volume of business currently shown in reports of large grocery concerns.

They have learned to look upon the volume of food sales as one of the best available indicators of what to expect in their own business. Consequently, plans as they affect quantity sales are currently being revised downward in many instances, and preparations are made for handling fewer types of goods at higher prices.

This drop in grocery sales demonstrates, in the opinion of many executives, that there has been only a small increase in the purchasing power of the masses in densely populated regions, the Government relief program notwithstanding. The active demand for automobiles and household appliances comes from a financially stronger class of customers, it is argued, and cannot well be cited to refute this conclusion.

Price Upturn to Be Slower

Growing consumer resistance to higher prices, together with official warnings that "unconscionable" price increases will be investigated, will doubtless exert a restraining influence on price increases in the near future.

Furthermore, the shorter work week, with its price raising implications, has been delayed, and will probably affect only a portion of the industry.

Prices last week varied little, the major exception being a decline of fresh foods brought about by larger supplies coming to market. The Journal of Commerce weekly index of commodity prices, reflecting this situation, dropped 0.4 to 74.5 per cent. The top for the year was 75.1 on February 17.

The March of Banks Back into Business

Of the 7,000 national banks closed when the banking holiday was clamped down a year ago, 280 never have reopened.

Comptroller of the Currency J. F. T. O'Connor reported that on March 1, almost a year after the banking holiday, 280 banks with frozen deposits of approximately \$232,000,000 never had reopened their doors.

On the other hand, the Comptroller said, he had approved reorganization plans for four-fifths of these national banks still closed, 228 such plans having been approved and 52 rejected.

Reopening of banks is continuing. During February 63 banks were reopened. In January 69 were reopened, and in December 77.

Spring Pottery Buying Opens

Marking the opening of the Spring buying season for decorative home and garden pottery, buyers visited the New York market last week and placed orders for March and April delivery. Popular price merchandise again formed the bulk of the purchasing, but for the first time in four years goods to retail above \$20 were ordered in volume. The call for garden pottery, manufacturers said, will equal the 1928 volume if buying continues at the present rate.

IN THE REALM OF RASCALITY

Questionable Schemes Which Are Under Suspicion

Merchandising of medical treatments for diseases, of cures by hypnotism, and rejuvenation by means of pills, are taken up in a series of stipulation proceedings between the Federal Trade Commission and twenty-five firms or individuals. Mimeographed copies of each proceeding are now available.

Correspondence courses in physical culture and the science of operating ships, are among other varied commodities and services offered by the firms which agreed in these stipulation proceedings to discontinue false and misleading advertising.

Two cases are for the public record. They involve a Marshall, Michigan, advertiser of a "home treatment," and a Chicago woman offering treatments for diseases of women. In the remaining cases the respondents are not named, although the facts in each case are disclosed. The stipulations are listed as follows:

F. L. McWethy, Marshall, Mich., vendor-advertiser, agrees to cease misrepresenting the powers of his "home treatment" for weak or irritated bladders, the preparation having been found to be merely a palliative or symptomatic treatment to relieve irritation of the bladder.

A treatment for diseases of women advertised by Myrtle Caldwell, Chicago, will no longer be represented, among other things, as "almost a specific" in any form of this type of ailment.

Vendor-advertiser of a mechanical device alleged to be for the relief of constipation and cleansing of the colon and lower intestines, agrees to cease false advertising.

Newspaper publishing advertisement of a hair dye, agrees to abide by Commission action in case against vendor.

Magazine publishing advertisements of a correspondence course in hypnotherapy for instruction in hypnotism, will abide by Commission action in case against vendor.

Magazine publishing advertisements of a book on hypnotism will abide by Commission action in case against vendor of the book.

Nine magazines publishing advertisements of a book of instructions in the duties of various positions on ships at sea, agree to abide by Commission action against vendors of the books. A tenth publisher merely waives the right to be made a respondent without agreeing to abide by the Commission's action.

Magazine publishing advertisements of a hair dye and medicinal herbs waives the right to be joined as a respondent in Commission proceedings against the advertiser.

Magazine publishing advertisements of kitchen utensils and seeking agents to sell from house to house, waives right to be joined as a respondent in Commission proceedings against the advertiser.

Magazine publishing advertisements of a device alleged to be an "everlasting match," agrees to abide by Commission action against vendor.

Five magazines publishing advertisements of a correspondence course in physical culture, agree to abide by Commission action against vendor.

Newspaper publishing advertisement of tablets sold in department stores and alleged to reduce fat, agrees to reduce fat, agrees to abide by Commission action against vendor.

Magazine publishing advertisements of perfumed beads and costume jewelry, agrees to abide by Commission action against vendor.

Magazine publishing advertisements of a dye alleged to be capable of ending gray hair and restoring former youthful color, agrees to abide by Commission action against vendor.

Advertisement and sale of an electrical device called "Mears Airosage" as a cure or relief for deafness, is prohibited by the Federal Trade Commission in an order to the Mears Radio Hearing Device Corporation, New York City. "Hearing has been restored by the use of Airosage after twenty years of extreme deafness," the company had said in its advertising describing the device.

Findings of the Commission after taking testimony in the case are that treatment by use of the device is not scientific but is dangerous.

The company was ordered to stop representing that "Airosage" and "Mears Ear Oil" will cure or relieve deafness or head noises, or that use of the former with or without the ear oil is scientific or proper treatment for deafness or head noises, or that the oil has therapeutic value.

The company is said to have spent between \$1,500 and \$2,000 a year on its advertising, much of which appeared in the form of testimonials and endorsements carried in magazines and newspapers.

Selling misbranded electric light bulbs or lamps is prohibited in a cease and desist order just issued by the Federal Trade Commission.

The Commission, in a proceeding against White-Lite Distributing Corporation and Alexander H. Fishberg, doing business under the name Sun Sales Distributing Co., both of New York City, found that the White-Lite Corporation and Fishberg, who was the corporation's manager, sold electric light bulbs marked with substantially less than the correct number of watts, indicating the bulbs or lamps would use less electric current to operate than they actually did, and representing that the bulbs would therefore be less expensive to operate than lamps of standard makes sold by competitors.

For instance, salesmen of the White-Lite Corporation demonstrated its lamp, marked 15 watts, but really a 27 or 28-watt lamp, along with a 25-watt standard lamp of a competitor. The customer was led to believe that if he bought the White-Lite lamp, for which he paid twice as much as for a standard lamp, he would save in the cost of electric current the difference between what it cost to operate a 15-watt lamp and a 25-watt lamp.

Customers purchasing "Sun-Glo" lamps from Fishberg, doing business as Sun Sales Distributing Company,

thought from the marking on the lamps they were getting 50-watt lamps when they were really 69.8-watts.

Electric current to operate the "Sun-Glo" 69.8 watt lamp, sold by Fishberg, would cost \$4.19 for 1,000 hours at 6 cents per kilowatt hour, the Commission found. This lamp actually produced only 569 lumens, whereas a standard 50-watt lamp, sold by competitors, produced 575 lumens of light, or more than the 69.8-watt "Sun-Glo" lamp, marked 60 watts, it was found. The 50-watt standard lamp, while producing more light, would cost the consumer for electric current to operate only \$3.19, or \$1.19 less than to operate the "Sun-Glo" lamp, besides less initial cost in purchasing the lamp itself.

The Commission ordered Alexander H. Fishberg, doing business under his own or any trade name, to cease selling or offering for sale incandescent lamps marked other than with the correct number of watts, indicating the amount of electric power used to operate them, after allowing for the tolerance in measurement customarily recognized in the trade, and to stop representing that the lamps sold by him are manufactured to comply with specifications of the Bureau of Standards. He was also ordered to cease representing that any trade mark used by him in the sale of incandescent lamps is registered in the United States Patent Office, unless such registration is actually made.

The Commission found the practice of White-Lite Distributing Corporation were unfair, being similar to those of the Sun Sales Distributing Co., but the proceeding against it was dismissed for the reason that the company has been dissolved since the trial was begun.

Manufacturer and vendor-advertiser of automobile headlights, reports complete change of ownership and management and agrees that if present owner should resume advertising, such future advertising will be made to conform to rulings established by the Federal Trade Commission. The company agrees not to describe its product as "mysterious," without "hint of glare," or as the "only conqueror of fog," or that it can be obtained "free" unless this is true.

The Marvelite Corporation, Chicago, vendor-advertiser of an attachment for headlights of motor vehicles, reports it has discontinued advertising but agrees that, should it resume, such future advertising will be made to conform to rulings established by the Federal Trade Commission. It will not describe its product as "strange," "startling," "magical" or "a new principle in light mechanics," or that it "penetrates the glare of coming cars," or that there are twenty-six million prospective purchasers.

The Asthma Kapsul Co., Tacoma, Wash., selling a treatment for asthma, bronchitis, hay fever and kindred afflictions, agrees to stop publishing statements such as the following: That asthma, bronchitis, hay fever or other bronchial trouble disappears immediately after taking Asthma Kapsuls; and that the preparation is a sure method

of overcoming such ailments and is a new method of treatment.

The Rheuma Co., Buffalo, N. Y., vendor-advertiser of "Ru-Ma," a medicine for treating rheumatism, agrees to cease using, in its advertising, words such as "end," "vanish," "rid," "go," "stop," or "frees" as suggestive of or representative that the use of this medicine will abolish rheumatism by prevention of future attacks, and to discontinue other representations.

Jacob Magenheimer, trading as Besjay Medical Co., Brooklyn, and selling "Magi-Form," a treatment for certain women's ailments, agrees to cease use in advertising of statements such as the following: That the preparation is the surest method of feminine hygiene; that it will relieve married women from worry, and other representations.

Perfumes and other cosmetics made in Chicago are not to be represented "by express statements or by implication" as being imported from France, according to a cease and desist order the Federal Trade Commission has just issued against Thayer Pharmacal Co., Chicago.

Neither are these preparations to be erroneously suggested as being the products of a famous perfumer or cosmetician or as offered at reduced prices, the Commission ruled.

Men's clothing may not be advertised as tailor-made or made according to sample selected by the purchaser unless this is actually true, the Federal Trade Commission has ruled in a cease and desist order issued against World Woolen Co., Brooklyn.

This company, operated by Cecil B. Bond, is also directed not to erroneously advertise that a store is about to be opened in a locality in which purchasers reside and at which store clothes purchased from the company may be fitted or altered.

Bond also has been in business under the names of International Woolen Co., Duplex Clothes, C. B. Bond and C. Bond.

Because he claimed his medicine for treating rheumatism and kindred ailments was an "amazing discovery," bringing "comfort and happiness" to more than one hundred thousand sufferers, Paul Case, of Brockton, Mass., has been ordered by the Federal Trade Commission to stop advertising his preparation as a cure or treatment for these diseases.

Case is directed to cease representing in any manner, including the publication of testimonials or endorsements, that use of his medicine will cure or is a treatment for the relief of rheumatism, neuritis, sciatica, lumbago and neuralgia.

Delson Chemical Co., Brooklyn, engaged in the manufacture of proprietary medicines, directed to discontinue representing that "Delcreo" when used as an internal treatment for dogs, has germicidal or antiseptic qualities, or that it is a competent treatment for distemper, vomiting attendant upon black tongue, abscesses, asthma, fits, pneumonia, and rheumatism.

National Silver Co., New York City, engaged in the sale of sundry merchandise, directed to discontinue rep-

representing as steel or solid steel, scissors of which the maximum carbon content is 0.095 per cent.

Reliable Suit Case Co., New York City, engaged in the manufacture of luggage, directed to discontinue representing as genuine leather, luggage made in whole or in part from split leather.

Stipulations to Cease and Desist From Alleged Unfair Methods of Competition

Refrigerators—A corporation manufacturing refrigerators and ice chests agrees to cease using the words "porcelain-enamel" or "vitreous enamel" in any way which would deceive purchasers.

Food Products—A packer of fish will no longer use in its advertisements the words "white meat" to describe a tuna fish product made of a fish other than albacore (Germo Alalunga).

Furniture—Manufacturing upholstered furniture and selling it in interstate commerce, a corporation will cease using in its advertising the words "Persian" and "Mohair" to describe respectively a product not manufactured in nor imported from Persia and a product not composed wholly of mohair as that term is understood by the trade and public.

Toilet Preparations—"Created in Hollywood" as a slogan will no longer be used by a corporation distributing cosmetics so as to imply erroneously that its products were manufactured or compounded in Hollywood, California, and will not use portraits of well known actresses and screen artists to produce the impression that they employ the products so advertised or have recommended or endorsed them, when such is not true.

Bay Rum—Bay rum manufactured by a cosmetic company will no longer be described as "West Indian Bay Rum" so as to deceive buyers into believing the product to be of foreign origin or manufactured in the West Indies.

Soap Products—"U. S. Government Standard" as an advertising phrase will be discontinued by a corporation manufacturing soaps and cleaners so as no longer to imply erroneously that its product has been endorsed by a Government department.

Paints—A corporation manufacturing enamel, paint and varnish products will cease using the words "synthetic porcelain" so as to deceive buyers into believing that the product described is porcelain or vitreous enamel when such is not the fact.

Yarn—Engaged in the production of yarns and the sale and distribution thereof, a corporation will no longer use the word "wool" in any way to imply that its products are composed wholly of wool unless, when they are made up in substantial part of wool the word "wool" shall be accompanied by another word printed in type equally as conspicuous so as to indicate clearly that the article is not constituted entirely of wool.

Correspondence Courses: Business Administration—An individual conducting a correspondence school in business administration and manage-

ment, preparing pupils for passing civil service examinations, will drop from his advertising the use of the word "University" so as not to deceive purchasers into believing that the respondent is conducting a university and will cease erroneously representing that any of his courses are free.

Radios and Phonographs—A corporation distributing radios, radio equipment, phonographs, records and aluminum ware, agrees to cease the use of the words "Associated Manufacturers" so as to deceive buyers into believing the company owns and operates the factory in which its goods are made.

Knitted Wear—Use of the words "knitting" and "mills" in the trade name of a company engaged only in the sale and distribution of sweaters and knitted goods.

Thread—Use by a thread manufacturer of the word "silk" to describe a product not made of the cocoon of the silk worm.

Brass and Copper Ware—Brass and copper wares described by a manufacturer as "Old English" when not made in or imported from England.

Flavoring Extracts—Use of fruit names such as "lemon" or "pineapple" to describe flavoring extracts not made from the actual juice of these fruits.

Coffee—Use of the word "import" by an individual dealer in coffee when the product is not imported, and erroneous representations that he is a roaster of coffees.

Flavoring Extracts—Erroneous use by a manufacturer of food flavoring products of the word "extract" as part of its trade name and in advertising.

Refrigerators—Describing by means of the words "steel" or "metal" refrigerators not consisting of all steel or all metal.

Food Products—Misrepresentation by a manufacturer of rolled oats of the quantity of the product contained in a package thereof.

Flavoring Extracts—Fictitious price listings and misleading representations by a manufacturer of flavoring products.

Proprietary Medicines—Misrepresentation of the therapeutic value of proprietary products.



Lines of Interest to Grand Rapids Council

The public ire being aroused over conditions in the city government caused a clean-up in the city primaries and an apparent victory is looming for those new nominees at the April election. With a desire of the people to clean out the nest of messy politicians in the city hall a paramount issue, the present city mangler insists that he is the man for the important job of administering judgment in city management affairs and will not quit or be fired from his job. We admire unadulterated intestinal fortitude in some places but we accept the brazenness of

the present incumbent of the city manager's office as a challenge to the better judgment of the electors of the city and that the will of the voters is to be contested by an asinine, petty politician. The interpretation of the city charter by the able city attorney is nothing to condemn him because he is of the highest type citizenry and is a good man to retain in the office of city attorney but some means must be used to dump out the nincompoop who poses as an efficient government head. We are surprised that he did not hire an outside attorney, at the city's expense, to interpret the city charter instead of depending on the city attorney. We will wait patiently until after May 1 to see what the New Deal in the city hall will do for those who used good judgment at the primaries. We expect to be quite busy on May 1 and far enough away to be free of the noisy political jangles but on the second or third, after we have subdued several of the finny tribe, we expect to hear and see results from the new members of the city hall.

This is truly a mechanical age. Even public officials are frequently machine made.

Between blizzards, rains and frost, we see signs of spring which will be officially ushered in on March 21. New life, new buds and new hopes will welcome in the new 1934 spring with no misgivings of the past but with a well founded hope for increased activity along the entire industrial front. When the old furnace has been laid aside and the remaining leaves put to ashes—we fully expect to see the up-trend in business materialize into a reality and the fears and sorrows of the public pushed into the background to make room for confidence, happiness and prosperity.

Prosperity is something the business men create for the politicians to take credit for.

Scotland Yard, the world famous detective bureau of England, has but 500,000 finger-prints in their files while the Division of Investigation of the United States Department of Justice has over 4,000,000 prints in its possession. Scotland Yard is either a Nemesis to criminals or else they fail to catch their men.

The electric chair has something to do with deterring criminals, but the proper place to start is the high-chair.

Chinamen are playful fellows when it comes to an execution. They can think up some of the cutest things to do. When a condemned criminal is to be executed, a gaily garbed individual carrying a large knife proceeds the parade to the execution ground. The prisoner is bound in a sitting posture in a chair. When the destination has been reached, the leader of the parade gets down on his knees before the condemned man and proceeds to hold his attention while another member of the execution squad slips up behind the prisoner and lops off his head. We believe more economy might be injected into the procedure by eliminating the entertainer and handing the victim a daily paper which blares forth all the latest political dope of his country. Such news might not be entertaining

but the worry in attempting to digest the meaning of the garbled accounts might hasten the assent of anyone to part with his head.

Counselor Horace M. Koch, of 434 Hall street, had the misfortune to lose both father and mother by death in February. Their deaths occurred within ten days of each other. Council members extend their sympathies to Mr. Koch in his loss.

C. E. L. Burwell, who has been acting as assistant superintendent of the bond department of the Grand Rapids branch of the Aetna Insurance Co., has been promoted to the office of superintendent of the local branch, succeeding Harry J. Crowder, who has been promoted to the title of assistant manager under John F. Horton in the Detroit office. Mr. Horton was transferred from the local office in 1929. This again exemplifies the fact that any time representative business concerns desire good men, they come to Grand Rapids after them.

Won't be long now. All you champion trout fishermen had better get the dust wiped off those flies because it is rumored that the fish will patronize only those who give the best of service. They are out for bright, new, shiny lures and will accept no shoddy goods because the depression is past. We understand the water will be just a bit more clear than usual and that the sportsmen who love to fish will leave with more clean consciences than has been noted for some time. It is just the spirit of the times that will make the advent of the summer sport a real thrill this year.

"Fish is good for the brain," says a doctor. And fishing stimulates the imagination.

Counselor Wm. Fisher, of Lapeer, has completely recovered from the injury received when he slipped on some ice. He has sent in his final claim and has received his check in full.

Grand Rapids Post A of the Travelers Protective Association, Michigan Division, held its annual meeting at the Moose Temple Saturday evening, March 10. The following officers were elected to serve for the ensuing year: President, Elmer H. Hupp; Vice-President, A. A. Curtis; Secretary-Treasurer, A. D. Carrel; director for three years to succeed himself, Walter L. Cornell; newly elected director for three years, John Hoekstra; director for one year, Wm. J. Roukema; directors holding over, Martin Johnson, Peter Schregardus and B. C. Saxton. The annual state meeting will be held in Grand Rapids on March 31.

The old base-ball bats will soon begin to crack and then we are off to another summer for sure. Base-ball always reminds me of the fellow who asked one time if the St. Louis Cardinals were appointed by the Pope. Laying all jokes on the shelf, if Babe Ruth gets by on his age this year—we should worry.

Howard Carsten, a former member of the Council, and until recently local representative for the Schust Baking Co., has accepted a position as special representative for an insurance agency

(Continued on page 23)

MOVEMENTS OF MERCHANTS.

Detroit—The Farm Crest Baking Co. has changed its name to the Farm Crest Co.

Delton—The Delton State Bank has increased its capital stock from \$20,000 to \$30,000.

Detroit—The Michigan Cooperage Co. has increased its capital stock from \$250,000 to \$400,000.

Ashley—The First State Bank of Ashley has increased its capital stock from \$20,000 to \$25,000.

Dowagiac—The Nelson-Pemberton Drug Co. has decreased its capital stock from \$35,000 to \$14,000.

Lansing—The Ideal Power Lawn Mower Co. has increased its capital stock from \$100,000 to \$250,000.

Wyandotte—The Wyandotte Baking Co. has been organized with a capital stock of \$5,000, with \$1,000 paid in.

River Rouge—The Great Lakes Engineering Works has reduced its capital stock from \$3,000,000 to \$2,575,000.

Detroit—The Detroit Tap & Tool Co. has changed its capital stock from 250,000 shares no par stock to \$250,000.

Detroit—The Michigan Die Casting Co. has been organized with a capital stock of \$250,000, of which \$3,500 is paid in.

Muskegon Heights—The Coston Motor Co. has been organized with a capital stock of \$50,000, of which \$10,000 is paid in.

Marquette—E. J. Parent has purchased the radiator repair shop on South Third street formerly operated by J. J. Maloney.

St. Clair—The Moore Sales Co. has been organized to handle automobiles and parts. The capital stock is \$5,000, with \$3,000 paid in.

Detroit—Stalkin's Jewelry, Inc. has been organized to conduct a retail jewelry business. The authorized capital stock is \$8,000, all paid in.

Detroit—The B. & G. Packing Co. has been organized to deal in livestock and slaughter pork meats. The capital stock is \$4,000, of which \$1,321 is paid in.

Detroit—The L. & G. Co. has been organized with a capital stock of \$5,000, all paid in, to engage in the sale of luggage, musical instruments and tools.

Muskegon—Muller Bakeries, Inc., of Grand Rapids, of which the Muskegon Baking Co. is a local subsidiary, has changed its name to the Michigan Bakeries, Inc.

Charlotte—The Michigan Elevator Exchange of Lansing announces that it is opening the old Belden elevator here on March 1 for the purchase of grain and beans. Philo Frost will be in charge.

Big Rapids—An electric motor and radio repair shop has been opened in the Nisbett block by John Storrs and George Schultze. The shop is located in the basement of the building with an entrance on Maple street.

Cadillac—The co-partnership heretofore existing between Frank Spieker and John W. Novak and doing business as the Cadillac Meat & Sausage Co. has been dissolved. Mr. Spieker has purchased the interest of Mr.

Novak and is now in active control of the business.

Lansing—Leta Macomber, formerly with the Boncilla Beauty shop at 1425 East Michigan avenue, is conducting a new Boncilla shop at 1124 East Michigan avenue. Mrs. Macomber returned to Lansing recently after having conducted a shop in Kalamazoo for the past two years.

Saginaw—Fire of undetermined origin Saturday destroyed two buildings comprising the box factory of the Mershon Eddy Parker Co. just outside of Saginaw. Damage amounting to more than \$60,000 resulted from the spectacular blaze. Company officials state that the loss was largely covered by insurance.

Allegan—In an order issued recently by Circuit Judge Fred T. Miles, Receiver Bernard Voorhorst is to effect a settlement with the co-partners of the private banking firm of H. Brower & Co., at Hamilton. He is ordered to pay depositors and wind up the affairs of the institution. Mr. Voorhorst has estimated the assets of the bank at \$174,000.

Otsego—The Wegmiller 5c to \$1 store changed hands last Wednesday. Its purchaser is the D. & C. Stores, Inc., a firm owning several similar stores in southern Michigan. The new proprietors expect to install a more complete stock. L. M. DeWitt, formerly with the D. & C. store at Fenton will have charge. He will reside in Otsego.

Albion—The Chatterbox cafe will be moved from 401 South Superior to its old location at 402 South Superior. The Jack Frost Ice Cream Co., will be moved from its present location at 311 South Superior to 401 South Superior, the building now occupied by the cafe. Donald Bullen is to open a store in the building now occupied by the ice cream company.

Lansing—Mass meeting of grocers and meat dealers in Ingham, Livingston, Eaton and Clinton counties will be held in this city on Thursday, March 22. Committee from the Lansing Grocers and Meat Dealers association is framing local details of the program and is negotiating for a place in which to hold the mass meeting. Purpose of the meet is to take up the dealers' code as to enforcement.

Lansing—All departments of the General Electric Supply Corporation are now completely organized and functioning. The corporation recently decided to locate in Lansing and leased the Ziegler building at 112 North Cedar street. The corporation confines its business to wholesaling only. Complete stocks of wiring and lighting equipment and household electrical conveniences are housed in the new quarters.

Lansing—Mrs. Maude Smith, proprietor of the Maude Smith shop, announced Saturday the removal of her business from 208 United building at 107 West Allegan street to more spacious quarters in the same building. An increase in business was given as the reason for the change. Mrs. Smith formerly employed as a buyer for the Dancer-Brogan company, has been

engaged in business for the past eight years, dealing exclusively in feminine wear.

Ypsilanti—Arthur F. Nissly has been elected vice-president in charge of sales of the Michigan Ladder Co. For the past ten years Nissly has been associated with Paine, Webber & Co., Detroit, as manager of their bond department. The Michigan Ladder Co. is entering its thirty-fourth year of successful operation. Its products include extension, straight and step ladders, ironing boards, clothes racks, step stools and extension racks, which are distributed from coast to coast.

Houghton—Clayton A. Simons, A. B. Schutz and their associates have taken over the Simons Brothers' Houghton concern, Charles and Harold J. Simons having retired from the partnership in the locally operated company. A. B. "Tony" Schutz, manager of Simons Brothers, of Houghton, wholesalers, announces that the firm is now established in its new headquarters at 111 Sheldon street. In keeping with the growth of the business a new salesman has been added to the force, Robert H. Cutler.

Albion—Herbert M. Brown, 70, died at his home, 1107 East Cass, last week, following a short illness. He had been critically ill for only a week. He was born in Spring Arbor, in 1864, but had been a resident of Albion for over forty years. Mr. Brown was active in church affairs, having served as elder in the First Presbyterian church for several years. The first ten years Mr. Brown resided in Albion he was employed by the Gale Manufacturing Co., after which he was established in the grocery business for thirty years, being located at 412 South Superior, where he retired last Spring.

Woodville—The Woodville Mercantile Co. store and cream station were destroyed early Saturday in a fire that was blamed on an oil stove in the creamery. The loss was estimated at \$8,000 on the stock and \$4,000 on the building, with insurance of \$6,000. Members of the proprietor's family, living above the store in the two-story wooden structure, escaped in their night clothes. They are: Edward Peterson, store manager; his housekeeper, Mrs. Marie Seth, and Peterson's two children. Big Rapids and White Cloud fire departments responded to calls but were unable to quench the blaze owing to the fact the creek, the only water supply, was frozen. Use of chemicals prevented spread of the blaze, however. All the township papers were kept in a safe in the store and some of these were destroyed.

Kalamazoo—How the Kalamazoo fire department saved a stock of shoes in the Bell Shoe Co. store basement, while fighting the flames in the Olympic Candy Company early Saturday morning, was revealed after insurance adjusters made their preliminary report. Fire Chief Russell kept a crew of men busy in the basement at the shoe company moving stock, as the water seeped in. Shoes and other merchandise was kept out of the water by firemen placing the stock on tables and shelves above the water level. Dam-

age by fire, smoke, and water to the Olympic store and by water and smoke to the Strand cigar store was approximately \$30,000, according to the adjusters' reports. The Olympic sustained a total loss to stock and fixtures in the basement and on the first floor and was only partially covered by insurance.

Manufacturing Matters

Detroit—The Wood Hydraulic Hoist & Body Co. has been organized to manufacture and deal in hoists with a capital stock of \$1,000 all paid in.

Detroit—The LaSalle Manufacturing Co. has been organized with a capital stock of \$1,000, all paid in, to manufacture and deal in electrical devices.

Detroit—The Detroit Aviation Motor Corporation has been organized to manufacture and sell aviation appliances. The capital stock is \$5,000, all paid in.

Detroit—The Multi-Hydromatic Welding & Engineering Co., 5725 Mt. Elliott avenue, has changed its name to the Multi-Hydromatic Welding & Mfg. Co.

Detroit—The Rex Sales Co. has been organized to manufacture and deal in auto parts. It has an authorized capital stock of \$10,000, of which \$1,000 is paid in.

Detroit—The Chicago Hosiery Co. has been organized to manufacture and sell hosiery and underwear at 1907 Michigan avenue. The authorized capital stock is \$5,000, all paid in.

Shoe Show Fight Opens

Charging that the rule is actuated by a desire for monopoly and not economy, shoe retailers are protesting vigorously against the Manufacturers Code provision which prohibits producers from exhibiting their goods in shows staged by the store groups. The retailers' shows, according to the National Boot and Shoe Retailers Association in a brief submitted to General Johnson, have fostered style co-operation between the manufacturers and stores and eliminated needless mark-downs and losses. No manufacturer is compelled to engage in them and no manufacturer is boycotted if he does not, it was said.

First Aid Week Starts

More than 60,000 retail druggists throughout the country will co-operate this week in the movement known as National First Aid Week, which stresses preparedness to prevent needless suffering. The week had its inception twelve years ago. According to Dr. W. E. Weiss, chairman of the executive committee of the Drug Institute, Inc., and one of the originators of the movement, the plan has been an effective device for developing a consciousness of the importance of preparedness.

Saginaw—Emil Bernhard, 71 years old, prominent retired Saginaw hardware merchant, died Tuesday. He conducted a hardware business under the name of Bernhard & Janke until 1929, when ill-health forced him to retire. He is survived by the widow, a daughter, three sisters and a brother.

Essential Features of the Grocery Staples

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

Canned Fruits—Interest in canned fruits keeps well maintained. The futures market is taking on more definite shape and opening or tentative opening prices show no particular fluctuation. There is some buying going on, as it is increasing in a volume way, so that a note of optimism prevails. Spot business is also quite good, and probably has been limited to greater or less degree by the willingness of packers to sell in the hope of getting higher prices later.

Canned Vegetables—The major vegetables are generally unchanged. Seaweed or dulse—another new health food—is now being canned in Wales. A company recently formed in Swansea conducts this novel industry and the product is now on the British market. The seaweed used, which is a special type, is locally known as laverbread. It is gathered off the rocks between tide marks on the coasts of South Wales and Cornwall. Purple in color and turning dark green or olive when boiled, it is rich in calcium and iodine, possessing also a percentage of chlorophyll. It is served as a vegetable with lemon juice or vinegar, some butter and pepper, and for many years has had a high reputation locally for its delicate flavor.

Canned Fish—Salmon is steady, with Alaska reds a trifle higher. While salmon runs are erratic and prediction often futile, salmon packers regard the coming season as a big one and they are prepared for any sized schools of the silvery fish. Unusually mild weather has prevailed along the whole Pacific Coast the past winter, but inland snowfall is heavy. This will cause high water in salmon spawning streams until late in June. The presence of fresh water far out in the ocean is believed to stimulate the desire to migrate early. Last season weights of salmon averaged eight to fourteen pounds, this year quite larger salmon are expected. Every experienced salmon fisherman has a different reason to so believe, but they seldom fail in such guesses.

Dried Fruits—The market was unchanged here. There was a good demand on the spot for many items, but buying continued to be against immediate requirements. Prices were steady and in some items below replacement costs. In the case of Santa Clara prunes, popular demand has broadened over the various sizes. Oranges, too, have been sought more actively and there is very little left to sell here and none for shipment. The raisin market was rather routine here, as far as Thompsons are concerned. There was fair buying and some indication of improvement in anticipation of Easter requirements but, on the whole, less activity than the trade would like to see at this particular time of the year. The market on Muscats and all seeded varieties was very brisk here. Evaporated are well maintained in New York State in spite of the lack of foreign demand, and about all grades are held at a fractional advance.

In California prices are holding firm to higher, with prunes being held generally at fractional advances.

Nuts—The market was fairly active here this week. Shelled nuts are in fairly good demand, especially the lower-priced goods. Among the features of the week was the arrival here of the first shipment of new crop Brazil nuts, both shelled and in the shell. Manchurian walnuts were fairly active. Imported filberts and almonds were steady. Nuts in the shell continued dull.

Olives—A good demand continues for olives. Prices stay firm, with shippers' ideas showing an upward tendency. Spot supplies have been worked low. The medium and small sizes of stuffed queens are particularly scarce. Stocks of stuffed Manzanillas have been worked off, good sales being made during the past fortnight.

Pickles—Quotably the pickle market remained on the same basis as previously. Consumer interest appears fair, the movement out of packers' hands being quite steady.

Rice—The market was quite firm and active this week. Millers reported a good demand for shipment and sentiment was further improved by the fact that the new marketing agreement has been placed in effect and will continue in force until the close of the season of 1934, ending July 31. The agreement will be enforced strongly with six Federal officers placed in the rice belt to keep a close eye on the mills in checking up on the quality of shipments against specifications.

Salt Fish—All kinds of salt fish continue to answer a good demand. Holland herring is scarce, the price being advanced 10c per keg. Good quality mackerel is hard to get, the pack having been small this year. Leading sellers find that the demand for all types of salt fish is better than in the corresponding period last year. Codfish supplies light. Producers are betting on shipments of boneless and skinless fish.

Vinegar—Sweet cider continues to command a premium. It is increasingly scarce and avidly sought by apple brandy makers. Cider vinegar firm and in good demand.

Review of the Produce Market

Alligator Pears—19c each.

Apples—Northern Spy, \$2 for No. 1; \$2.25 for extra fancy; Delicious, \$1.75 per bu. for No. 1 red.

Asparagus—\$3.50 per case of 12 2-lb. bunches from California.

Artichokes—Calif., 75c per dozen, 4 doz. in box.

Bananas—4½c per lb.

Butter—Tubs, 25½c; prints, 25½c; cartons, 26c.

Cabbage—New from Texas, \$1.85 per crate of 85 lbs.

Carrots—50c per dozen bunches of Calif.; 85c per bushel for home grown.

Cauliflower—\$1.50 per crate for California.

Celery—Florida, 6 and 8 doz. crates, \$3.

Celery Cabbage—75c per doz.

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

Cucumbers—No. 1 Florida, \$1.25 per dozen.

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

C. H. P. from farmer.....	\$2.20
Light Red Kidney from farmer..	4.50
Dark Red Kidney from farmer..	5.25
Light Cranberry	4.50
Dark Cranberry.....	3.50

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

Fancy, fresh white.....	19c
Candled, fresh.....	17c
Candled, large pullets	16c
Checks	15c

Grape Fruit—Texas and Florida are held as follows:

	Texas	Florida
64	\$4.00	\$3.25
70	4.00	3.25
80	4.00	3.50
96	3.75	3.25

Green Beans—\$3.50 per hamper for Louisiana grown.

Green Onions—Shalots, 30c per dozen for Louisiana.

Green Peas—\$3 per hamper of 30 lbs. for Calif. grown.

Green Peppers—California, 50@60c per dozen.

Hubbard Squash—2c per lb.

Kumquats—19c per box.

Lemons—The price is as follows:

360 Sunkist.....	\$5.50
300 Sunkist.....	6.00
360 Red Ball.....	5.50
300 Red Ball.....	5.50

Limes—28c per dozen.

Lettuce—In good demand on the following basis:

California, 4s and 5s, crate.....\$3.25

Leaf, hot house......40

Mushrooms—32c per one lb. carton.

Onions—Home grown, \$1.25 per bu. for Yellow.

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

126	\$3.25
176	3.50
200	3.50
216	3.75
252	3.75
288	3.50
324	3.25

Red Ball, 50c per box less.

Parsley—30c per doz. for hot house.

Pomegranates—60c per dozen for Calif.

Potatoes—\$1 per bu.; Idahos \$2.35 per 100 lb. bag.

Poultry—Wilson & Company pay as follows:

Heavy Fowls.....	13½
Light Fowls.....	11c
Ducks	8c
Turkeys	14
Geese	7c

Radishes—25c dozen bunches hot house.

Rhubarb—Hot house, 40c for five lb. carton.

Spinach—80c per bushel for Texas grown.

Strawberries—Florida, 16c per pint.

Sprockle—18c per bunch.

Sweet Potatoes—Jerseys from Indiana, \$2.25 per bu.

Tangerines—\$2 per bu.

Tomatoes—Repacked Mexican, \$1 for 10 lb. carton.

Turnips—75c per bushel.

Veal Calves—Wilson & Company pay as follows:

Fancy	7 @8c
-------------	-------

Good 7c
Vegetable Oysters—30c per doz.
Wax Beans—\$3.50 per hamper for Louisiana grown.

What is an Oriental Rug?

Genuine "Oriental Rugs" are made by hand—not by machine. The tufts composing the nap or pile are hand-knotted—resulting in an unusually durable floor covering.

Genuine "Orientals" may be readily distinguished from machine-made reproductions by irregularities in design; unevenness of sides and ends, and the additional fact that they are not made to exact measurements, such as 9 x 12, 8 x 10, etc. They usually vary several inches. As a final test, the nap should be separated to note whether loops of knotted yarn are visible. If there are no such "loops," the rug is machine-made.

Peddlers, self-styled "smugglers," and irresponsible dealers are capitalizing upon the public's lack of knowledge. Complainants who purchased rugs believing them to be genuine "Orientals" have later learned that they were the cheapest of machine-made European imitations, deriving their sheen from mercerized cotton.

You can avoid such losses by applying the above practical tests and by determining, beforehand, that the vendor is reliable.

Illness Annually, Everyone's Average

The average person in the United States has one illness a year lasting three days or more.

This conclusion is reached by the United States Public Health Service on the basis of data gathered in studies of illnesses in various communities. These data reveal that colds and bronchitis are the most important causes of sickness with influenza and grippe ranking next.

Since 60 per cent. of all sickness is due to disease of the respiratory system, public health efforts should be particularly directed toward reducing the chances of infection from this type of malady, it is pointed out.

Children under 10 years of age have probably the highest rate of sickness of any age group. After that age, the number of illnesses decreases until the age group from 15 to 24 has an extremely low ratio of sickness. After 24 the ratio of incidence of disease and the number of fatalities show a steady upward curve.

Fewer Oranges this Year, but Enough for Everybody

That glass of orange juice will very likely be on the breakfast table as usual, even though the total orange crop is slightly below the average for the last five years. Nearly fifty million boxes is the Department of Agriculture's estimate. The California navel crop is practically harvested, and Florida's production is about half harvested.

For localizing case-hardening, there is a new insulating paint which is sprayed or dipped on the metal, needs no baking. It is removed after the heat treatment by tapping, is said to leave the protected surfaces dead soft.

Banks are more disposed to lend.

MUTUAL INSURANCE

(Fire and Life)

Comparative Record of Mutual and Stock Companies

The New York Journal of Commerce has made a carefully compiled record of the mergers and reinsurances of mutual and stock companies during 1933, showing five mutual and nineteen stock companies as follows:

American Colony Insurance Co., New York; American Merchant Marine Insurance Co., New York, and Colonial Fire Insurance Co., New York, to be merged as American Colony Insurance Co. Stockholders on October 30 approved merger, but details were not completed at end of year.

Colonial States Fire Insurance Co., New York, and Majestic Fire Insurance Co., New York, merged as Colonial States Fire Insurance Co. Stockholders approved in May.

Cosmopolitan Fire Insurance Co., New York. Merger into Knickerbocker Insurance Co. of New York voted by directors but details not yet completed. Both companies controlled by Carroon & Reynolds, Inc.

Petersburg Insurance Co., Petersburg, Va., reinsured its business in New Hampshire Fire Insurance Co. and quits writing.

Wheeling Fire Insurance Co., of Wheeling, absorbed by Southern Fire Insurance Co., Durham, N.C. Both were Crum & Foster companies.

Alliance Casualty Co., Philadelphia, merged into Indemnity Insurance Co. of North America.

Guardian Casualty Co., Buffalo, merged into Consolidated Indemnity & Insurance Co., New York.

Midland Casualty Co., Milwaukee, absorbed by Great Northern Life Insurance Co., Milwaukee and Chicago.

All American Life Insurance Co., Amarillo, Tex., merged into Trinity Life Insurance Co., Fort Worth.

American National Assurance Co., St. Louis, and Central States Life Insurance Co., St. Louis, merged as Central States Life Insurance Co.

Bankers Reserve Life Insurance Co., Omaha, business reinsured in Ohio National Life Insurance Co., Cincinnati.

Hawkeye Life Insurance Co., Des Moines, merged into Service Life Insurance Co., Omaha.

Northwestern Life Insurance Co., Omaha. Business reinsured in American Reserve Life Insurance Co., Omaha.

Old Line Life Insurance Co., Lincoln, Neb., reinsured in Lincoln National Life Insurance Co., Fort Wayne.

Texas Security Life Insurance Co., Dallas, and Gulf States Life Insurance Co., Dallas, merged as Gulf States Security Life Insurance Co.

Union Pacific Assurance Co., Omaha, reinsured in Service Life Insurance Co., Lincoln.

Citizens Fund Mutual Insurance Co., Red Wing, Minn., merged into National Implement Mutual Insurance Co., Owatonna, Minn.

Lynn Manufacturers & Merchants Mutual Fire Insurance, Andover, Mass., absorbed by Merrimac Mutual Fire Insurance Co., Andover, under same management.

Ohio Millers' Mutual Insurance Co., Van Wert, reinsured in Central Manufacturers Mutual Insurance Co., Van Wert, under same management.

Illinois Manufacturers Mutual Casualty Association, Chicago, reinsured in Lumbermen's Mutual Casualty Co., Chicago.

Mutual Casualty Co., Chicago, absorbed by Life & Casualty Co. of Chicago.

Globe & Rutgers Fire Insurance Co., placed in hands of New York Insurance Department for rehabilitation.

Central States Casualty Co., Detroit, placed in hands of Michigan Insurance Commissioner as custodian because of heavy depository liability, and Great Lakes Casualty Co., Detroit, financed from part of its assets to carry on part of its business.

National Surety Co., New York, taken over for rehabilitation by New York Insurance Department.

Wayne Surety Co., Detroit, taken over by Michigan Insurance Commissioner as custodian because of heavy depository liability.

In the list of failures and liquidations, there are five mutual and twenty-six stock companies, as follows:

Associated Reinsurance Co., New York, voluntarily retired, turned over to New York Insurance Department for liquidation.

Hamburg-American Insurance Co., New York, consents to order for liquidation by New York Insurance Department.

La Salle Fire Insurance Co., New Orleans. Receiver appointed.

Public Fire Insurance Co., Newark, reinsures remaining business in Globe & Republic Insurance Co., Philadelphia, and is taken over by New Jersey Insurance Department for liquidation.

Benjamin Franklin Bonding & Indemnity Corporation, Phoenix, Ariz. (headquarters, Los Angeles), California, receiver appointed.

Dixie-Atlas-Republic Insurance Co., Campbellsville, Ky., reinsured its business in Income Life Insurance Co., Louisville, and receiver appointed to liquidate it.

Export Indemnity Co., New York, consents to order for liquidation by New York Insurance Department.

Fort Dearborn Insurance Co., Chicago. Receiver appointed.

General Indemnity Corporation, Rochester, taken over by New York Insurance Co. for liquidation.

General Surety Co., New York, taken over by New York Insurance Department for liquidation at request of the directors.

Greater City Surety & Indemnity Co., New York, taken over by New York Insurance Department for liquidation.

International Re-Insurance Corporation (Delaware corporation), Los Angeles. Receiver appointed at Wilmington, Del.

Lexington Surety & Indemnity Co., New York, taken over by New York

Insurance Department for liquidation.

Lloyds Insurance Co. of America, New York, taken over by New York Insurance Department for liquidation.

Public Indemnity Co., Newark, reinsures business in International Re-Insurance Corporation, Los Angeles, and is taken over by New Jersey Insurance Department for liquidation.

Union Indemnity Co., New Orleans. Receivers appointed.

Cosmopolitan Life Insurance Co., Chicago. Receiver appointed.

Equitable Life & Casualty Co., Louisville. Receiver appointed.

Lincoln Reserve Life Insurance Co., Birmingham, Ala. Receiver appointed.

Missouri State Life Insurance Co., St. Louis. Receiver appointed and assets and business taken over by General American Life Insurance Co.

National Life Insurance Co. of the U. S. A., Chicago. Receiver appointed.

Old West Life & Annuity Co., Culver City, Calif. (formerly Los Angeles Life Insurance Co.). Receiver appointed.

Peoria Life Insurance Co., Peoria, Ill. Receivers appointed.

Royal Union Life Insurance Co., Des Moines. Receivers appointed. Business later reinsured in Lincoln National Life Insurance Co., Fort Wayne.

State Life Insurance Co. of Illinois, Chicago. Receiver appointed.

Union National Life Insurance Co., Dayton (headquarters, Charleston, W. Va.), formerly Gem City Life. Taken over by Ohio Insurance Department for liquidation.

Victory Life Insurance Co., Chicago. Receiver appointed.

American Mutual Insurance Co. (fire), Indianapolis. Receiver appointed January 31.

American Mutual Insurance Co. (accident and health), Nashville, Tenn. Receiver appointed.

Builders Mutual Casualty Co., Madison, Wis., reinsured in Employers Mutual Liability Insurance Co. and Employers Mutual Indemnity Corporation, Wausau, and thrown into liquidation.

Employers Mutual Insurance Co., New York, turned over to New York Insurance Department for liquidation.

Hamilton Mutual Auto Casualty Corporation, New York, taken over by New York Insurance Department for liquidation.

Half a Billion Loss

For years the amount of money lost in this country through fires has been a scandal. The average is half a billion dollars a year, sheer waste, which could for the most part have been avoided.

During the last year the fire loss has been considerably reduced and some people have rejoiced in the belief that at last people had wakened to the importance of the matter and were tightening up on precautions.

According to the National Board of Fire Underwriters, the rejoicing seems to have been without reason. The Underwriters say that people haven't gotten any more vigilant in preventing fires, but that the decrease in losses was due first to reduced real estate values, and second to lapsed insurance.

FOR MORE THAN 24 YEARS

WE HAVE Saved our members from 25 to 40% on their Insurance premium.

WE AIM To adjust all losses satisfactory to the assured.

WE DO Pay all claims promptly upon receipt of proof.

THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

affiliated with the

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

This from the Underwriters' statement is worth reading:

The decline in property values and the slowing up of commercial activity have been felt with full force in the fire insurance business, because both of these "devaluations" left a lower insurable value. When one considers also that many people were obliged to discontinue their fire insurance entirely, and that numerous others became under-insured, the reason for the great decline in premium income, which has been so pronounced in the past year, becomes apparent.

With the total of insurance at risk greatly curtailed it is natural that a gradual but steady decline in reported fire losses should occur. The complete statistics just released by the National Board of Fire Underwriters show that the loss for 1932 as reported by member companies was \$400,859,554—a substantial decrease from 1931, when it amounted to \$451,643,866. Preliminary estimates indicate an even greater reduction for the year 1933, but because the losses are shown in reduced valuations, the actual physical destruction of property may have been only slightly less than before.

According to information also received from the Underwriters, some of the most inexcusable cases of negligence, resulting in fires, were those of business men. Not one business man in 10,000 is adequately protected against fire. That is a radical statement, but wait a minute. A merchant may be adequately protected against the loss of his stock and fixtures, and of course his building, but what protection has he against loss of business and profit due to a fire? In one case I know about a retailer who was obliged to actually leave town when his store building burned because there wasn't another suitable building in the place.

A few business men carry insurance against loss of business, but the great majority do not. They can protect themselves, however, by constant vigilance against fire.—Modern Merchant.

Summer Bar Supply Trade

With shore resort hotels and restaurants counting on repeal to bring a rejuvenation in their business this Summer, manufacturers of restaurant equipment and of cash registers and accounting machines began soliciting orders from such sources this week. The opening of new restaurants and expansion of older establishments in the metropolitan area has enabled suppliers of bar equipment and restaurant accessories to break all previous Winter sales records. The manufacturers hope that the Spring demand from the Summer resort will bring another period of active buying of equipment.

Heads Petter & Co.'s Muskegon Branch

K. G. Couchie, formerly a resident of Muskegon, has been placed in charge of the newly opened Muskegon branch office of J. H. Petter & Co., Grand Rapids, investment bankers.

Mr. Couchie has for several years been identified with Byllesby & Co., San Francisco, extensive operators on the Pacific coast.

Opening and closing box-car doors is made a one-man job by a new tool—a 15-pound chain and pulley arrangement.

LEE M. HUTCHINS

How He Looks to a Publisher in Philadelphia

The name of Lee M. Hutchins is identified with the constructive and extremely interesting years of the National Association of Credit Men.

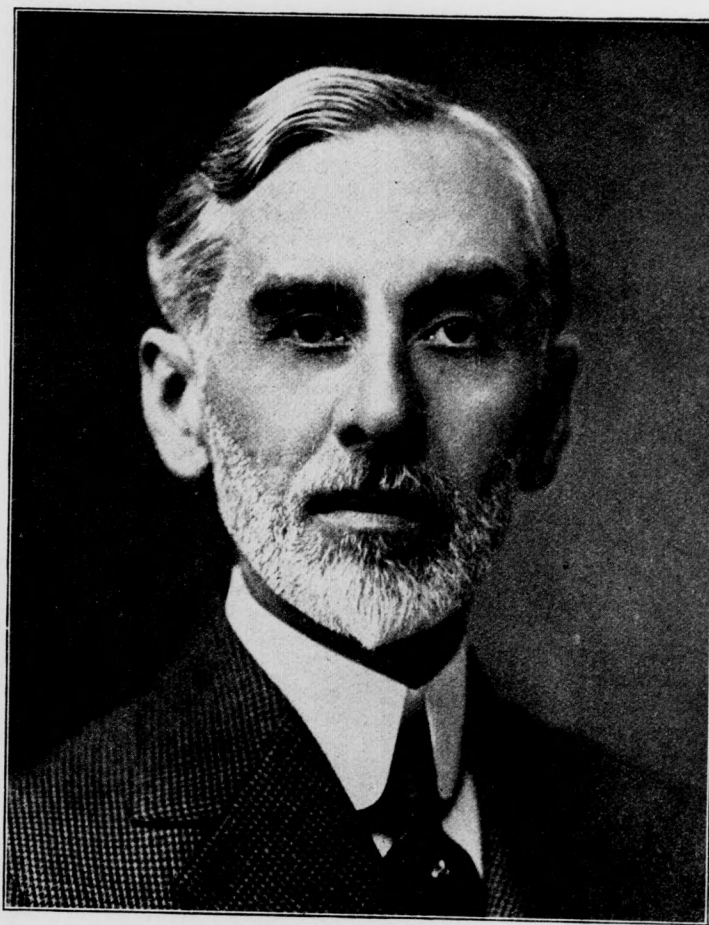
Mr. Hutchins was one of the founders of the Grand Rapids Association of Credit Men. He had been active in the business circles of his city, made a reputation among his local friends for initiative and integrity; he recognized the great value of our movement to the commerce of the Nation and gave to it the very best that was in him.

His striking personality and sensible aggressiveness quickly won him recognition among the pioneers of the Na-

tion that he filled with his usual distinction.

For many years Mr. Hutchins had held responsible positions in the successful business of the Hazeltine & Perkins Drug Co. of Grand Rapids. Among the members of this particular trade he had won a high place and his ideas on business and on credit were always listened to with the deepest respect.

Owing to the death of Dr. Hazeltine the responsibilities of the business devolved almost entirely on Mr. Hutchins and to meet these responsibilities he was forced to relinquish active duties with the National Association of Credit Men. His memories will always be vivid with those who knew him as a companion and as a



Lee M. Hutchins

tional organization, and at the Baltimore convention of 1906 he was honored with a position on the National Board.

Mr. Hutchins possesses the power of presenting his ideas to an audience with force and persuasion, he is always welcome at the meetings of local Associations and in his official capacity attended the first state conference ever called in the Association's history and it happened to be in Texas. The experiences of that journey and event will long be remembered by the little company who attended this convention and enjoyed for the first time some Texas pranks.

Until 1912 Mr. Hutchins continued to serve the National Association as a director, but in that year he was elected to the vice-president's office, a posi-

friend, his name will always be written high in the annals of the N.A.C.M.

Mr. Hutchins is still the pivotal power in his business organization. He holds in an unusual way the affection and the esteem of the Grand Rapids people. It would be a wonderful thing for the National Association of Credit Men had he the physical strength and leisure to return to its ranks and once again take part in directing its destiny.—Credit and Financial Management.

Light conditions, light adequacy for reading, sewing, and other visual tasks can be measured by a new, compact, eight-ounce instrument which embodies a battery-less photo-electric cell.

Silver has proved a golden speculation.

NRA Code Authority is Organized at Marquette

Joseph C. Gannon, of Marquette, was chosen chairman of the NRA code authority for food dealers of the upper peninsula Sunday afternoon at a meeting of members of that authority. F. X. St. Peter of Menominee, was chosen secretary, and Joseph P. Rahilly, of Newberry, treasurer.

The code authority for all wholesale and retail food dealers of the upper peninsula was perfected after a meeting of retail distributors in the city hall when Rahilly was elected in a close ballot to represent the retailers.

Members of the code authority are Mr. Gannon, representing the voluntary wholesale grocer trade; Mr. St. Peter, representing the independent wholesale grocers; W. Burkhalter, of Negaunee, representing the chain grocery group, and Mr. Rahilly, the retail grocers.

It was announced that headquarters will be open in the near future and an executive secretary named to handle the affairs of the code authority. Names of the members of the code authority will be sent to Washington, D. C., for approval and when approved the group will receive an NRA certificate which will designate it as the official legal body for functioning in the upper peninsula for administration of the NRA trade code.

About 200 retail grocers representing practically every community in the upper peninsula attended the meeting, which opened at 2 o'clock in the commission chambers.

Mr. Gannon opened the meeting and explained that the state of Michigan has been divided into ten trading areas under the National food dealers' code set-up and that the upper peninsula is one of these areas. He said each trading area will have its own code authority which will cooperate with state and national authorities in carrying out provisions of the national code. He explained that all food dealers, wholesale and retail, are included in the code setup, except restaurant owners, bakers, confectionery store owners and milk dealers who distribute milk by regular route delivery.

Delegates from the Iron Mountain-Kingsford area included Clyde Neldberg, E. J. Weed, John C. Nelson and William Olin.

Against Drug Cost Rule

A vigorous protest against the latest proposal of retail druggists covering sales below costs was wired to President Roosevelt, General Johnson and NRA officials by Consumers Research, Inc., last Friday. Under the suggested provision, no druggist could sell goods below the lowest price published or quoted for dozen lots by any wholesaler to retailers in any given territory. The consumers' group called for an open hearing on the proposal, declaring that it was an "ingenious and deceptive" form of accomplishing the purposes of the Capper-Kelly bill.

Administration critics have small chance against a man who calls you "My friends" right there in your own radio.

OPINIONS DIFFER ON VALUE

A noticeable easing of the tension that has gripped business men in recent weeks and a restoration of confidence that nothing "detrimental" to industry would be done by the Recovery Administration were the main outgrowths of the code conferences held in Washington during the week.

Opinion as to what the meetings had actually accomplished were divided, however. On the one hand, some association leaders and code authority members felt that the administration had done an excellent job, that it had eliminated all thoughts of compulsion on industry and had shown itself conservative in its attitude toward the burdens industry could bear.

On the other hand, most executives declared that no solution to the problem of reducing unemployment had been found, that leaving the question of a cut in hours up to individual industries was a serious mistake and that the conference had brought out a paucity of intelligent ideas among the men attending it. Each industry will stoutly declare that it cannot stand the added burden of a further reduction in working time, it was held, and will resist all efforts of the NRA to impose a cut.

In local business circles, however, it was obvious that a great deal of the uncertainty which had cropped up in recent weeks attendant with the publicity on shorter hours was evaporating. In the cotton-goods industry, for instance, executives felt that no hours cut would be asked of them and that they could proceed to sell their goods freely. There will be no dropping of the protective clauses in contracts, however, for the time being.

Capital goods producers returned believing that some progress had been made toward improving their position. They still felt, however, that the reliance of various industries on a limitation of new equipment to prevent added competition was a detriment to any substantial expansion of the market for machinery. They constantly encountered warnings of executives against overproduction and, while admitting there was basis for such thoughts, they believed the protection of profits idea was a more compelling motive.

One executive declared that it was premature to evaluate the results of the conference, inasmuch as the only tangible things done were the appointment of the consumer goods and capital products committees. It is up to these groups to formulate a program on the basis of the twelve points outlined by General Johnson.

"However, from the attitude of those attending the conference, and it must be remembered that, so far as industry is concerned, they will have final say, it is doubtful if anything but innocuous proposals will be passed," he said. "They have already expressed their opposition to a cut in hours and higher wages and have demanded that the open-price plan be retained. They wish to hold on to the proposals favoring them and to eliminate restrictions on their activities."

Another executive suggested that if nothing tangible comes out of the com-

mittees appointed, the Recovery Administration, which has a vast amount of data on hand, should recommend to those industries that they think can afford it a reduction in hours.

One executive, who was enthusiastic about the meetings, declared that they opened the way for making the NRA a permanent institution in some form or other and that it would eventually lead to a better social order.

DRY GOODS CONDITION

While trade was affected by unfavorable weather again, sales picked up during the past week from the late February lag. Women's apparel lines grew more active. Men's wear business was somewhat spotty but improved. A slackening appeared in the home furnishings lines.

Department store sales for February were 16 per cent. above those in the same month last year. The Reserve Board reported that increases ranged from 6 per cent. in this district to 38 per cent. in the Dallas area.

A compilation of sales by twenty-one chains indicated an increase of 10 per cent. last month. The two large mail-order-chain systems went ahead 38 per cent. The gain of one of these companies was 80.7 per cent. in the catalogue division, while its increase was 29.9 in the retail section.

The showing of stores here last month was distinctly disappointing and results fell well below the estimates. This was accounted for by the failure of the largest organization to maintain its recent increases. Other stores reported gains of from 20 to 25 per cent., but the average suffered.

A much better comparison is expected this month for obvious reasons. The early Easter compresses holiday business into this period. Not only was there a later Easter last year but the banking holiday brought trade almost to a standstill.

In the wholesale merchandise markets concern is again expressed over the matter of apparel deliveries. Early orders are slow in being filled, due to drastically curtailed production schedules under the codes. Retailers are purchasing Fall goods when offered but are wary over advancing prices on themselves by actively seeking such merchandise.

TO STAVE OFF COLLAPSE

Concerning the results of the Washington conferences on NRA, opinion was quite mixed. Relief was uppermost at the avoidance of a flat ukase on hours and wages. The necessity of sharp and quick steps to force compliance was emphasized again and again, with code authorities and other representatives frankly citing case after case of violation.

Danger was seen in the possibility that conservative forces may stretch what they feel was a victory on the hour-and-wage issue into a strong attack against proper changes in codes and against labor and consumer rights. There is the strong underground current toward the plan of setting up industrial government by itself, not under the Chamber of Commerce, as originally proposed, but under the Department of Commerce. This would take labor away from the Department

of Labor and legal enforcement from the Attorney General's department.

Among the more liberal elements in business, developments were regarded as raising serious question on the outcome of the entire program. They professed to see two or three months of limping progress followed by recourse to inflation as a last measure. Artificial restraints of all kinds will be continued in industry, they feel, with disregard for a wage and hour structure that will cut down unemployment and restore purchasing power and markets.

About the only major move left to stave off collapse, many have come to believe, is prompt penal action against those who have been flouting the law. A few important examples, it is felt, might save the day.

PRICE-FIXING ACTION

In taking their first formal action against price fixing, retailers, through the National Retail Dry Goods Association, do not appear to have made a very happy choice in moving against the dress manufacturers' guilds. There are special circumstances connected with the price lines in this apparel field which more or less absolve the producers from unreasonable price restraint or monopoly. Flagrant offenders in other lines might have better been made the targets for action.

Price lines in dresses were adopted first by the stores. They found the price levels at which they did the most business. Then, after making allowance for the usual retail mark-up to cover expenses, the manufacturers fixed their prices to conform. Competition was not reduced by this action; it was tremendously increased. Right through from the raw material to the finished product efforts of all factors were concentrated upon developing the greatest value possible.

This concentration upon the price ranges actually brought about a condition where a dress might sell for more at wholesale and offer proportionately less value than most of the product put out at the fixed price line. In other words, mass output at the standard price lines made available greater value than was possible at the in-between quotations.

For these reasons "price fixing" in the dress field scarcely comes under the head of unreasonable restraint of trade. The price fixing which the retailers should move against is the kind which proceeds not from price lining but from a combination of producers that exacts all that the traffic will bear.

HESITATION MAY PASS

The speech of President Roosevelt to the code authorities conference at Washington in which he emphasized the necessity of higher wages and shorter hours, the decision in the New York milk price-fixing case by the United States Supreme Court, which strengthened the Minnesota mortgage moratorium decision in upholding public as against private rights in an emergency and the progress made in pushing the reciprocal tariff plan were high lights in another week of rapid business developments.

Hesitation which developed as a result of uncertainty over how the ad-

ministration would push the NRA program from this point was somewhat more marked during the week, although reliance once more on the voluntary method of effecting co-operation will probably dispel it. The government will issue orders but allow exemptions. Committees of the consumers' and capital goods industries are to study the possibilities of higher wages and shorter hours.

While the statistics on February business revealed a rise above seasonal, the weekly index for the latest week registers a sharp decline, which may be ascribed to weather conditions, but also to the hesitation referred to above.

On the other hand, the New York State employment figures disclose a gain of 5.8 per cent. from the middle of January to the middle of February, the largest in twenty years. The usual increase is 1.2 per cent. Payrolls advanced 6.2 per cent.

RETAILERS ARE WORRIED

Surprise was expressed at the Washington conferences by Government officials when they were told by retailers that, while dollar sales had been rising, the actual amount of merchandise being moved was less for the country as a whole. The figures now available for February illustrate this condition again and emphasize the danger to which attention was drawn.

The gain of 16 per cent. in department store sales last month was made possible by an advance of about 25 per cent. in prices over the year. The loss in unit volume was therefore about 7 per cent., which means that 7 per cent. less merchandise was sold than last year, with unemployment at a peak and the banking situation at its crisis.

A chain store increase of 10 per cent. shows an even greater loss in actual merchandise sales. Only the mail-order houses as a group are enjoying dollar increases which are ranging well above the advance in prices over twelve months. Stores in certain sections are, of course, able to show the healthy condition of higher unit and dollar volume.

This is the situation, Washington may note, at a time when full advances in the wholesale markets have yet to appear at the retail counters. In a few weeks men's clothing for Easter will be offered at an increase of 50 per cent. over a year ago and retailers are more than worried over what is going to happen.

FLOOR COVERINGS

Complete adjustments of prices in the carpet and rug market were made on Thursday. The lists appeared about 5 per cent. above the quotations at the opening of the spring lines on February 5. Ordering tapered off at the close of the week, and sellers expect a seasonal lull until Easter. Production continues at a high level, owing to the unfilled orders in mills, and is not expected to be affected by the recession in buying. Hard goods were steady, while importers were reporting moderate and spotty demand.

Re-enforced metal lath is now being combined with kraft paper, faced with aluminum foil, to form an insulating plaster base.

OUT AROUND

Things Seen and Heard on a Week
End Trip

On account of Mrs. Stowe having sustained a broken hip I am devoting every moment I can be spared from the office with her in St. Mary's hospital. This will preclude my making my usual Out Around trips each Saturday for some weeks, so I ask my friends whom I would otherwise be able to greet personally to write me about any matters I can review and perhaps assist in adjusting at this end of the line.

In advising my friends who are stockholders in the two broken banks here to defer the payment of the assessments levied on their stock until the legality or illegality of the assessments has been passed on by the court of last resort I overlooked urging them to send in to the attorneys the small fee — ten cents per share — agreed upon by the attorneys and the contestants. The fee is so small and the character of the attorneys is so high that in a matter of this kind no one should hesitate a moment.

I met a lady the other day who had evidently read the paragraphs about the Fremont suggestion concerning the banishment of door bell ringing. She said: "The merchants think they lose much patronage which belongs to them because of the operations of these parasites and probably their supposition is correct, but think of the annoyance these door bell ringers are to the average housewife. I formerly answered my door bell twenty times a day on the average. Then I put a sign on the door, 'No peddlers admitted.' Even this failed to lessen the number who annoyed me until I added to the sign, 'We keep a dog.' Since then I have noticed quite a falling off in the calls of the parasitical tribe. The Fuller Brush Co. creatures still ignore the notice and the moment I open the door they stick their foot between the door and the jam, so I cannot close the door in their faces. My husband helped me out of this abuse by providing a poker, which we keep in the corner, so I grab that and begin pounding the vampire on the head, which results in a hasty retreat. A very persistent peddler who managed to get by both door and poker told me a sorry story about his having a wife in the hospital and three sick and hungry children in the house, with no one to care for them. His recital touched my heart, so I asked his name, the hospital his wife was in and the address of his home. I placed this information in the hands of a competent person to investigate the matter. The report was to the effect that the man was unmarried; that he had never been married and had never had any children. The next time he called I was all smiles and invited him in. Then I asked him how he came to lie to me about the sick wife and hungry children. He said he was instructed to play up such a story by his district manager, that all who were in the employ of the company were instructed to paint sorry pictures about relatives being ill at home or sick in the hospi-

tal in order to appeal to the sympathy of the housewife whose home he succeeded in invading." I commend the idea of the door sign to those women who are sick and tired of answering the door bell a dozen times a day to face peddlers of inferior goods at superior prices.

I have never seen manufacturers of staple dry goods so critical in granting credit as they are this year. They have so many more orders offered them than they can accept, in most cases, that they can be very arbitrary and still have enough business to keep their factories running at high speed. This condition may change some of these days.

The intention of our chief executive to outlaw company unions and force employees to join the unions represented in the American federation of labor will result in the ruination of the country.

John G. Loughton, Manager of the Flint Chamber of Commerce, sends me the following appeal which he recently sent to all ministers of the Flint churches:

At a meeting of the Board of Directors of the Chamber of Commerce, held Tuesday noon, the Goodwin plan, with which we believe you are familiar, was brought up and discussed at considerable length. After careful consideration, the Board unanimously voted to oppose the plan. Their decision in this regard was prompted partially by reports which we have in our files from the following organizations:

National Better Business Bureau, New York City

Time Magazine, Dec. 4, 1933, edition Michigan Wholesale Grocers' Association, Saginaw

Michigan Tradesman, Grand Rapids Christian Century.

In making this decision, it was felt that the Goodwin plan presents certain very definite obstacles to legitimate business. If you, or representatives of the ladies' organizations of your congregation, are interested in going further into the Goodwin plan, we shall be glad to show you our files covering the above mentioned reports.

Samuel T. Metzger, Commissioner of the Michigan Department of Agriculture, issues the following warning to retailers and consumers of maple syrup:

The season is at hand when the "gyp" artist is busy. Thousands of gallons of imitation maple syrup are sold in Michigan every year as pure maple syrup. Many times this is labeled as coming from Vermont, New York, Ohio and Indiana and in tracing the alleged source we find that the name and address on the label is fictitious. It is usually made in Michigan or sometimes near the state line in Ohio or Indiana. Michigan labels are usually used in sales made in those states, while Ohio or Indiana labels are used for sales in Michigan.

The actual seller frequently is innocent as he works on commission and is not aware of the nature of his product, but in the majority of cases he is guilty of fraud in the first degree as he carries a can labeled in exactly the same manner as his main supply, but pure maple syrup instead of the imitation. From this container he draws a sample, permits you to taste, then you approve as it is of fine quality. You buy, or think you have bought, but later find out that you merely bit.

These vendors usually travel by auto or small truck, are strangers to you, but appear to be honest farmers. Michigan's maple syrup must be protected against such competition. Our consumers are entitled to protection against such fraud. We need your assistance in apprehending the vendors of this illegal product. First, take the precaution of securing absolute identification of the vendor by insisting not only on his correct name and address, but also on the license number of his automobile or truck. Second, sample your purchase immediately and if it is not like the sample shown you when you purchased, call the Department of Agriculture, Lansing. It is important you do this at once as we must catch the culprit while he is in your community.

Business success is often injured or destroyed by shortsighted merchants. They not only harm their own business, but hurt the business of their neighbor merchants. Business should not be a battle-ground upon which merchant is to fight merchant. This only brings loss and confusion to all. Success in business is not based upon tactics of warfare, but upon brotherly co-operation. Business that has to run the gauntlet of competitive tricks and deceptions, will never get merchandising upon the high plane it should occupy. This is what destroys faith and confidence in the buying public, and will lead it to take part in the strife by putting one merchant against another so as to drive prices below a living profit. All seem to forget that "live and let live" is a vital fundamental in business success.

The attitude of the buying public is what the merchants have made it. The 'shopping around habit,' the watch for 'leaders' sold at or below cost and extravagant claims in advertising have created a skeptical attitude, which makes business less profitable. It is these tactics which drive down prices so that prosperity is retarded. Many independent merchants are in part responsible for these conditions, although the huge chain stores are the major offenders. The big chains come to hog the business the home merchants have built, and a low price is their weapon. They have used it most successfully, as is shown by the empty stores found in all cities and towns of any size. If they can succeed in destroying the home merchant, then prices will go higher than ever. We see this in the oil and farm machinery industries, each of which control its special field and charges the people an exorbitant price, as there is no other source of supply. This situation is just a start toward Wall street business control.

Business cannot live and enjoy good health unless there is sufficient profit. Profits might be called the blood that keeps business in a high state of efficiency. We have yet to learn the laws of business health. Business has been sick a long while. Its pulse has been slow and its heart weak. The President has been making a diagnosis of the patient for some time, and under the care of his trained nurses business is, perhaps, a little better. We must not depend entirely upon the President; merchants should also do their

part. He has said he is going to protect the smaller merchants and manufacturers by enforcing the Federal laws against monopoly. He has already gone after the "money changers" and promises more money in circulation and placing it strictly under Government control. It is encouraging to know that something is being done to destroy organized greed and to get business upon its feet. Merchants should get together and adopt a sensible business code of their own. There is no better way than to get together often in a local organization. Merchants in each line should meet and have a heart-to-heart talk about the health of their stores. Come together on a schedule of reasonable prices and then be honest with each other. If a brother merchant offends, go and kindly talk with him and adjust any friction that might destroy harmony. Friendly co-operation maketh the path smooth, but he who goeth alone is more apt to stumble.

The farmer has helped to energize all industrial activity, which to-day is 29.4 per cent higher than it was a year ago. The index for steel mill activity stands at 60.7, as against 24.9 last year, an increase of 144 per cent. This means that more people are being employed in steel mills, and in coal and ore mines. In consequence, railroads are carrying about 25 per cent. more freight, giving more employment and making adequate earnings, which are strengthening the bond portfolios of financial institutions, including insurance companies and commercial banks.

Farm buying power has benefited the textile industry in New England and in the South, and the garment industry in New York City, as shown by the figures of cotton consumption, which are almost 35 per cent. higher than at this time last year. The boot and shoe industry, lumber and electric power production have felt the stimulating effect of money on the farms. Thus it is true to-day, as it has been in the past, that the farmer is supplying the first impetus out of the depression.

The farmer is paying little attention to political agitation these days. He is too busy readjusting his life and repairing the economic damage that he has suffered. It must not be assumed that the ravages created by the depression have been wholly healed for Knute Johnson, or that there are not widespread regions still suffering from the effects of the agricultural deflation. It would be a mistake to say that the farmer is jubilant, prosperous or wealthy. The best that can be said is that he is beginning to have hope.

Nor is the farmer maudlinly grateful. He has a feeling that what was done was coming to him. Knute Johnson, for example, feels that the loss of his property was a grave injustice in the first instance. He had not speculated. He had labored a lifetime and exercised all the virtues of thrift and industry only to be beaten down by deflationary forces over which he had

(Continued on page 23)

FINANCIAL

TIME TO CUT CREDIT LOSSES

Is When You Start to Grant Credit

Periodically for years back we have been assailed with the statement that the time will come when all grocery business will be done for cash and that if one operated a credit store long enough he would end up in difficulties.

Such a thought has caused me to analyze these utterances and I am setting down some of the conclusions at which I have arrived.

All of this time my business has run about 75 per cent. credit. And why should people look at a credit business in the above light? In the first place some of the largest corporations sell goods at retail on credit and make money at it. I will admit that in years past some of the goods that I have sent out have not been paid for, but in going back over the transactions I believe that 90 per cent. of my losses could have been avoided if my business had been conducted as it now is.

I am not a particularly good collector and I do not like to refuse a man credit. But in telling about my plain and simple method of granting credit I have a message for thousands of retail grocers who are of the same temperament as myself, and who can use what to me is an easy formula.

The gentleman in charge of the credit sales of the larger corporations are no smarter than the average retail merchant and it is within the latter's power to control his time sales just as effectively.

However these gentlemen do put more time on this work—and it pays big dividends to practice "The Art of Deleberation" when granting credit. "Though the heavens fall I am going to take my time," are words that any credit grantor can paste in his hat. If a man would wait 24 hours before granting a line of credit in a grocery store his losses would be well below the one-half of one per cent. aimed at.

In the larger enterprises this usually happens, but I am talking to the 95 per cent. of retail grocers who are sales, credit, advertising, buying and every other department combined.

In the first place why has the applicant for credit come to your store? Every store has a zone or a trade area; with the 95 per cent. I am talking to it is usually limited to a neighborhood. When a prospective customer passes several stores similar to your own why does he or she do it?

Usually the reason is that he has to, or he would stay in his own neighborhood. Ask him why he came to you. Perhaps your store is cleaner or you have better vegetables. These are good enough reasons.

But look out for the man who has a grouch and accuses his former grocer of crookedness or high prices. Grocers are not driving customers away by crookedness, and prices are usually pretty much the same—the right thinking man and the one who makes a profitable customer won't change trading places for an ordinary variation in

price and if he would you don't want him.

The individual who goes out of his way to trade usually has to. The merchant had best count ten if the family is new to the town, unless they have come in the employ of some corporation whose reputation is known or are opening an enterprise of their own. For the others—they have just removed and can move again is something to remember.

When an applicant whose appearance and manners suggests a profitable customer comes to my store, information on one or two points can be built up into a pretty complete story. One of the most important things to learn is where the family has been trading—I learn this sometimes by a direct question. Their former store will usually give whatever information is needed.

If I do not feel like asking point blank, I inquire amongs the different grocers in the vicinity of their home. One objection to asking point blank is that if an applicant is in arrears at a store he certainly would not give that store as a reference. By inquiring independently sometimes this fact is uncovered.

As stated before if the family has not been trading in their own neighborhood there must be a reason.

Once a woman gave me a feeling of pride by driving from her home town twelve miles away, and three times as large as my own, and coming to my store repeatedly. My prideful feeling was replaced by one of chagrin after I had to have a lawyer collect one of her checks.

I go this far with people who have impressed me favorably. If they have not I tell them that I am working out of my credit business or some other reason that would make it unwise for me to take on any more accounts.

In the event that favorable replies are given by the people from whom inquiries are made, and I give definite word that I will extend credit to the applicant, I let him understand at once that I want my money when it is due and that I want the full amount.

If he cannot pay the whole bill at one time what chance has he of paying it and part of the old one at a later date?

Then I ask him about how much of a bill he wants during this agreed time. These two things a definite length of time for the account to run and a set limit for the amount of the bill will do more than anything else to keep a grocery bill from getting up to a foolish amount—one cannot emphasize this too strongly. And a clear-cut understanding when an account is opened will do more to safeguard credit losses than anything I know of.

Ask the customer how he wants to handle his payments, monthly, semi-monthly, or weekly. You will usually get some kind of action at the end of that time, and if you don't it is easy to call his attention to the fact and it puts him on the defensive.

After these two conditions are disposed of I ask him how much rent he pays and what other obligations he

has to meet and it is easy to decide whether or not he is getting beyond his means.

Now the merchant has a set time element and a definite credit limit, and if either is violated it is his own fault. This simple blunt method has kept my losses down to a minimum, and when I do lose an account the loss can be traced back to the violation of one of these fundamentals.

The credit business will make profits for a merchant if properly conducted. Margins are greater and, aside from this, credit customers stick better than cash buyers and buy in greater quantities. The customers and store keeper are on a closer relationship. A group of good credit customers will not move over to another store that may open nearby.

Contrary to the general impression a list of accounts receivable can be a distinct asset and one finds it out before the month is over when customers begin to pay up. I know I would not trade my accounts receivable for a stock of merchandise of the same amount. Frederick M. Schuerman.

Van Sweringens Reported Losing Railway Control

Control of the Van Sweringen Railroad system apparently had fallen under the direction of a group of bankers, headed by J. P. Morgan & Co., through a default of bank loans which were guaranteed by collateral of the Alleghany Corporation, a Van Sweringen holding company.

The stock of the Alleghany Corporation was pledged as collateral, according to a registration statement, filed with the Federal Trade Commission, for a loan by the Morgan group to the St. Louis, Iron Mountain & Southern Railway, a Van Sweringen unit. The bankers now are seeking a protective committee under the registration statement.

The amount of stock pledged was \$2,133,000 common shares as against a total of 4,152,547 shares of Alleghany common outstanding, thus representing a majority of the common stock.

The Morgan group has been the banker for the Van Sweringen brothers, O. P. and M. P., for some time and aided them in organizing a railroad system operating 28,631 miles.

The rail system began in 1916 when the Van Sweringen brothers acquired the Nickle Plate railroad on a capital of \$1,100,000. From then on the brothers acquired other roads until they possessed a vast network of lines.

The railroad unit, that is the St. Louis, Iron Mountain & Southern, is in the hands of trustees appointed by the United States District Court at St. Louis, Mo., for reorganization under the new federal bankruptcy act. The trusteeship was caused by default last year of \$33,000,000 of St. Louis, Iron Mountain & Southern bonds.

Ask for our Bulletin on the CHEMICAL INDUSTRY

We believe the facts are especially worth examination at this time. Copies are available without charge on request.

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GRAND RAPIDS

MICHIGAN

The Van Sweringens' system extends from the Erie in the north to the Chesapeake & Ohio in the south, in the southwest throughout Texas and in the west to Salt Lake City where the Denver & Rio Grande Western connects with the Western Pacific. They have controlled the Chesapeake & Ohio, the Hocking Valley, the New York, Chicago & St. Louis (Nickle Plate), the Chicago & Eastern Illinois, the St. Louis, Iron Mountain and Southern, which is a part of the Missouri Pacific system, and a half interest in the Denver & Rio Grande Western.

Several of the Van Sweringen lines have been in financial difficulties during the last two or three years.

The report filed with the Federal Trade Commission shows that two large companies in the Van Sweringen railroad group have defaulted on loans by J. P. Morgan & Company and a group of New York bankers.

There was no indication, however, that Morgan & Company or any of its associates had ever called for payment of the loans or taken steps to foreclose on them.

The loans, totaling \$40,119,932, were made to the Cleveland Terminals Building Company which constructed a great Union Station at Cleveland, Ohio, and the Vaness Company, a Van Sweringen holding corporation. Most of the security for both loans was stock in the Alleghany Corporation, principal Van Sweringen Holding Company.

In accordance with the Federal Securities Act, the Bankers Trust Company filed an application with the Commission for permission to issue certificates of deposit to the holders of St. Louis, Iron Mountain & Southern Railroad Company, River and Gulf division, 4 per cent. bonds which were defaulted on May 1, 1933, throwing the entire Missouri Pacific system into trusteeship for reorganization. The bank is acting as depository for the bondholders' protective committee.

The commission requires in each instance that issuers of certificates must disclose all of the holdings of members of the protective committee. This committee consists of R. G. Page of the Bankers Trust Company, Malcolm P. Aldrich of the Commonwealth Fund, New York; Harlan H. Newell of the Society for Savings in the City of Cleveland, Ohio; A. W. Robertson of the Westinghouse Electric & Manufacturing Company, New York; Lee P. Stack of the John Hancock Mutual Life Insurance Company, Boston, and Gerald M. Swanstrom of the Northwestern Life Insurance Company, Milwaukee, Wisconsin.

The statement discloses that the Bankers Trust Company holds about 7 per cent. of a loan of \$22,119,932 to the Cleveland Terminals Building Company and about 6 per cent. of an \$18,100,000 loan made by Morgan & Co., and associates of the Vaness Company.

Where Our Government Money Goes

The Government during the past week got rid of \$2,808,000,000 without spending it.

The \$2,808,000,000 is the profit which the Treasury reaped from its devaluation of the dollar. Two billion dollars of the money has been ear-

marked for the new stabilization fund.

For almost a month, the Treasury has been carrying the huge devaluation fund as a part of its revenues when actually almost all of it is already committed for spending. Yet how was the Treasury to show the expenditure of the fund, when it expressly wants to keep the manipulations of the stabilization fund secret.

During the past week the Treasury solved all this problem by a bookkeeping device. It transferred the gold profit from its ordinary receipts statement to its "trust and contributed funds," a minor item which is not included in computing the Treasury's current spending and collection program. Thus by a couple of pen scratches the Treasury cut its revenues by \$2,808,000,000 without spending a nickel.

The actual spending by the Government continued to lag. Only \$137,000,000 was spent, of which \$37,000,000 went for routine Government expenses and \$100,000,000 for emergency agencies set up to combat the depression. Leading spenders during the past week were the Reconstruction Finance Corporation, which disbursed 31 millions of emergency funds, and the Public Works Administration, which paid out \$61,000,000, the record for the week for all agencies.

U. S. Studies Sales Taxes

The proportion of current business sales volume represented by sales taxes is being studied by the Census Bureau and the results may have a decided bearing upon the enactment of future Federal revenue laws, it is said.

In the discussion of tax matters in Senate and House from time to time, the fact has been brought out that the number of States resorting to the application of sales taxes of various types is steadily increasing, and these, in many cases, duplicate Federal levies.

This is particularly true in the case of tobacco products, theatre admissions and gasoline. The situation has caused a great deal of apprehension on the part of the legislators, leading to a special survey being made by the Vinson subcommittee of the House Ways and Means Committee of double taxation, Federal and State.

Proceedings of the Grand Rapids Bankruptcy Court

In the matter of Ellis B. Bresson, bankrupt No. 5602. The first meeting of creditors has been called for March 20, at 2 p. m.

In the matter of Benedict Hilary McGinn, bankrupt No. 5562. The first meeting of creditors has been called for March 19, at 2 p. m.

In the matter of Peter Leenhouts, bankrupt No. 5600. The first meeting of creditors has been called for March 19, at 2 p. m.

In the matter of Charles Belkin, bankrupt No. 5605. The first meeting of creditors has been called for March 19, 1934, at 11 a. m.

In the matter of Charles Belkin, individually and doing business as Charles Belkin Jewelry Co., bankrupt No. 5605. The sale of assets has been called for March 21, at 2 p. m. at the premises formerly occupied by the bankrupt at No. 425 Bridge St., Grand Rapids. The stock for sale consists of jewelry and store fixtures appraised at \$1,061.67. All interested in such sale should be present at the date and time above set forth.

In the matter of Homer J. Provonche, Sr., bankrupt No. 5522. The first meeting of creditors has been called for March 19, at 10 a. m.

In the matter of Ivor C. Bradbury, bankrupt No. 5529. The final meeting of

creditors has been called for March 21st, at 10 a. m. The trustee's final report will be approved at such meeting. There will be no dividends.

In the matter of Abe Scheffman & Co., bankrupt No. 5195. The final meeting of creditors has been called for March 19, at 3 p. m. The trustee's final report will be approved at such meeting. There will be a dividend for creditors.

In the matter of Frederick F. Boersma, bankrupt No. 5089. The final meeting of creditors has been called for March 20, at 3 p. m. The trustee's final report will be approved at such meeting. There will be no dividend for creditors.

In the matter of Mul-So-Lax Laboratories, Inc., bankrupt No. 5384, final meeting of creditors was held Feb. 26. The trustee was present in person and represented by Jackson, Fitzgerald & Dalm, attorneys. Bankrupt was present by M. A. Barber, President. Certain creditors present in person and represented by Bert P. Cady and Fred G. Stanley, attorneys. Trustee's final report and account was approved and allowed. Bills of attorneys for bankrupt and for trustee approved and allowed. Order made for payment of administration expenses, preferred claim and first and final dividend to creditors of 55.5%. No objections to bankrupt's discharge. Meeting adjourned without date and files will be returned to Clerk of U. S. District Court.

In the matter of Cedar Springs Creamery Co., bankrupt No. 5517. The sale of assets has been called for March 23rd, at 10 a. m. at the premises formerly

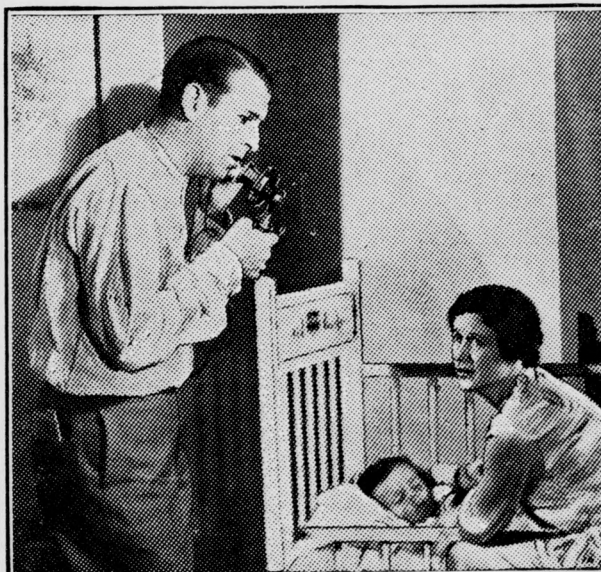
occupied by the bankrupt at Cedar Springs. The assets for sale consists of Machinery and Equipment; Station equipment, Office Furniture and Fixtures; Delivery Equipment; supplies, and real estate, all appraised at \$11,822.25. All interested in such sale should get in touch with the Trustee, Fred G. Timmer, 552 Houseman Building, Grand Rapids.

March 8. On this day the schedules, in the matter of Bridgman Golf Club, bankrupt No. 5577, were received. The schedules show total assets of \$835.46, and total liabilities of \$1,497.49, listing the following creditors:

Wilbur Arnett, Bridgman	\$ 50.00
Dale Hall, Bridgman	10.00
Chas. Stelter, Bridgman	9.00
Lakeshore Beverage Co., St. Joseph	10.09
L. L. Lehnerr, St. Joseph	10.85
J. Oliver Johnson Co., Chicago	13.98
Palladium Publishing Co., Benton Harbor	12.00
W. R. Payne, St. Joseph	500.44
Brammell Supply Co., Benton Harbor	375.00
Geo. Davis, Inc., Chicago	400.00
Emil Heyn, Bridgman	20.00
The Kroydon Co., Maplewood, N. J.	39.02
Bertha E. Allen, Berrien Springs	30.00
Warner Cigar & Tobacco Co., Benton Harbor	17.50

A new fumigant, a colorless, volatile, non-inflammable liquid having scarcely any odor, is said to kill insect pests and eggs, to be harmless to man.

MICHIGAN BELL TELEPHONE CO.



FOR SAFETY EVERY HOME SHOULD HAVE A TELEPHONE

Because, in case of sickness, fire, accident or other emergency, aid can be summoned at once by telephone.

In emergencies, minutes are precious, and just one such call may be worth the cost of telephone service for a lifetime.

Considering the constant protection . . . the day in and day out convenience and comfort . . . the actual savings in time, steps and money it affords, a telephone more than pays its way.

Orders for telephone service may be placed at the Telephone Business Office



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—Herman Hansen, Grand Rapids.
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.

Steady Progress Made by Progressive Grocers

Progress in the grocery business is like that in any other line. It consists largely in sensing changes in detail promptly—so promptly that we might properly call it scenting—and immediately capitalizing them. For the grocer who has this faculty, whatever happens spells Opportunity.

My first acquaintance with groceries in Lincoln, Nebraska, was in 1919. One firm stood out from all others there, though Lincoln was rather well provided with good grocers. That was Freaderich Brothers. Having plenty of German background myself, it was obvious that here was an attempt to Americanize Friederich so it might be properly pronounced; but the effort failed. The pronunciation remained and is to-day, plain Frederick.

That may look like a "little thing" to remember; but, come to think, it is little things which fix attention. It is a little thing to shout "Yes Sir" at a chance looker—and scare him, or at least annoy him, so that he does not develop into a buyer. It is a little thing to greet him with sincere smiling pleasantness: "Can I help you, Sir (or Madam)?" and thereby make him want to come again. And it was a little merchandising thing that revealed to me the reason why Freaderich Brothers were so prominent in Lincoln.

This is an old established, full service family grocery store, stocked with literally "everything" Lincoln's quite discriminating and particular family trade requires; but in 1919, the cash-carry plan already had become important, though nothing like what it is to-day. Freaderichs did not wait. Promptly, they converted their cellar into a cash-carry department, furnished and equipped it to the 1919 minute and thereafter had two distinct departments.

I am quite familiar with the contention, based on plenty of experience, that such combinations do not work out. The answer is that they do and they don't. The difference is in the management; precisely as credit business is the most profitable if handled scientifically and disastrous if not so handled. For there is nothing wrong with credit in itself.

When combinations of service and cash-carry departments fail it is because they are not kept rigidly separated. The boss "knows" too many of his customers on the weak basis that causes him to make exceptions here and there and extend unsound "accommodations"—just as the weak credit administrator does. Freaderichs were successful from the start and have grown rapidly, later having three

or four cash-carry branches to supplement their central dual-system store, because they set rules of operation and adhered to them with inflexible rigidity.

Quick to grasp any new angle, they caught the basic idea behind my contention that lemons should be priced by the dozen on an odd-figure basis for expanding sales. The morning after I met with the Lincoln grocers—some 225 of them paying for their dinners to sit in—Frederichs marked their 360s in the basement 29c per dozen, instead of the old system of 2 for 5c. The bin had to be filled repeatedly that day, where one filling had been sufficient for a day's sales; and the day ended with sales of 3½ boxes instead of the customary half box.

"Little things?" There are no little things in merchandising!

Now I have before me the five column advertisement of the 31st anniversary sale of this merchant, who calls himself "Master Grocer" with, to my mind, absolute propriety. This advertisement is well displayed, with a moderate number of special cuts—not extravagant but plenty to give prominence with Lincoln folks accustomed to notice Freaderich advertisements. The original store of 1902 is shown in one corner and that of 1933 in another, but this last is the central service store because now there are two such. No indication appears of how many non-service units are now operated.

But while non-service is thus soft-pedaled, or anyway not stressed, for I find quotations on one basis only, that may simply mean—as it can mean quite well to-day—that full service can be delivered for the same price as non-service. I believe I could reason that out convincingly in theory, but it is a better argument because I can point to one fine grocer operating on that plan with profit.

Frederich's talk is straight, to the point, logical and convincing because entirely free from bombast, with no trace of overstatement. Following a well-worded general introduction, we have, down the page this:

"Our two service stores are maintained for those who prefer the convenience of an approved charge account and reliable delivery service. From 1902 with the addition of Service Store No. 2, we have been continually adding to our list of satisfied charge customers."

Do you get that word "approved"? Straight talk, I say. Your account is welcomed—provided it is "approved." Its worthiness is up to you.

There are eighty separate boxed "specials" in this advertisement—unless I miscount; and in many cases, these run into several various sizes and assortments. So there was plenty of detailed work put into this advertisement. But is not that correct? If advertising is worth doing, it is worth doing well. An element—not unimportant—in the success of those "boys" is and has been their simple industry. Let's never overlook that.

But what catches me is that the boxed articles and offerings are so well

described. True, there are some bare quotations on the things-and-prices plan; but—well, New York Cheese is "The richest and finest obtainable. Sharp and Snappy." Manderine oranges are "Tiny segments of Japanese oranges." Fancy Red Triumph Potatoes are "No waste, smooth stock." Of Old Southern Doughnuts we read:

"You'll never know how good a doughnut can be until you've tasted these old Southern Goodies. Golden crisp and mellow with a flavor that characterizes the perfect doughnut."

Lancaster Hams. "What could be nicer or more economical? So freshly smoked, rich, mild flavor. Whole or half." Fancy Iceberg Lettuce is not simply quoted. It is "Large, solid, well bleached heads" and then the 9c price seems justified—and unquestionably is because this business is built on the plan that "It's not all in the price!"

A fine bit of stage setting for this anniversary sale was that every person in the business wore a badge similar to what one sees at grocers conventions on the "swelling fronts" of the delegates, except that this was of heavy paper with black background and white letters for the ribbon with a yellow cardboard disk, 3½ inches in diameter on the margin of which was printed "Frederich Brothers, Year of Progress, "with 31st in huge figures in the center. On the ribbon was "Ambassadors of Good Food for nearly a third of a century. Come and Shop and Save at Freaderich Bros."

Late news is that chains are gaining ground in small towns, but chains and

other competition, of which there has never been a dearth since Freaderichs started, have been nothing to them but stimulants to higher endeavor. That is a common characteristic of successful grocers everywhere—chains included. In fact, every successful chain of to-day rose from a single store individually owned and managed. And, come to think of it, are not the Freaderich "boys" running a neat little, compact chain?

But none need quarrel with that. The point is that they have deserved their success. That is all anybody can demand of any man or set of men.

Paul Findlay.

Selling by Taste

A manufacturer of sausage casings follows the long, long selling trail down through sausage manufacturer and retailer to the ultimate consumer with a "taste it" plan under which retailers are encouraged to tempt the taste of shoppers with tidbit samples. Small pieces are proffered on a platter, with toothpicks for easy handling. The plan is said to be especially helpful in introducing new sausage products.

A boat which can be carried in a hand bag has been devised for duck hunters and fishermen. Made of duck-encased rubber, it weighs 15 pounds, complete with hand pump, oars and case.

Detroit—Trembath, Paul & Trembath, Inc., has been organized to manufacture and sell oils, turpentine and paint. The capital stock is \$3,000 all paid in.

7 GOOD REASONS WHY YOU SHOULD STOCK

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

The brand you know



by **HART!**

A complete line of canned vegetables and fruits.

Rademaker-Dooge Grocer Co.

Distributors of

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

The House of Quality and Service

MEAT DEALER

Substantial Increase in the Volume of Meat Sold

"The American public has eaten more meat in the last thirteen months than in any corresponding period on record," John W. Rath, Chairman of the Board of the Institute of American Meat Packers, and President of the Rath Packing Co., Waterloo, Iowa, remarked recently in an address at Iowa State College.

"The meat packing industry, which is the country's largest industry judged from the standpoint of value of output at the plant, apparently sold more than fifteen billion pounds of meat in 1933, an all-time record," Mr. Rath continued. "The increase was caused primarily, by substantial increases in the number of cattle marketed, and by increases in the number of hogs sold by farmers.

"The meat packing industry is not bothered by surpluses in the sense that some other industries may be. The nature of the industry is such, dealing in perishable products, that the live stock must be transformed into meat and the meat sold promptly, regardless of the quantity. The price that is obtained for it, and consequently the price which the packing industry can pay for live stock, is determined by the amount which the housewives of the country can pay for meat. The demand for meat, in relation to the amount of production, establishes the price at which meat and meat products sell.

"The packing industry was able to find a market for the tremendous amount of meat, but because the purchasing power of consumers during the year was less than one-half of normal, and supplies were far above normal, the price of meat and the prices of live stock were low during 1933," Mr. Rath stated at another point.

"The meat packing industry as a whole made a profit in 1933, operating, with the exception of a few plants, on the black side of the ledger for the first time since 1930. Profits were small, but served to offset in part the losses sustained by the industry in the two preceding years. If the profits from all sources earned by the industry for 1933 had appeared in the form of lower prices for meat, the amount would have been only one-fifth of a cent on each pound of meat sold. If, on the other hand, the profits of the industry from all sources had appeared in the form of higher prices for live stock, producers would have received about one-seventh of a cent per pound more for each animal marketed.

"The meat packing industry, operating under a form of the President's Re-Employment Agreement, at the present time has more men employed than were working in 1929," Mr. Rath said. "Payrolls, according to the Bureau of Labor Statistics, apparently are about ninety per cent. of the 1929 level. Because consumption and production of meat has been well maintained during the past five years, the level of employment in the packing industry in this period has never fallen below eighty per cent. of the 1926 level—a decline substantially less than

the decline for the average of all industries.

"The export trade last year was larger than in the preceding year, but was substantially lower than the five year average. The trade undoubtedly was stimulated by the more favorable ratio of exchange which prevailed during the latter part of the year.

"Since the first of the year, the price of hogs has been substantially higher than it was a year ago," Mr. Rath said, in conclusion. "If the Government's plan for reducing hog production and corn acreage is successful, the income to farmers from their hog production should be substantially greater in 1934 than it was in the preceding year. Any improvement in the purchasing power of consumers also will be reflected in greater returns to the producers of live stock."

First Short Course for Retail Meat Dealers

Featured by the master craftsmanship of Max O. Cullen, meat merchandising authority of the National Live Stock and Meat Board, the first short course for retail meat dealers ever conducted at the University of Minnesota was an outstanding success. Dealers were in attendance from fifty-seven Minnesota cities as well as from points in Wisconsin, North Dakota and South Dakota.

The event, held February 27 and 28 at the University farm at St. Paul, was sponsored by the University of Minnesota. Co-operating in the project were the Board, state and Twin City retailers organizations, Minnesota packers, the Institute of American Meat Packers, and the U. S. Department of Agriculture.

Mr. Cullen, who is known from coast to coast for his development of practical new methods of meat merchandising, presented demonstrations of beef, pork, and lamb which won the plaudits of the class and occasioned a round-table discussion which was looked upon as convincing evidence that many of the ideas would be put into use in markets of the state.

This artist with the knife who is equally adept as a lecturer, showed these dealers how it is possible to utilize all parts of the carcass to the maximum of efficiency. He emphasized the importance of attractive displays, proper salesmanship, and close co-operation with the housewife in helping to solve her problems of meat selection and preparation. In short Mr. Cullen, in the brief space of two days' time gave the dealers a complete lesson in a subject to which he has devoted years of study and practical experience.

The dealers showed a great deal of interest in the information on cost and selling prices as presented by A. T. Edinger of the U. S. Department of Agriculture and also in the talks on account keeping, the importance of meat to health, meat cookery facts and other topics presented by university specialists.

A talk on preparation of meat for the table by Alice M. Child, in charge of the Home Economics section of the university, was one of the high lights of the course. Miss Child, who is recognized as a national authority on meat

cookery, brought out the new facts in this field and stressed the responsibility of the retailer in helping the home-maker to become a better purchaser of meat. To demonstrate the effect of high temperatures in cooking meat, Miss Child prepared two ribs of beef selected from opposite sides of the same carcass, one at high temperature and the other at a low temperature. The test showed that the rib cooked at the high temperature lost practically twice as much of the meat juices as the one cooked at the lower temperature.

R. C. Pollock, general manager of the National Live Stock and Meat Board, spoke on "The Importance of Education and Research to the Live-Stock and Meat Industry." Dr. W. H. Peters, chairman of the meeting, discussed the subject of "Breeding and Feeding of Live Stock as a Factor in Producing Quality Meat." Other members of the university faculty on the program were Dean W. C. Coffey, L. C. Palmer, P. A. Anderson, Kathryn Niles, and H. J. Ostlund.

Plans are under way for another short course for 1935.

Modernizing for More Profit

Modern methods in the meat industry are fast supplanting those which have become cumbersome and obsolete. Meat dealers especially are aware of the increasing possibilities that can be effected through the installation and use of the best devices available. There is a different trend and a different atmosphere in the meat shop of several years past and that of to-day. With modern facilities the looks and even the taste of meat are greatly enhanced, and as an inevitable result there is a definite sales increase.

With the above thought, I would like to convey to my fellow meat men my experience after purchasing a cube steak machine; that it has proven entirely satisfactory and probably is one of the most profitable appliances I have ever had in my store. Not only am I able to get a better price for my less expensive cuts when "cubed" and sold as individual steaks, but I have also found that small pieces of food beef which formerly went into the hamburger grinder can be "cubed" and sold at a much greater profit. This is done without any attempt to deceive the purchaser because I sell this product as cube steak, a new dish, an entirely new article of food, and the fact that the same customers repeat over and over again convinces me that I have made a very wise investment.

Everyone seems to have a natural taste for steaks. But even with meat prices as low as they are, many families, because of reduced incomes, cannot gratify that taste with the best cuts. Cube steaks made from the less expensive but better flavored and more nutritious cuts, such as round, well trimmed and without veins or sinews, solves the problem both for the public and the meat market. Contrary to the general opinion, selling cube steaks has not interfered with my sales on the more expensive cuts. I have found that the machine is a "profit maker" and a "business getter." Old customers are pleased with new innovations, and new innovations please new customers. The cube steak machine has paid for itself many times over since I purchased it and I can heartily recommend it to those who want to bring new customers to their stores.

O. A. Kleinfeld.

KEEP SUPPLIED WITH

LILY WHITE FLOUR

"The flour the best cooks use"

VALLEY CITY MILLING COMPANY

Portland — Grand Rapids — Kalamazoo — Traverse City

THE NEW LARGE CAKE



Strictly
Independent
Since 1882

Fresh Compressed

RED STAR YEAST

Grown from Grain

**50% PROFIT
ON COST TO YOU**

Place Your Order Now

20 cents a Dozen, Delivered . . . Sell
at the advertised price of 2 cakes 5 cents

RED STAR YEAST and PRODUCTS COMPANY
Main Office . . . MILLWAUKEE, WISCONSIN

HARDWARE

Michigan Retail Hardware Association.

President — Henry A. Schantz, Grand Rapids.

Secretary—Harold W. Bervig, Lansing.

Treasurer—William Moore, Detroit.

Field Secretary — L. S. Swinehart, Lansing.

Greetings From President and Secretary of M. R. H. A.

Grand Rapids, March 12—I am proud of my connection with an organization that could stand up under the battering blows of 1933. This experience indicates a reserve strength and a membership loyalty rarely equalled in commercial association.

I realize my own obligation toward the duties with which I am charged and will perform them to the utmost of my ability. I believe in aggressive action in promoting the interests of our craft. I believe in the future of the independent hardware retailer and in his ability to meet changing conditions. I believe that only through complete support to our organization can we achieve full results.

Henry A. Schantz,

Pres., Mich. Retail Hardware Ass'n.

Lansing, March 12—Your Association has worked diligently to see that hardware dealers received business on CWA projects and to secure more prompt payment of CWA purchases. This work has been carried out through contact with the Civil Works Administration in Washington, with the Emergency Welfare Relief Commission (in charge of CWA work) in Lansing, with the Government paymaster in Detroit and with the county administrators and purchasing agents.

Within the past few days changes have been made in the machinery for making payments on purchases which will speed up the work. Dealers can very shortly expect to receive Government checks. Because of unusual difficulties in some counties members are asked for special information.

Outstanding was the renewed confidence and enthusiasm shown by members over the prospect of improved business. Momentum is gathering for a rapid recovery. Michigan is expected to stage a faster and more far-reaching improvement during 1934 than any other mid-western state.

Full of color and excitement the 1934 convention opened with the ballroom of the Hotel Statler filled to capacity. The luncheon was preceded by a concert given by a ten-piece orchestra. Fine tributes were paid the past presidents who had passed on during the year, Scott Kendrick and C. L. Glasgow, by J. H. Lee and Chas. H. Ireland.

After President Dillon's address, Mr. H. P. Sheets of the National Retail Hardware Association presented "An Examination of the Wholesaler's Code," then Horatio A. Earle, of the North Wayne Tool Co., talked on "Hardware Manufacturers' Codes." These effective addresses were followed by a question box discussion which brought out many new and interesting points, led by J. Charles Ross and Henry A. Schantz. A special session for retail salesmen was held Tuesday evening, with a dramatic

demonstration of selling by Ralph W. Carney of the Coleman Lamp & Stove Co.

F. R. Kohnstamm, of the Westinghouse Electric Co., and Nelson J. Waters, of Paw Paw, one of our own members and an aggressive hardware merchandiser, demonstrated the possibilities of selling appliances and specialty lines in hardware stores. Charles E. Boyd, Secretary of the Detroit Retail Merchants Association, discussed the retail code and the necessity for organizing and supporting local retail code authorities. Chas. Sutton, Waldo Bruske and L. F. Wolf led the question box discussion.

The Thursday session was given over to a discussion of prices, opened by Secretary Bervig analyzing the competitive price situation, followed by Paul J. Stokes of the National Association who indicated the probable direction of hardware prices. Two old-timers in association work—Herman Dignan, of Owosso, and Charles Ireland, of Ionia—led the interesting question box discussion which followed.

Former Governor Wilber M. Brucker made a remarkable address on "The Business Man and the Government" which will long be remembered by those fortunate enough to be present. This was followed by committee reports, question box discussion on the reports and on legislation, handled most effectively by Herman C. Meyer and Frank L. Willison.

Frank W. Hartge and his entertainment committee pleased the ladies with a visit Wednesday afternoon to Henry Ford's "Edison Institute, Village and Museum," with ladies night at the exhibit in the evening and a theater party Thursday afternoon. 1500 attended the fun festival dance and entertainment for everybody Thursday evening.

The exhibit, under the same roof as the convention, worked perfectly. C. E. Everett and his exhibit committee materially assisted in bringing in a large number of exhibitors. The visiting prize plan stimulated an unusual amount of activity, 199 members participating in the visiting prizes. The Friday drawing prizes, donated by exhibitors, with over \$300 worth of special prizes, provided a fine closing for the convention. The thanks of the Association and its members are extended to exhibitors who participated. We hope to see all of them and more at Grand Rapids next year.

Hardware Association members have been receiving letters from various code authorities of other retail lines levying assessments for the support of such code authorities. You were informed previously that no such assessments should be paid until you received notice from your own Association. For example, the bottled gas code authority has been asking for a \$5 assessment from each retailer of this product. That assessment has not been authorized by the NRCA. One assessment that is expected to be authorized shortly by the NRCA is that on the building material code. It is expected that this will be 1/2 of 1 per cent of sales of such materials. The items to be covered by this assessment will be specified and will not cover such merchandise as window and

door screens, galvanized iron roofing, ladders, sash cord, paints and oils, glass, builders hardware, roofing cement and the like, all of which come under the general retail code. Hardware dealers carrying the merchandise listed as subject to the lumber and building material code or building supplies code are required to file minimum prices with the delegated code authorities and can not sell below such filed prices until a new list of prices is filed by them. These prices must conform to the model mark-up as provided for such codes and approved by the administrator. It should be clearly understood that, while hardware dealers may be subject to assessment rules in other codes, they are not required to join other associations. This is entirely optional.

Hardware dealers in towns of over 2,500, not now having a local retail code authority, should make every effort to induce the local merchants' association to initiate the formation of such a body. Assessment for the support of the local retail code authority, which cannot exceed \$1 per worker, should be immediately paid. Failure to pay such an assessment is handled as a code violation by NRA which stands ready to assist code authorities in collecting assessments. The LRCAs, where organized, are doing effective work in enforcing the unfair trade practice provisions of the retail code.

A person whose earning capacity is limited because of age, physical or mental handicap or other infirmity, may be employed on light work at a wage below the minimum established by a code, provided the employer obtains from the state authority, designated by the U. S. Department of Labor, a certificate authorizing such employment.

Mail order concerns with offices outside the state but with shipping points within Michigan, shipping to Michigan points, are subject to the sales tax. Apparent violations are now being investigated by the state tax board. An effort is being made by tax commissions in states having retail sales tax to make inter-state sales into sales tax areas, subject to the regular sales tax. This will require Federal legislation.

Member receiving a letter from a Kanas City attorney claiming damages for infringement of certain patents on electric irons, should communicate with this office. In the meantime, continue selling irons as before.

Convention Resolutions

1. Approving the retail code and work of the National Association on the real code and National retail code authority.
2. Approving the work of the National price committee and suggesting the National Association encourage all state associations to appoint state trade relations committees.
3. Requesting the NRA to establish a definite percentage of not less than 10 per cent. added to the invoice cost in defining "loss leaders."
4. Protesting against long term contracts drawn up in anticipation of the adoption of the steel code, placing large syndicates in a competitive situation more favorable than that experienced by hardware dealers.

5. Protesting action of some manufacturers of hardware who offer special price concessions to syndicates, not extended to their regular trade.

6. Favoring retention in the sales tax Act of the "advertising reimbursement" section which makes it illegal to advertise absorption of the sales tax and which permits passing on of the tax to the consumer.

7. Requesting the paint code authorities to set future dating of spring orders forward from April 1 to June 1.

8. Opposing the suggested \$30,000,000 bond issue now under consideration by the legislature.

9. Directing the Association legislative committee to work with the state legislature and the conservation department in securing a reasonable compensation for selling game licenses.

10. Requesting legislation in controlling "fraudulent advertising in the sale of merchandise" such as frequently unethical "fire sales, removal, closing out, liquidation and creditor's sales."

11. Pointing out that the cost of government in Michigan is approximately eleven times as much for each person in 1933 as in 1900 and asking that state and local governmental agencies maintain expenses at a lower level.

12. Requesting more prompt payment by the Government of purchases made for CWA projects.

A new classified index and seventeen additional pages have been sent every Association member for incorporating into the Sales Manual mailed last year. Please see that these pages are inserted in your copy. An important announcement will shortly be made of the Association Sales Training Plan, a new Association Service. Watch for it.

The Baldwin Hardware Co., of Howell, used an association plan in drawing up their new arrangement when they moved from their old location. Association designed fixtures are used throughout, incorporating recently developed ideas, among them the "sloping" housewares shelving. Dealers passing through Howell should look over this arrangement.

The Association also made a plan for the Price-Rite hardware of Lowell, using Association display ideas through Mr. Armstrong and Mr. Cook, the proprietors, went into business last summer and experienced a most successful year. They proved that a hardware store could be run "in the black" in 1933. And they're all set for a big year in 1934.

We have a list of good men available for positions in hardware stores, also some buyers for hardware stores. Write, if interested.

H. W. Bervig,

Sec'y Mich. Retail Hardware Ass'n.

In Other Words, Please Remit

The rose is red, the violet blue,
This little bill is overdue,
So pay it now—don't wait till when
The rose and violet bloom again;
For if you do delay it thus
No violet will bloom for us.
Unless you pay, the rose will rest
Upon a fair and manly chest;
The birds will sing but what of that?
We will not hear where we are at—
So come across, we need the dough,
Not in the spring, but now, you know.
The rose is red, the violet blue—
Do we need cash? I'LL SAY WE DO!

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.

Asks Delay on Marking Order

After a month, during which they have tried vainly to get a clarification of the new marking regulations issued by the Government, importers last week asked the Treasury Department to suspend temporarily the order requiring that all foreign merchandise bear the official name of the country of origin. The order which becomes effective in May does away with the importers' present privilege of branding goods only with the name of the foreign province or city of manufacture. The recent order is framed in such ambiguous language, the importers contend, that they are unable to advise foreign suppliers as to what marking changes are necessary for compliance.

Silks Making Slow Gains

While the week has seen some improvement in the demand for broad silks in contrast to the recent quiet, activity continues generally below expectations for this period. Reorders from retailers have maintained an excellent pace, reflecting the strong promotions of piece goods being staged by many stores. Business from the dress trade has been affected by the slower sale of garments, due to adverse weather conditions. Prices are reported to be firmer. Taffetas have been gaining in volume. Novelty sheers, particularly the washable types, are prominent in the business being done.

See Prompt Easter Shipments

Indications are that retailers will be able to obtain deliveries of ready-to-wear for pre-Easter selling without serious delay, according to leading merchandisers. Orders were being accepted on most volume selling price lines for delivery in ten days to two weeks. Here and there, as in some lines of better dresses, deliveries are behind, but the slow spell of the last two weeks, due to storms, is said to have permitted the market in general to catch up. The last two weeks of the month will see heavy retail promotional emphasis on all types of ready-to-wear.

Heavy Underwear Sold Up

Any sharp reduction in working hours would cause most heavy-weight underwear mills to be sold up nearly until the end of the year. On the present basis of forty hours, practically all of the leading mills have withdrawn from sale and their production is sold up until early Fall. On Spring goods some mills are sold ahead on certain styles until June. Prices have been steadily strengthening since the end of last year, with the result that the opening list prices of the early Fall are now generally prevailing.

Modify "Windblown" Styles

Consumer favor for the wind-blown silhouette in Spring ready-to-wear has

been below the high expectations voiced at the start of the season. Stores in several important centers throughout the country have found active interest lacking in the extreme forms of the silhouette and have turned to modifications. Early reports also indicate consumers are definitely favoring untrimmed coats, which has led to centering of orders on these styles. The current trend in suits is said to be somewhat away from tweeds, with plain navies in crepes receiving attention.

Bush's Dry Goods Store in New Setting

Completely refurnished and redecorated in an atmosphere of spring, the Herbert N. Bush, Inc., store, 504 South Saginaw street, Flint, was re-opened March 6 with a full stock of new spring women's wear and household necessities.

Nearly six weeks have been devoted to the renovation of the store since it was damaged throughout by the Baker drug store fire next door. Every single article of clothing or furnishings on hand at the time of the fire was turned over to the underwriters and not a button remains of the former stock.

So thoroughly has the place been re-

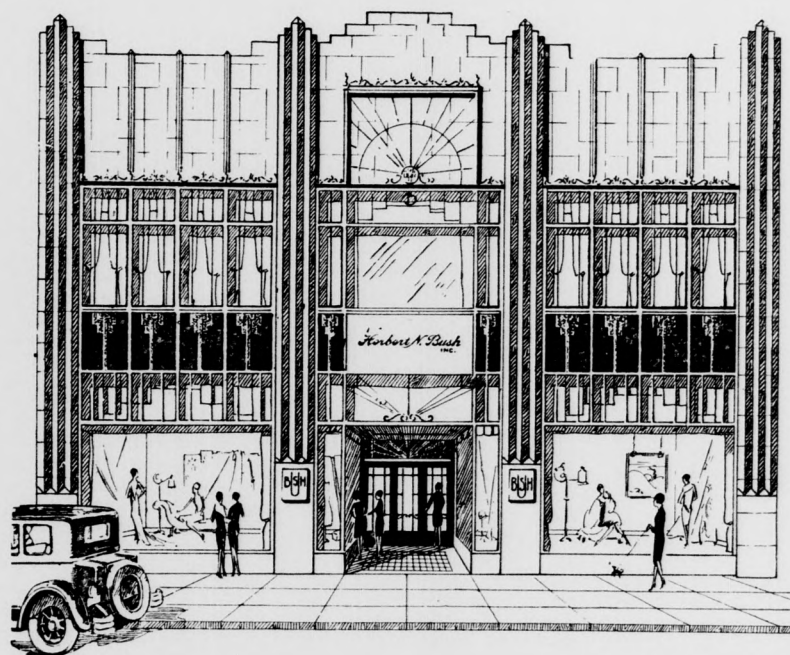
Chinaware Prices to Rise April 1

Another rise in domestic chinaware prices, this time an advance of 12½ per cent. on low-end merchandise, will go into effect throughout the industry at the end of this month, manufacturers say. Quotations were advanced around 15 per cent. on both cheap and better type chinaware some weeks ago. Buyers, warned of the proposed price advance, have begun placing orders for April and May delivery on the pledge of producers that purchases made before April 1 will be filled at current

decorated that even the dress forms have been refinished or replaced. New lighting fixtures, with the fresh cream walls and ceiling, provide daylight shopping. The second and third floors are entirely recarpeted with a heavy carpet to blend with the refinished mahogany woodwork.

Such special departments as infants' wear, cosmetics and glove and umbrella corner are done in pastel shades that set them off from the rest of the store. The background of the large display windows is also refinished in massive designs of walnut.

The store will have a slightly larger staff than formerly, totaling sixty persons. Herbert N. Bush is president and H. O. Thompson is general manager.



Machine Tool Prices Raised

Formal announcement of an increase in prices was sent to the trade by one of the largest machine tool building companies in the country. The price increases, averaging 8 to 10 per cent., apply on milling machine tools and similar equipment and go into effect March 18. Similar action by other producers is looked for before the close of the month. The increase is the first to be announced by a major company since 1929. The demand for machine tools has been improving steadily since early December, with heavy buying noted from textile machinery manufacturers and from foreign markets, notably France and England.

price levels. Increased production costs, which have cut into profits on low-end goods, make the contemplated increases necessary, producers hold.

Lull in New Glass Orders

Activity in glass factory production continues to gain, but during the past week there apparently has been a decline in the volume of new business generally throughout the industry. In view of the sustained upward movement in demand since Jan. 1, a lull may be expected. Manufacturers anticipate that the volume of new business will gain as March progresses. The call for flat glass products, including plate glass, is rather slow. The

movement of liquor glassware persists in heavy volume. Better grades of tableware and specialties show a gain.

New Hosiery Styles Lacking

In addition to price weaknesses, the absence of new style features is one of the reasons why better-grade full-fashioned hosiery sales for Spring are lagging. In other years the development of meshes, laces, clocks and other features provided new selling points and gave impetus to the movement of goods over the retail counter. This season, however, mills are offering only plain goods, with the results that stores continue to feature 59, 69 and 79 cent goods to the detriment of the higher-price numbers, it was pointed out.

Retail Shoe Sales Up Sharply

Retail shoe sales in this area are running from 25 to 50 per cent. ahead of last year, while gains in other sections of the country range as high as 100 per cent. In addition to the material improvement in volume, consumers are showing more interest in better grade shoes up to \$7, with main emphasis on the \$4 to \$6 ranges. The biggest season ever experienced is expected on sport shoes, because of the extra time for leisure and sports that the public is enjoying under the NRA. In men's styles, all-whites are expected to lead with black-and-white and tan-and-white styles following.

To Push Chromium Kitchen Ware

A new outlet for chromium-plated ware will be sought by manufacturers this Spring through promoting the sale of chromium-lined kitchen cooking utensils. Copper kettles, saucepans and baking utensils, lined with chromium plate, will be marketed to compete with aluminum and enamel kitchen ware. A bitter competitive fight is expected in the kitchen utensil field. In preparation for such a contest, the chromium ware producers, through the Copper and Brass Research Association, have had laboratory tests made to prove that the chromium lining will not contaminate food-stuffs.

Silk Gray Goods Were Inactive

Trading in silk and synthetic gray goods during the past week continued limited in volume. A fair amount of spot goods were sold, but except in isolated cases buyers were reluctant to place orders for April-May. Mills are curtailing output in accord with the market conditions affecting the different constructions. Acetates continued dull. Growing interest was noted in all-silk taffetas, novelty sheers and washables. Approach of Easter and mild weather is expected to be reflected in a more active market generally.

New in Packages

"Stormy Weather" is the title of a new "book" appearing on shop counters; opened, it is revealed as a container for a new light-weight raincoat. —Coal, like coke, is now being sold in dust-tight paper sacks; they weigh 25 and 40 pounds, are chucked into the furnace sack and all.

Frogs croak—but how far do they get?

HOTEL DEPARTMENT

The Guest Who Holds His Room Unneeded

Los Angeles, March 10 — T. D. Baker, Texas hotel owner and operator, has relinquished direction of the affairs of the Detroit-Leland, which he has operated under the Union Guardian Trust Company, since 1931, and will concentrate his efforts on his own hotels in Texas. The Detroit-Leland was his only hotel interest outside of that state. Otis M. Harrison, who was associated with Mr. Baker in Texas, came to Detroit as manager of this institution when Mr. Baker took over operation of the house. He will remain as manager for the trust company, which will be a satisfactory guarantee of the excellence of service which has been apparent ever since he assumed stewardship of the establishment. There will be no changes in the general staff as a result of this change in operation. Mr. Harrison is a prominent official in the affairs of the Detroit Hotel Association, and is deservedly popular with the fraternity.

Wade H. Randolph, who was the original manager of New Randolph Hotel, Milwaukee, and well-known to the Michigan fraternity, is again manager of that 200-room establishment.

Application of the NRA code in the operation of hotels and kindred institutions is still a problem with the operators. Everybody seems to think that everything will come out right in the final analysis, and there is no particular objection to this regulation as ordered by the government; but it will require time and much patience to adjust matters to the satisfaction of all concerned. It is a problem of considerable magnitude at the present writing. Hotel operators are certainly doing their level best to assist the authorities in that connection.

Hotel Tuller, Detroit, is having its share of labor troubles, but with the exception of the dining service, which has ever had an excellent reputation, seems to be emerging from the mist. For some time, according to its manager, Robert Hensley, the employees have been remunerated on a co-operative plan, based on the earnings of the hotel. The wages last year amounted to 68 per cent. of the stipulated compensation, but falling off in patronage necessitated the discontinuance of feeding service. In all other departments everything is being operated as usual.

Edgar E. Pitts, assistant manager of Hotel Saville Detroit and chairman of the membership committee of Michigan Charter No. 29 of Hotel Greeters of America is conducting a membership drive among the managers of Detroit hotels, using as an argument that the Greeter charters throughout the country are co-operating with the American Hotel Association in ironing out the problems presented by the hotel code. The American Greeter organization is an outstanding evidence of one labor union which has the affairs of its employers, and the success thereof, as a standing watchword, and deserves a full measure of encouragement.

Dr. James W. Inches, receiver for the Inn, St. Clair, has petitioned the court for permission to sell the hotel. The hearing has been adjourned temporarily to permit officials to confer with the bondholders of that institution.

A hotel bed positively cannot be made up correctly unless each particular article of bedding is taken off, separated and shaken. If it gets the

room dusty, this necessity is manifest. Then after the necessary airing, the linen—fresh, to be sure—blankets, spreads, etc., must have gone through this essential routine. Sheets should be so folded that no portion of the mattress is exposed, with special attention to the detail of folding top sheet over the underlying covers. Too many chambermaids consider their task completed with the straightening out of the bedding.

There is, in Los Angeles, what is called a domestic relations court. For many years this city carried off the sweepstakes for her divorce activities, which were not exceeded by Reno, Nevada, and it seemed almost as though the grists turned out were really greater than the raw material provided for the hopper. Under the new regulations an effort is being made to dam the waters before they really reach the mill. Heretofore the statement has been made that if all the in-laws could be barred from the newly established homes, at the time of marriage, many corners in domestic life could be more safely negotiated. In-laws seem to be the center of disturbance. They are frequently guilty of promoting bad matches in the beginning and then kindle the fires that burn the ties in two in the end. It is believed that the future quality as well as quantity of the human race, might be improved by their elimination or, at least, legal regulation. It is an affair well worth investigating by the authorities at large.

Schemes for getting away from the inroads of bad check operators, who look upon the hotel operator as their meat, were discussed at a session of the Detroit Police commission last week, and addressed by a local bank official who suggested that perhaps hotel men were the easiest victims of such operators. I have quite frequently mentioned this phase of hotel affairs and warned operators against this usage, but every time I pick up a newspaper I find some mention of these depredations, which have been a topic for discussion at about every hotel gathering I ever attended. The outcome has proven far from satisfactory. The hotel man who absolutely refuses to cash personal checks and scrutinizes carefully all other forms of bankable paper will have very few losses to complain of. The great trouble in cashing personal checks, which I have spoken of variously, is that an individual may cover his territory for years, then lose his position, and if he is inclined to be crooked, will proceed at once to cut a wide swath in the matter of check passing, and retire quickly. The wise executive makes a rule and then conforms to it. Bad checks never worry him.

Somebody asks: "What constitutes a hotel day?" Who knows? Most hotels have what they call a "check out" hour and the day ends with it, no matter what time the guest may have checked in. In some it is, say, 6 p.m. If the guest retains his room after that hour, he is asked to pay for an additional day. If his train does not leave until evening, he is dead sure to retain his room until that hour, even if he has no use for it. There may be a bunch of people waiting for rooms at that hour, or they may have gone to other hotels and found what they wanted. But the man who had the room knew custom allowed him to retain it until the prescribed hour and he had no thought of the poor devil who had been hanging around all day waiting for an opportunity to check in. All of which could be avoided if the management would establish a system of rebating a part of the charge to the guest who checked out at 9 a.m., being through with his room at that time, but standing on his right to retain the room until the later hour. Ten per cent. on a \$5 room would pay for the occupant's

breakfast, and he would, in nine cases out of ten, avail himself of it. The in-comer probably would not question the rate if his bill was advanced to the same extent, especially if the accommodations were immediately available. This plan was in vogue in the old Planters Hotel, St. Louis, up to the time it was demolished for the erection of a business block, and the Weavers, practical hotel men, assured me on several occasions, it was feasible.

At Hamlin Lake, just North of Ludington, there is a hotel called the Bugg House, with which I was familiar. Many travelers used to patronize it and revel in the use of its stationery, which was headed with the line: "Am stopping at the Bugg House." Out here in California I recently ran across a caravansary entitled: "Alms House." The prices charged, however, were absolutely removed from any charitable consideration.

I note that some Northern Michigan resort hotels are arranging to open somewhat earlier than usual this season, and continue open until after the hay fever period. Were it not for the time limits placed on school vacations, there is no doubt but what many Michigan propositions could depend on a profitable business for at least a month longer than custom has heretofore dictated. All of us know that the month of September and the earlier days of October are the most delightful of all the season, and would be taken advantage of by many were it not for the seeming unchangeable educational program.

The eighteen day diet propaganda does not seem to be popular either with the hotels or physicians. If a hotel is conducted on the American plan, there will be little inclination toward dietary achievements by its guests, but there are some people, who seem to think that economy in eating is the real mission in this life. If they persist in it they will without a great deal of delay be transplanted to a realm where eating is popularly supposed to be not an achievement. Nature has a peculiar faculty of demonstrating when you should eat, and while there is a lot of guess-work as to just what one should eat, you might easily arrive at the conclusion that when our ancestors were still hale and hearty at four-score years, they were probably getting a balanced ration, and it was a hearty one at that. Freak diet lists savor too much of guess work, and while they may create a demand for dehydrated sawdust and such, it is much more sensible to have a survey taken of your individual requirements and act accordingly.

Warm Friend Tavern Holland, Mich.

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

JAMES HOEKSEMA, Manager

The MORTON

400 ROOMS EACH
WITH BATH

\$1.50 up

Grand Rapids' Friendly Hotel
Phil Jordan, Manager

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

Store, Offices & Restaurant
Equipment
G.R. STORE FIXTURE CO.
7 Ionia Ave., N. W. Phone 86027

"A MAN IS KNOWN BY THE
COMPANY HE KEEPS"
That is why LEADERS of Business
and Society make their head-
quarters at the

PANTLIND HOTEL

"An entire city block of Hospitality"
GRAND RAPIDS, MICH.
Rooms \$2.00 and up.
Cafeteria -:- Sandwich Shop

THE ROWE GRAND RAPIDS

The Most Popular Hotel
in Western Michigan

300 ROOMS — SHOWERS
SERVIDOR

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

CODY HOTEL GRAND RAPIDS

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

CAFETERIA IN CONNECTION

ALL GOOD ROADS LEAD TO
IONIA AND

THE REED INN

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

Park Place Hotel Traverse City

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

New Hotel Elliott STURGIS, MICH.

50 Baths 50 Running Water
European
D. J. GEROW, Prop.

Occidental Hotel

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

Columbia Hotel

KALAMAZOO

Good Place To Tie To

Every once in a while someone clamors for a new system of handwriting, and I confess that when I occasionally look over some of my own chirography and think of that of some of my friends, I feel that such a "clamor" is justifiable. The typewriter has helped, but there are many occasions where they cannot conveniently be employed, which often necessitates the calling in of oriental interpreters, as a means of preventing the employment of cuss words. Poor handwriting is an all too common human frailty. It may or it may not be due to some fault in our educational structure, the same as orthography, which keeps many in hot water much of the time. What we must have is a system which will neutralize the inroads of nervousness in the application of the pen. Something, for instance, as employed by the movie star who indites a full page of manuscript, perfectly executed, in the movement of an eyelash.

One of the latest offerings of the scientists menu is a "sawdust" salad. It is claimed they can take a stick of dry wood and by rolling up their cuffs and shooting a few chemicals into the mixture make 75 per cent. of the mass fit for human consumption. The tender twigs on the towering oak are converted into dainty desserts. A guy with a pair of pruning shears would be able to defy the restaurateur and pick up a meal almost anywhere. Too bad the discovery comes at a time when there is a scarcity of timber and a plethora of regular food products.

Down in Texas they are trying to make a law prohibiting conversation on the part of a barber when he is giving one a professional treatment. The next thing we know one of our greatest American institutions—the barber pole—will be consigned to the demnition bow wows. Personally, I have been much entertained by these fifteen minute monologues, offered by my tonsorial friends, who have enlightened me on the Japanese and other great questions of the day. Theodore Roosevelt once made the statement that statesmen were made and unmade in the confines of the country barber shop.

Frank S. Verbeck.

Additional Hotel News

Chicago—Always on the lookout for new ideas which will improve the service in his hotel, Leonard Hicks, managing director of the Morrison, has devised a scheme whereby he can turn on a switch while sitting in his office and listen to the conversation which takes place between the guest and the room-clerk on duty.

This device was demonstrated to a number of the visiting hotel men during the convention held in Chicago last week, and enables Mr. Hicks, who is himself an old hotel clerk, to make suggestions for improving the service at the desk from time to time, based on the observations which come to him.

Chicago—Edward T. Lawless, for the past fourteen months manager of the Hotel Commodore in New York City, comes to this city to assume the management of the Palmer House on March 15, assuming the post left vacant by the death of H. V. Hansen last month.

Mr. Lawless has had wide hotel experience, both in the East and Middle West. He went to the Commodore from the Book-Cadillac in Detroit, where he had gone from the resident management of the New Yorker, under Ralph Hitz.

Before that, he had been for many years manager of the Ambassador in Atlantic City. He started his career at the Hotel Gramatan in Bronxville, and for several years thereafter was assistant manager of the Commodore, going from there to the Ambassador, also in New York City, in a similar capacity, before being transferred to the hotel of the same name in Atlantic City.

The Palmer House, for many years under the management of Walter L. Gregory, offers 2240 rooms in the Loop district of the city, and is the successor to one of Chicago's most historic structures.

St. Joseph—Frank Demeter, head of the Chicago syndicate which has taken over Hotel Whitcomb, last week revealed plans for a remodeling program involving the expenditure of approximately \$100,000. The beautiful sunken garden will be enclosed with French doors that can be removed during the summer season, and this portion of the building will be used for additional dining room space, dances, concerts and other social events.

A solarium will be constructed on the seventh floor of the hotel, where the gusts may take sun baths, and a number of improvements will be made in the mineral bath department. Public room and guest rooms will be redecorated and partially refurnished throughout the hotel.

Plans for a nation-wide advertising campaign, including daily broadcasts over the two largest networks, were revealed. Health lectures by noted medical authorities and musical concerts will be placed on the air direct from the hotel before the opening of the summer season, Mr. Demeter said.

Items From The Cloverland Of Michigan

Sault Ste. Marie, March 12—The mail carrier's job is not a bed of roses, especially the monetary consideration, due to the latest notification of another cut of 3 per cent. in order to help the Postmaster General balance the budget for his department. The afternoon deliveries will be later on certain days in the residential districts. There will be but one delivery instead of two. Employees will be compelled to take off four days between now and June 30. The rural carriers are also affected by the economic axe, starting March 1, because they will be paid but one cent per mile for maintenance, compared with 5 cents per mile for postal inspectors. It does seem as if there should be other ways than cutting maintenance to what everyone knows is away below cost. We can remember not many years ago we thought that when the order coming from the firm that the traveling salesman would receive only 6 cents per mile for the use of his automobile while soliciting orders, instead of 10 cents, as had been the usual allowance, there is evidently a new deal somewhere. Looks as if the bicycle may yet become a necessity.

Crossing the river on the ice is somewhat dangerous now. The first accident occurred last week when an insurance agent broke through the ice and if help had not been near at hand he would have been counted among the missing.

Experience as against experiment is fine, but what we can't figure out is this—without experiment, how'll we ever get experience?

Mrs. Kenneth Comb will open a new Ladd and Lassie wear store at 519 Ashmun street, in the same store now occupied by the Huntly's shoe store.

Mrs. Comb needs no introduction here, having lived in the Sault for many years.

CCC Camp 668, at Strongs, has been voted the best Camp in Cloverland. Its latest accomplishment is the issuing of a newspaper called the Northlander, a paper to be published by members of the camp three times a month. It is being printed by the Sault News Printing Co. The paper comprises six pages and is edited by a staff consisting of Lieut. Douglas B. Pongratz, editor in chief; G. Babcock, editor; J. Kruszewski, sports editor and John Szakara and Edward Stack, jokes, and Don Jones, special editor.

A meeting of the Drummond Civic and Development club was held at Drummond last Friday. The Club put on a talk and play entertainment on Wednesday. Refreshments were served and a good time was had by all.

The heavy storm of last Friday caused the roof on the MacLaughlan Bros. Co. wholesale seed store to cave in. Fortunately no one was in the building at the time.

Reports are all in now and it is conceded that March came in like a lamb. Now we hope it'll go out like a dandelion.

Mynor Seaman and William McGuire, both popular grocers at De-Tour, and several other sportsmen had a thrilling time hunting coyote and wolf last Sunday on the ice with automobiles and hounds. They had an exceptional experience chasing the prey around the Islands near Drummond, the party bagged three coyotes. A camera picture was snapped at the end of the hunt recording the finish, showing one tired coyote snarling defiance at the pack of equally tired hounds, while one hunter sparred for a chance to drop his coat over the quarry and capture it alive. The action was fast and furious when the coyote was finally brought to bay.

William G. Tapert.

Big Meeting of the Kalamazoo U.C.T.
Kalamazoo, March 12—The regular meeting of Kalamazoo Council, No. 156, was held Saturday afternoon, March 10, at the Odd Fellows temple.

Two candidates were initiated, followed by election of officers.

E. E. Fraker was elected Senior Counselor P. S. C. D. L. Goodrich, who is always an active worker in the Council, acted as installing officer and don't overlook the fact that Brother Goodrich is our unanimous choice for member of the Grand Executive Committee to be elected in June at the Grand Council meeting.

Our meeting was followed by a dinner dance at the Columbia Hotel, which was attended by 165 members and their wives. To say it was a success, ask any one who attended. Prof. Oscar Trumble, of the Western State Teachers College, was the speaker of the evening. His subject was The New Deal. The large audience sat tense with interest throughout the talk; in fact, they are still talking and proclaiming it a masterpiece. Music was furnished by Russ Skinner's orchestra. Dancing and cards were enjoyed by all until midnight.

D. L. Goodrich was chairman of the festivities, assisted by A. C. Wildermuth, Harry Burgess and Harrison Bauer.

New life has been injected in our Council work the past year, and with our new bunch of peppy officers look out for us this coming year.

You have always been so loyal to all U.C.T.'s, will you kindly give us this space in your valued magazine?

I have just learned of Mrs. Stowe's misfortune. Please remember me to her, as we were schoolmates in Mendon. I wish her a speedy recovery.

C. W. Sipley.

Talk of a class war is rot in a land where the humblest can approach the highest and say: "Gotta light?"

Helps and Checks to Proper Sleep

Women get to sleep more quickly and sleep more quietly throughout the night than men. This conclusion, made in a recent scientific investigation, is cited by the Iowa State Department of Health.

The investigation also found that judging by the muscular movements, the first hour of sleep for the normal child is the most active period and the next most active is the last regular hour of sleep. The normal child is most quiet during the second one-half hour after retiring. A "quiet sleeper" may be active for an hour and the "restless sleeper" for two hours during his sleeping time at night.

The investigators found that a child has a definite sleep pattern. The individual's pattern is rarely disturbed except through sickness. Seasons apparently have no influence on the "restlessness" or "quietness" of the sleep pattern.

Cold weather, however, is more conducive to quiet slumber. Eating a large amount of plain food at the evening meal, it was found, results in marked restlessness. Drinking six ounces of warm milk at bedtime seems to produce quiet sleep in normal children.

It was found that taking hot or cold baths before retiring seems neither to produce nor to interfere with sleep.

Experiment With Sugar Beet Seed

Members of the sugar bloc in Congress are interested in experiments being conducted in the Minidoka (Idaho) reclamation project of the Government, to develop sugar beet seed having a high resistance to plant pests.

Cross breeding has been resorted to, it is learned, making for a new step forward in sugar beet production. Because of the controversy over the adaptability of the beet sugar industry to the economic life of the nation, it is assumed that little publicity will be given to the experiments, which, it is said, have proven quite successful.

The reclamation service is a part of the Department of the Interior, and, of course, would ordinarily have little interest in the activities of the Department of Agriculture. The latter, on its part, however, is endeavoring to secure the adoption of sugar quota legislation and the stressing of such successful experiments does not fit in very well with its plans.

Refrigerator Sales Set Record

Sales of refrigerators in January, according to figures gathered from representative manufacturers yesterday by the Edison Electrical Institute, totaled 35,212 units, compared with 18,755 units in the corresponding month last year. For the first time in the history of the industry January sales this year were almost as large as sales in December.

Overhead cables and machinery are eliminated in a new residence elevator; the car is supported by a threaded steel column housed, with electric operating mechanism, in the basement. An undercounter dumb-waiter of similar construction is also offered.

Lifting others' loads lightens your own.

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. Plaskowski, Detroit.
 Director—E. J. Parr, Lansing.
 Examination Sessions—Three sessions are held each year, one in Detroit, one in the Upper Peninsula and one at Ferris Institute, Big Rapids.

Michigan State Pharmaceutical Association.

Officers elected at the Jackson Convention of the M. S. P. A.
 President—Duncan Weaver, Fennville.
 First Vice-President—Paul Gibson, Ann Arbor.
 Second Vice-President—J. E. Mahar, Pontiac.
 Treasurer—Wm. H. Johnson, Kalamazoo.
 Secretary—R. A. Turrel, Crosswell.
 Executive Committee—A. A. Sprague, Ithaca; Leo J. LaCroix, Detroit; J. M. Ciechanowsky, Detroit; M. N. Henry, Lowell; Benj. Peck, Kalamazoo; J. E. Mahar, Pontiac.

Shaving Cream

The following are two formulas for shaving creams for use with a brush and water:

1. Stearic acid 8 oz.
 Coconut oil 2 oz.
 Sodium hydroxide 2 dr.
 Potassium hydroxide 2 oz.
 Distilled water 15 oz.

Dissolve the alkalies in 5 oz. of water. Melt the acid and oil, and slowly pour the lye into the mixture, stirring all the time. Care must be taken because of the instantaneous action of the alkali and stearic acid. Heat until saponified (a piece of the soap dropped in distilled water will remain clear until it begins to dissolve). After being satisfied that there is no free fat, the remainder of the water can be added in two ways. It can be brought to the boil, and poured on the soap after it has been divided with a knife; or the soap can be added to the water, left until next day and the whole again heated.

2. Stearic acid 5 oz.
 Palm oil, bleached 4 oz.
 Coconut oil 3 oz.
 Lard 1 oz.
 Industrial spirit 3 dr.
 Alkali a sufficiency
 Distilled water 22 oz.

This amount of water is the maximum for potting, but there is addition of scent to be considered. To add an oil of any nature, and leave it unsaponified, will always break down an emulsion such as that produced without the aid of gum and machinery. The addition of essential oils to the above formula necessitates a reduction of water to 20 oz. For saponification, the alkali consists of potassium hydroxide and sodium hydroxide in the ratio of 8 to 1.

Adhesives

The following formulas for adhesive pastes will probably meet your requirements—

1. White Dextrin 5 lbs.
 Water 128 oz.
 Oil of Wintergreen 30 drops
 Oil of Clove 30 drops

Heat the water to 160 degrees F., add the dextrin, and stir till dissolved. When cool add the oils and stir well. Then put aside in a cool place for two or three weeks to "ripen," when a creamy paste results, which does not affect the color of the labels.

2. Wheat Starch 2 oz.
 Gelatin ¾ oz.

Water 16 oz.

Oil of Clove 16 drops

Soak the gelatin in part of the water overnight. Mix the starch with the rest of the water, and heat with the gelatin on a water bath until a uniform jelly results. When nearly cold stir in the oil of clove.

Liquid Antiseptic Soap

The following should answer the purpose of our querist:

- Cotton seed oil
 Alcohol 300.00
 Aqua 325.00
 Sodium hydrate 45.00
 Sodium carbonate 10.00
 Sulphuric ether 15.00
 Phenol liquefactum 25.00

The oil is placed in a flask, 300 grams of alcohol added as well as the sodium hydrate. The mixture is heated on a water bath until it is completely saponified. It is then cooled and the rest of the alcohol, and the sodium carbonate dissolved in water, are added. Finally the carbolic acid and the ether are added and the whole shaken and filtered. This soap is a yellowish liquid, with an ethereal odor and an alkaline reaction.

Prophylactic Vaccination Against Pertussis

L. W. Saur describes his method of immunization against whooping-cough. Since 1925 he has made B. pertussis vaccine according to the Danish States Serum Institute specifications with certain modifications. The number of young children treated with the vaccine over a period of years is 394. In the course of five years the thirty-one control children contracted unquestionable whooping-cough. Twenty-nine of the injected children were exposed throughout the incubation, catarrhal and paroxysmal stages, but none contracted the disease. Not one of 162 injected children accidentally exposed has had a cough that in any way resembled pertussis. Active immunity is completed in four months and lasts for years. The best age for immunisation is the second six months of life.

Bacteria Are Found to Build Carotene

The yellow pigment carotene, which is believed to be the precursor of vitamin A, is made by many kinds of bacteria, it has been reported by Dr. M. A. Ingraham and C. A. Baumann of the University of Wisconsin. Animals whose diet was deficient in vitamin A, when fed these carotene producing germs, were able to convert some of the carotene into vitamin A. The germs themselves do not convert the pigment into the vitamin, it is believed. The discovery is important because hitherto carotene has been found only in the vegetable kingdom, associated with chlorophyll, the green pigment of plants. Since the carotene producing bacteria belong to the animal kingdom, an added link is thus found between the vegetable and the animal kingdoms.

Fire Extinguishers

Fire Extinguishers are either carbon tetrachloride, soda-acid, foam (aluminum sulphate—sodium bicarbonate with a foaming agent), or liquid carbon dioxide. The apparatus carried on private automobiles is generally filled with the first-named.

Glance at Early Days in Zeeland

The past week has been an eventful one for the city of Zeeland and a revival of the old colonial spirit has taken place. Many speakers at the gatherings in commemoration of the dedication of the city hall expressed appreciation of early pioneer heroes whose faith and courage conquered the wilderness 87 years ago when Zeeland was founded.

It is interesting to note that names such as DePree, DenHerder, Veneklasen, Van Bree, De Kruif, Keppel, De Jonge, De Bruyn, Huizenga, Van Eenenaam, prominent in early pioneer days, are still familiar in this locality.

Zeeland is especially indebted to Jannes Vande Luyster, the founder of Zeeland, who chose this location and donated to the city the four one-half acre lots at the intersection of Central avenue and Church street to be used for public purposes, and to Dominie C. Vander Meulen, Zeeland's spiritual leader.

Zeeland's first business enterprise was begun in the fall of 1847, about 1 month after the colonists arrived here. Johannes Hoogstegeer built a small hut on the southwest corner of Lincoln and Peck streets where Johannes De Pree now resides and in this building a small supply of everyday necessities was for sale.

At the time provisions were brought from Grand Rapids by ox teams or from flat boats which came up Black river. Other business places were erected and the church and school erected with Central avenue as the principal Zeeland street. This continued to be the main thoroughfare of Zeeland until the railroad was built when most of the business places were moved to Main street.

Huibert Keppel was an active business worker from the first days. He

owned a pair of oxen and made business trips to Grand Rapids known by the colonists as "de Rabbes" and he made barrel staves and shipped them to Chicago.

Hotel Zeeland was established in 1849 by Isak Naaije, who operated it a few years and was succeeded by Jan Van Eenenaam. This building was on the present location of the B. Van Eenenaam residence.

In the spring of 1848 Hendrik De Kruif (grandfather of Paul De Kruif) opened a general store on Central avenue on the site where George Den Herder now resides.

Zeeland has held several prominent celebrations and homecomings commemorating the founding of Zeeland. The most outstanding ones being the fortieth and sixtieth celebrations in 1887 and in 1907.

At the last council meeting the city fathers decided to dedicate a room in the city hall to the memory of Jannes Vande Luyster, the first settler. The room chosen for this is the southwest corner room on the second floor which will be known as the "Jannes Vande Luyster Memorial Room." The public or anyone interested is invited to contribute any historical documents and relics that may in the opinion of a commission be of historical value. Such articles will be properly displayed and exhibited in this room. The council will have the supervision of this matter and will as it deemed necessary appoint a commission to properly care for such documents.—Holland Sentinel.

A new chilling bucket for ginger ale, beer, wine, etc., is made of heavy waterproofed paper. It also serves retailers as a three-bottle delivery carton, when used with a specially designed lid.

SPRING SPECIALTIES

Marbles Rubber Balls Jacks
 Base Balls Golf Supplies Tennis Supplies
 Playground Balls Shelf Papers
 Seed-Disinfectants Insecticides
 Bathing Supplies Goggles
 Soda Fountain Supplies Waxed Papers
 Picnic Supplies Paint Brushes
 White Wash Heads Kalsomine Brushes
 Turpentine Varnishes Enamels
 Brushing Lacquer Etc., Etc.

Sundries Now on Display in Our Sample Room. Come look them over.

Hazeltine & Perkins Drug Co.
 Grand Rapids Michigan

WHOLESALE DRUG PRICE CURRENT

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

ACID			FLOWER			No. 1, lb.			NAPHTHALINE			NUTMEG			QUASSIA CHIPS		
Acetic, No. 8, lb.	06 @	10	Arnica, lb.	50 @	55	Balls, lb.	09 @	18	Pound	@	40	Red, lb.	80 @	90			
Boric, Powd., or Xtal., lb.	08 1/2 @	20	Chamomile			Flake, lb.	09 @	18	Powdered, lb.	@	50	Yellow, lb.	50 @	60			
Carbolic, Xtal., lb.	36 @	43	German, lb.	35 @	45												
Citric, lb.	35 @	45	Roman, lb.	@	1 00												
Muriatic, Com'l., lb.	03 1/2 @	10	Saffron														
Nitric, lb.	09 @	15	American, lb.	50 @	55												
Oxalic, lb.	15 @	25	Spanish, ozs.	@	1 35												
Sulphuric, lb.	03 1/2 @	10															
Tartaric, lb.	35 @	46															
ALCOHOL			FORMALDEHYDE, BULK			NUX VOMICA			OIL ESSENTIAL			QUININE					
Denatured, No. 5, gal.	44 @	55	Pound	09 @	20	Pound	@	25	Almond			Pound	25 @	30			
Grain, gal.	4 00 @	5 00				Powdered, lb.	15 @	25	Bit., true, ozs.	@	50	Powd., lb.	35 @	40			
Wood, gal.	50 @	60							Bit., art., ozs.	@	30						
ALUM-POTASH, USP			FULLER'S EARTH			OIL ESSENTIAL			ROSE			ROSIN					
Lump, lb.	05 @	13	Powder, lb.	05 @	10				Sweet, true, lb.	1 40 @	2 00	Pound	04 @	15			
Powd. or Gra., lb.	05 1/4 @	13							Sweet, art., lbs.	75 @	1 20						
AMMONIA			GELATIN						Amber, crude, lb.	71 @	1 40						
Concentrated, lb.	06 @	18	Pound	55 @	65				Amber, rect., lb.	1 30 @	2 00						
4-F, lb.	05 1/2 @	13							Anise, lb.	1 00 @	1 60						
3-F, lb.	05 1/2 @	13							Bay, lb.	4 00 @	4 25						
Carbonate, lb.	20 @	25							Bergamot, lb.	3 00 @	3 60						
Muriate, Lp., lb.	18 @	30							Cajeput, lb.	1 50 @	2 00						
Muriate, Gra. lb.	08 @	18							Caraway S'd, lb.	2 80 @	3 40						
Muriate, Po., lb.	20 @	30							Cassia, USP, lb.	2 10 @	2 60						
ARSENIC			GLUE						Cedar Leaf, lb.	1 70 @	2 20						
Pound	07 @	20							Cedar Leaf, Coml., lb.	1 00 @	1 25						
BALSAMS			GLYCERINE						Citronella, lb.	1 05 @	1 40						
Copaiba, lb.	60 @	1 40	Pound	15 1/2 @	35				Cloves, lb.	1 75 @	2 25						
Fir, Cana., lb.	2 00 @	2 40							Croton, lbs.	4 00 @	4 60						
Fir, Oreg., lb.	50 @	1 00							Cubeb, lb.	4 25 @	4 80						
Peru, lb.	2 25 @	2 60							Erigeron, lb.	2 70 @	3 35						
Tolu, lb.	1 50 @	1 80							Eucalytus, lb.	85 @	1 20						
BARKS			GUM						Fennel	2 25 @	2 60						
Cassia									Hemlock, Pu., lb.	1 70 @	2 20						
Ordinary, lb.	@	30							Hemlock Com., lb.	1 00 @	1 25						
Ordinary, Po., lb.	25 @	35							Juniper Ber., lb.	3 00 @	3 20						
Saigon, lb.	@	40							Juniper W'd, lb.	1 50 @	1 75						
Saigon, Po., lb.	50 @	60							Lav. Flow., lb.	3 50 @	4 00						
Elm, lb.	40 @	50							Lav. Gard., lb.	1 25 @	1 50						
Elm, Powd., lb.	38 @	45							Lemon, lb.	1 75 @	2 25						
Elm, G'd, lb.	38 @	45							Mustard, true, ozs.	@	1 50						
Sassafras (P'd lb. 45)	@	35							Mustard, art., ozs.	@	35						
Soapstone, cut, lb.	20 @	30							Orange, Sw., lb.	3 00 @	3 25						
Soapstone, Po., lb.	35 @	40							Origanum, art., lb.	1 00 @	1 20						
BERRIES			HONEY <td></td> <td></td> <td></td> <td>Pennyroyal, lb.</td> <td>2 75 @</td> <td>3 20</td> <td></td> <td></td> <td></td>						Pennyroyal, lb.	2 75 @	3 20						
Cubeb, lb.	@	65							Peppermint, lb.	4 25 @	4 80						
Cubeb, Po., lb.	@	75							Rose, dr.	@	2 50						
Juniper, lb.	10 @	20							Rose, Geran., ozs.	50 @	55						
BLUE VITRIOL			HOPS <td></td> <td></td> <td></td> <td>Rosemary Flowers, lb.</td> <td>1 00 @</td> <td>1 50</td> <td></td> <td></td> <td></td>						Rosemary Flowers, lb.	1 00 @	1 50						
Pound	06 @	15							Sandalwood								
BORAX			HYDROGEN PEROXIDE <td></td> <td></td> <td></td> <td>E. I., lb.</td> <td>8 00 @</td> <td>8 60</td> <td></td> <td></td> <td></td>						E. I., lb.	8 00 @	8 60						
P'd or Xtal, lb.	06 @	13							W. I., lb.	4 50 @	4 75						
BRIMSTONE			INDIGO <td></td> <td></td> <td></td> <td>Sassafras</td> <td></td> <td></td> <td></td> <td></td> <td></td>						Sassafras								
Pound	04 @	10							True, lb.	1 90 @	2 40						
CAMPHOR			INSECT POWDER <td></td> <td></td> <td></td> <td>Syn., lb.</td> <td>85 @</td> <td>1 40</td> <td></td> <td></td> <td></td>						Syn., lb.	85 @	1 40						
Pound	80 @	1 00							Spearment, lb.	2 50 @	3 00						
CANTHARIDES			LEAD ACETATE <td></td> <td></td> <td></td> <td>Tansy, lb.</td> <td>3 50 @</td> <td>4 00</td> <td></td> <td></td> <td></td>						Tansy, lb.	3 50 @	4 00						
Russian, Powd.	@ 4 50								Thyme, Red, lb.	1 50 @	2 00						
Chinese, Powd.	@ 2 00								Thyme, Whi., lb.	1 75 @	2 40						
CHALK			LICORICE <td></td> <td></td> <td></td> <td>Wintergreen</td> <td></td> <td></td> <td></td> <td></td> <td></td>						Wintergreen								
Crayons									Leaf, true, lb.	5 75 @	6 20						
White, dozen	@ 3 60								Birch, lb.	4 00 @	4 60						
Dustless, dozen	@ 6 00								Syn.	75 @	1 20						
French Powder, Coml., lb.	03 1/2 @	10							Wormseed, lb.	3 50 @	4 00						
Precipitated, lb.	12 @	15							Wormwood, lb.	4 50 @	5 00						
Prepared, lb.	14 @	16															
White, lump, lb.	03 @	10															
CAPSICUM			LEAVES														
Pods, lb.	60 @	70															
Powder, lb.	62 @	75															
CLOVES			LIME														
Whole, lb.	30 @	40															
Powdered, lb.	35 @	45															
COCAINE			LYCOPodium														
Ounce	12 68 @	14 85															
COPPERAS			MAGNESIA														
Xtal, lb.	03 1/4 @	10															
Powdered, lb.	04 @	15															
CREAM TARTAR			MENTHOL														
Pound	23 @	36															
CUTTLEBONE			MERCURY														
Pound	40 @	50															
DEXTRINE																	
Yellow Corn, lb.	06 1/2 @	15															
White Corn, lb.	07 @	15															
EXTRACT																	
Witch Hazel, Yellow Lab.																	
gal.	1 10 @	1 70															
Licorice, P'd, lb.	50 @	60															
FLOWER																	
Arnica, lb.	50 @	55															
Chamomile																	
German, lb.	35 @	45															
Roman, lb.	@	1 00															
Saffron																	
American, lb.	50 @	55															
Spanish, ozs.	@	1 35															
FORMALDEHYDE, BULK																	
Pound	09 @	20															
FULLER'S EARTH																	
Powder, lb.	05 @	10															
GELATIN																	
Pound	55 @	65															
GLUE																	
Brok., Bro., lb.	20 @	30															
Gro'd, Dark, lb.	16 @	22															
Whi. Flake, lb.	27 1/2 @	35															
White G'd, lb.	25 @	35															
White AXX light, lb.	@	40															
Ribbon	42 1/2 @	50															
GLYCERINE																	
Pound	15 1/2 @	35															
GUM																	
Aloes, Barbadoes,																	
so called, lb. gourds	@	60															
Powd., lb.	35 @	45															
Aloes, Socotrine, lb.	@	75															
Powd., lb.	@	80															
Arabic, first, lb.	@	40															
Arabic, sec., lb.	@	30															
Arabic, sorts, lb.	15 @	25															
Arabic, Gran., lb.	@	35															
Arabic, P'd, lb.	25 @	35															
Asafoetida, lb.	47 @	50															
Asafoetida, Po., lb.	75 @	82															
Guaiac, lb.	@	70															
Guaiac, powd.	@	75															
Kino, lb.	@	90															

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

Canned Pineapple
Package Spices
Dry Lima Beans
Regal Catsup
Rice
Salada Tea

DECLINED

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 55

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



BLEACHER CLEANSER

Clorox, 16 oz., 24s 3 25
Clorox, 22 oz., 12s 3 00
Lizzie, 16 oz., 12s 2 15
Sunrae, 18 oz., 12s 1 35
Linco Wash, 32 oz., 12s 2 00

BLUING

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

BEANS and PEAS

100 lb. bag
Dry Lima Beans, 100 lb. 9 00
White H'd P. Beans, 3 70
Split Peas, yell., 60 lb. 3 90
Split Peas, gr'n, 60 lb. 5 40
Scotch Peas, 100 lb. 7 00

BURNERS

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

BOTTLE CAPS

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

BREAKFAST FOODS

Kellogg's Brands
Corn Flakes, No. 136 2 90
Corn Flakes, No. 124 2 90
Pep, No. 224 2 20
Pep No. 250 1 05
Krumbles, No. 412 1 55
Bran Flakes, No. 624 1 90
Bran Flakes, No. 650 35
Rice Krispies, 6 oz. 2 40
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 40
Whole Wheat Bis., 24s 2 65
Wheat Krispies, 24s. 2 40

Post Brands
Grapenut Flakes, 24s. 2 10
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 3 15
Post Bran, PBF 36 3 15
Sanka 6-1 lb. 2 57

Amsterdam Brands
Gold Bond Par., No. 5 7 50
Prize, Parlor, No. 6 8 00
White Swan Par., No. 6 8 50

BROOMS

Quaker, 5 sewed 6 75
Warehouse 7 25
Rose 4 15
Winner, 5 sewed 5 75
Top Notch 4 35

BRUSHES

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

Shoe

No. 4-0 2 25
No. 2-0 3 00

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
No. 10 5 00
Apple Sauce
No. 10, dozen 5 25
No. 2, dozen 1 10
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 1 10

Pears

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

Black Raspberries

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

Red Raspberries

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

Strawberries

No. 2 3 00
8 oz. 80
Marcellus, No. 2 1 45

CANNED FISH

Clam Ch'der, 10 1/2 oz. 1 35
Clam Chowder, No. 2 2 75
Clams, Steamed No. 1 2 75
Clams, Minced, No. 1/2 2 40
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. 1/2 2 25
Shrimp, 1, wet 1 45
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 85
Salmon, Pink, Alaska 1 50
Sardines, Im. 1/4, ea. 6 @ 13 1/2
Sardines, Cal. 1/4, ea. 6 @ 13 1/2
Tuna, 1/2 Van Camps, 1 75
Tuna, 1/2s, Van Camps, 1 15
Tuna, 1s, Van Camps, 3 45
Tuna, 1/2s, Chicken Sea, 1 60

CANNED MEAT

Bacon, med., Beechnut 1 71
Bacon, lge., Beechnut 2 43
Beef, lge., Beechnut 3 61
Beef, med., Beechnut 2 07
Beef, No. 1, Corned 1 95
Beef, No. 1, Roast 1 95
Beef, 2 1/2 oz., Qua., Sli. 1 30
Corn Beef Hash, doz. 1 90
Beefsteak & Onions, s. 2 70
Chili Con Car., 1s 1 05
Deviled Ham, 1/2s 1 35
Deviled Ham, 1/2s 2 20
Potted Meat, 1/2 Libby 43
Potted Meat, 1/2 Qua. 75
Potted Meat, 1/2 Qua. 65
Potted Ham, Gen. 1/4 1 35
Vienna Saus, No. 1/4 90
Vienna Sausage, Qua. 90

Baked Beans

Campbells 48s 2 30

CANNED VEGETABLES

Hart Brand
Asparagus
Natural, No. 2 3 00
Tips & Cuts, No. 2 2 25
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
Marcellus, No. 2 1 25
Reber Soaked 95
Marcellus, No. 10 6 00

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 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 20
Fancy Crosby, No. 2 1 35
Fancy Crosby, No. 10 6 75
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 40
Marcel., E. Ju., No. 10 7 75

Pumpkin.

No. 10 4 75
No. 2 1 25
No. 2 92 1/2

Sauerkraut

No. 10 4 25
No. 2 1 35
No. 2 Quaker 1 35

Spinach

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

CATSUP

Regal, 8 oz. doz. 95
Regal, 14 oz. doz. 1 38
Sniders, 8 oz. doz. 1 30
Sniders, 14 oz. doz. 1 85
Quaker, 10 oz. doz. 1 23
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 16 1/2
Wisconsin Twin 16
New York June 24
Sap Sago 48
Brick 18
Michigan Flats 15 1/2
Michigan Daisies 16
Wisconsin Longhorn 17
Imported Leyden 28
1 lb. Limberger 20
Imported Swiss 56
Kraft, Pimento Loaf 22
Kraft, American Loaf 22
Kraft, Brick Loaf 22
Kraft, Swiss Loaf 27
Kraft, Old End, Loaf 31
Kraft, Pimento, 1/2 lb. 1 60
Kraft, American, 1/2 lb. 1 60
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
Beaman's Pepsin 65
Beechnut Pappermint 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 30
Baker, Pre., 6 lb. 3 oz. 2 40
German Sweet, 6 lb. 1/4s 1 70
Little Dot Sweet 6 lb. 1/2s 2 30

CIGARS

Hemt. Champions 38 50
Webster Plaza 75 00
Webster Golden Wed. 75 00
Websterettes 37 50
Cincos 38 50
Garcia Grand Babies 40 00
Bradstreets 38 50
Odins 40 00
R G Dun Boquet 75 00
Perfect Garcia Subl. 95 00
Hampton Arms Jun'r 33 00
Rancho Coronado 31 50
Kenway 20 00
Budwiser 20 00
Isabella 20 00

Cocoanut

Banner, 25 lb. tins. 19 1/2
Snowdrift, 10 lb. tins. 20

CLOTHES LINE

Riverside, 50 ft. 2 20
Cupples Cord 2 90

COFFEE ROASTED

Lee & Cady
1 lb. Package
Arrow Brand 23
Boston Breakfast 24
Breakfast Cup 23
Competition 17 1/2
J. V. 21
Majestic 30
Morton House 32
Nedrow 27
Quaker, in cartons 23
Quaker, in glass jars 27 1/2
McLaughlin's Kept-Fresh
COFFEE
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

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

Mixed Candy

Kindergarten
Leader
French Creams
Paris Creams
Jupiter
Fancy Mixture

Fancy Chocolate

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

Gum Drops

Cases
Jelly Strings
Tip Top Jellies
Orange Slices

Lozenges

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

Hard Goods

Pails
Lemon Drops
O. F. Horsehound Drops
Anise Squares
Peanut Squares

Cough Drops

Bxs.
Smith Bros. 1 45
Luden's 1 45
Vick's, 40/10c 2 40

Specialties

italian Bon Bons
Banquet Cream Mints
Handy Packages, 12-10c 80

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100 Economic grade 4 50
500 Economic grade 20 00
1000 Economic grade 37 50
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Hekman Biscuit Company

Saltine Soda Crackers, bulk 14
Saltine Soda Crackers, 1 lb. pkgs. 1 86
Saltine Soda Crackers, 2 lb. pkgs. 3 36
Saltine Soda Crackers, 6 1/2 oz. pkgs. 1 00
Butter Crackers, bulk 13
Butter Crackers, 1 lb. 1 72
Butter Crackers, 2 lb. 3 12
Graham Crackers, bulk 14
Graham C's, 1 lb. 1 90
Graham C's, 2 lb. 3 36
Graham C's, 6 1/2 oz. 1 00
Junior Oyster C's, blk. 13
Oyster C's, shell, 1 lb. 1 84
Club Crackers 1 86

CREAM OF TARTAR

6 lb. boxes 35

DRIED FRUITS

Apples
N. Y. Fcy., 50 lb. box
N. Y. Fcy., 14 oz. pkg.

Apricots

Evaporated, Ex Choice 18
Fancy
Ex. Fancy Moorpack 25

Citron

5 lb. box 27

[illegible]

SHOE MARKET

Michigan Retail Shoe Dealers Association.

President—Clyde Taylor, Detroit
First Vice-President—M. A. Mittleman, Detroit.

Vice-President—Arthur Allen, Grand Rapids.

Vice-President—Edward Dittman, Mount Pleasant.

Vice-President—K. Masters, Alpena.

Vice-President—Max Harriman, Lansing.

Vice-President—Fred Nedwick, Saginaw.

Vice-President—Richard Schmidt, Hillsdale.

Vice-President—Edward Stocker, Detroit.

Vice-President—B. C. Olsee, Grand Rapids.

Sec'y and Treas.—Joseph Burton, Lansing.

Field Sec'y—O. R. Jenkins, Portland.

Yearly dues \$1 per person.

How Cheap Can Shoes be Made?

"The old guard dies but never surrenders." The shoe trade hangs on to fixed bottom prices when practically every industry in America has thrown away fixed low price levels. The old guard hangs on to the theory that because the public bought "a world of shoes at \$1.95" that it won't be happy unless it gets shoes at that low or a lower price, forever and a day. Every other article of wearing apparel may rise and fall with the market but the shoe must hold the line at a price.

Some of these organizations have built up a reputation on a low fixed price and they don't want to hazard a new price level. As a result, shoe-making gets cheaper and cheaper and all manner of substitutes take the place of leather.

The "last round-up" of leather" and supplies to make shoes at these prices has been made. The arts of chiseling labor costs have ceased, so now the product itself is cut—and as long as the shoe has the outward semblance of being a foot covering, it is offered to the public at the traditional low price level. The public will eventually find out the value is not in the product but that comes only through trial and error. It is indeed a pity that cheap shoes can be made so cheaply. Inclement weather has revealed many a "fade-away," and that goes for shoe and customer, because that customer never returns.

Within certain bounds of buying capacity, shoes at retail should rise and fall with the market. Substitution of inferior parts is destructive to the good name not only of the store but of the industry at large. Price appeal, when attached to a "magic number," is one of the greatest errors of modern day merchandising. Better to face the fact that prices must rise with commodity rises than to hold on to false standards of shoemaking.

A keen observer of the shoe trade says:

"Today the display of fixed price shoes, even if the dealer has an adequate supply, is the worst thing that he can do; because that keeps before the customer's eye price appeal and does not cater to his new mental attitude.

"It is now much better business to display better merchandise, and to have cheaper goods in reserve to meet the individual price need of the customer when it is insistent. It seems to me that of all business men, the shoe buyer

is the most traditional. If you go to other lines of business you will see a range of prices and an improvement of price—good furniture, good luggage, good millinery, good apparel and good everything else. The shoe buyer seems to set his business course entirely by what his neighbor does on price and hasn't the courage that is apparent in other departments and other stores. To continue to sell poor merchandise on a price appeal is a characteristic of the shoe business."

The trade has gone through a period of rush buying of low price footwear in the belief that it was the last opportunity to get bargains. Maybe it's true. Maybe the last bundles of distress leather and carry-over supplies have been sent to the cutting rooms. Better prices are inevitable even for goods of inferior standard. The miracle man has bought his last "magic buy."

Why not as an industry step into the economics of giving the customer the best possible shoe at the lowest possible price—and that shoe an honest shoe? Certainly the service rendered in a store is worthy of a service fee better than that given to the sale of package goods. Sweating the last ten cents out of the shoe may mean the difference of fifty cents in its wearability. It isn't the number of pairs that really count in the service of an industry to the American public, it is the type and the character and service rendered.

With the new Springtime isn't it about time that we developed a new selling sense? As a mark of quality and of compliance with the NRA, the coat and dress industries have developed an official label. This label indicates to the consumer the reliability of the workmanship. The label has been dramatized nationally and has been accepted as an emblem of a better article.

It is not to be expected in shoes that any similar labeling device is needed but if shoddy articles continue to be offered for sale to hold a price level, then there may be legislative action leading to the establishment of standards.—Boot and Shoe Recorder.

Demand for Leather Improves

Tanners, who have been moving fair quantities of leather since the start of the year, mainly to shoe manufacturers, report that demand is picking up this month, as shoe production is reaching its seasonal peak for the early part of the year. Sales of leather are running substantially ahead of last year and prices are holding fairly firm. The uncertainty in the hide market, however, which has been moving in a narrow range since the start of the year, has discouraged large forward contracts on leather to some extent. But the declines have not been severe enough to unsettle seriously leather prices.

The gaseous ozone "cloud" 40 miles and more up in the sky was recently pictured as probably an important weather breeder of the earth's.

Speaking of Pharaoh's curse, have you noticed the deaths since John Barleycorn's tomb was opened?

Passing of Historic Resident of Sawdust City

The Muskegon Chronicle contains the following account of the career of a man who lived in Muskegon seventy years and was known to every traveling man of the long ago:

Muskegon last night lost one of its most colorful characters of the horse and buggy age in the tragic death of John J. Amiotte, for many years proprietor of the city's finest livery business. He was 75 years old.

Mr. Amiotte, also prominent in social and fraternal circles here as the oldest living member of the Century club and an early member of Muskegon Elks lodge, was one of the last local residents to recognize the ascendancy of the automobile era and the passing of the horse and buggy.

"John Amiotte loved his horses," William Brinen, a close friend, said to-day. "He also kept his rigs in the finest shape, insisting they be washed every night, whatever the weather. He kept a fine livery building, too, known throughout the region, with good robes and the best of all other equipment.

"Mr. Amiotte didn't like automobiles," Mr. Brinen said. "It was only a few years ago he succumbed to the inevitable and leased his building for a storage garage and taxicab headquarters. Even when he used to ride through the countryside, John took a special interest in the farm horses we saw along the way. It seemed to renew his hope for the return of horse transportation.

Mr. Amiotte died last night in Mercy hospital as the result of a fall when he slipped on an icy sidewalk and suffered a skull fracture Thursday at First street and Webster avenue. He was walking from his home at 1327 Jefferson street to a downtown dentist's office.

Mr. Amiotte was active until the day of his accident, and spent the greater portion of the time looking after his business. A resident here for seventy years, few people were as familiar with Muskegon history as Mr. Amiotte. His mind was exceedingly active and he recalled without difficulty details of events of a half century back. Mr. Amiotte also had a wide circle of friends, men and women who had been active for more than fifty years in the building of Muskegon.

Born in Valleyfield, Quebec, May 16, 1861, he came to Muskegon with

his parents three years later and lived here for 70 years. The family first lived in a house at Washington avenue and Hudson street.

When he was about 14 years old, he entered the employ of C. C. Moulton. He worked for Mr. Moulton, from 1875 to 1878 forming a friendship which continued for a lifetime. They spent many happy hours in recent years playing cribbage at the Elks temple, a game in which Mr. Amiotte became an expert, winning several Elks' tournaments.

In 1878 Mr. Amiotte established a small livery business on lower W. Western avenue near the site of the present Consumers Power company sub-station and the Anaconda Wire and Cable company plant.

Ten years later desiring to make his headquarters nearer the Occidental hotel and the business center of the city, he erected a brick building on Third street between Western and Morris avenues, where he continued in the livery business until six or seven years ago.

In his new location he was not only near the hotel, a leading center for traveling men, but also just a short distance from the old central wharf, now known as the municipal pier, where the Goodrich passenger steamers used to dock.

In later years, Mr. Amiotte obtained his greatest pleasure visiting with friends of the long ago. For many years on Sunday afternoons a group of prominent Muskegon business men gathered at the office of the Amiotte business place to discuss various events of past and present. Here they discussed the weighty problems of the day, and problems not so weighty. That organization became known as the "Livery Stable Cabinet."

Mr. Amiotte received his early education in St. Mary's school. He was a member of St. Jean's church. He leaves the widow, one daughter, Mrs. Lui A. Dratz, one grandson, and a sister, Mrs. Mary C. Leonard, of Ukiah, California.

Butterflies taste with their legs. Their taste is 1,600 times as sensitive as that of the human tongue in detecting the sweetness of sugar.

In ancient Russia, unfaithful wives were buried waist deep in damp earth and left to die of starvation.



SOUNDNESS STABILITY

are symbolized by

MUTUAL INSURANCE

THE MICHIGAN SHOE DEALERS
MUTUAL FIRE INSURANCE COMPANY
MUTUAL BUILDING LANSING MICHIGAN

OUT AROUND

(Continued from page 9)

no control. He had begun to suspect the processes that could thus deprive him of the fruit of his work. Now, while he gives credit to the new administration in Washington, he feels that his economic rehabilitation was no more than bare justice.

Dean Eugene Davenport, of Woodland, spent last week in Blodgett hospital, where he underwent a critical operation. He left for his home Sunday. He was Dean of the Illinois State Agricultural college thirty years and is loved by every one who attended that great institution during that period.

August Johnson, the Sparta merchant, has been in St. Mary's hospital since March 2, when he sustained several broken ribs while undertaking to drive from Sparta to Grand Rapids. The accident occurred on the sharp turn just East of Ballard's corners. Mrs. Johnson, who was with him at the time, sustained serious bruises on the head. She is in the same hospital. Both are recovering as rapidly as could be expected.

James Skinner, the Cedar Springs druggist, was elected President of the home of his adoption for the seventeenth time Monday. For fourteen years he has had no opponent in the election. This year the election was contested, but he walked in with about 100 votes more than his opponent.

Charles W. Garfield is 86 years old to-day. But for the fact that he is confined to his bed by a baffling illness which has thus far required the best thought and most expert experience of his attending physicians, the anniversary would be appropriately celebrated in many churches, clubs and associations which know his worth and appreciate the long, long contribution he has made to the greatness and glory of both city and state. Mr. Garfield has always appreciated the make-up of modern communities and their mixed religious and racial character, and he has always found more comfort in achievement for good than in any controversy about who should do it. Mindful of his determination made early in life that he would never depreciate the dignity of his calling as a public teacher and civic leader he has fulfilled his pledge with the humility of a servant. He has so measured and mixed his activities that he has lived a life of earnestness and workfulness as a Christian gentleman, of responsibility as an administrator and of enthusiasm as a citizen. And who shall say that even out of the merely human experience with it all he has not received a great measure of satisfaction in return?

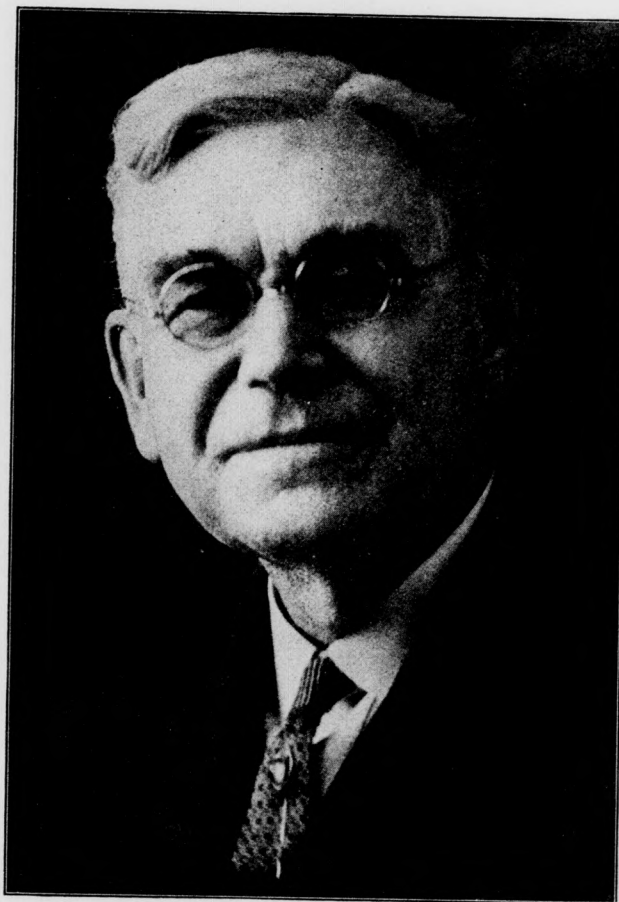
A peculiarity of the citizenship of this good old octogenarian, whose deeds have long been a part of the community's heritage of splendid example, is that we never know him as anything but what he is. We always think of him as a faithful Christian, as a kindly gentleman, as a great American and as an earnest believer

in the city and the state in which his lot is cast and to whose progress he has made an immense contribution.

E. A. Stowe.

real opportunity to have a rousing good meeting. Be there.

Gil Ohlman, the new Senior Counselor, took upon himself another and



Charles W. Garfield

Lines of Interest to Grand Rapids Council

(Continued from page 3)

whose general offices are located in Cleveland. Howard will have charge of the Toledo territory. He reports that the prospects for a good business are in evidence and that the company expects to end 1934 with the largest volume of business that they have experienced.

The Ladies Auxiliary of Grand Rapids Council held a pot luck luncheon and bridge party at the home of Mrs. E. M. Dunbar, 3377 Briggs boulevard, March 7. About thirty ladies were present. First prize in bridge was awarded to Mrs. Harry Nash, second prize to Mrs. Van Koevinger and the booby prize to Mrs. Tom Fishleigh. These luncheon parties are proving quite popular with the ladies and all the proceeds of the parties are donated to the Widows and Orphans Fund.

Do not forget the special meeting which will be held Saturday evening March 31. This meeting is for the purpose of taking in new members only. Everyone should get a new candidate or a reinstatement and bring it with him. Call up some member and bring him down to meet the boys. A

one more mile-stone of his life is passed. Gil said his youthfulness denied him the privilege of even a tiny thought of his birthday until a gang of friends pulled a surprise on him Saturday evening. He is thankful for his friends, his ability to appreciate them and the fewness of the years he has had allotted to him. We congratulate Gil on his umpty umph birthday and sincerely wish him many happy returns of the day.

Mr. and Mrs. Selby Miller were unable to attend the annual ball and home coming party, due to the illness of Mrs. Miller. She was confined to her home at 2314 Plainfield for several days. Mr. and Mrs. Miller had charge of the social functions of the Council the past year and did their task well. The Council voted them a rising vote of thanks during the annual meeting for the good work they had done during the year.

Was Lee Lozier's face red the other day? Lee has practiced economy along with the rest of the boys until it has become an obsession with him. We do not know of any particular harm arising from such practice excepting the inability to negotiate any considerable distance in an automobile without buying a gallon of gas now and then.

The invisible reporter said he saw Lee hiking along the highway with a tiny can of gas and with his hat pulled well down over his eyes to avoid recognition. We have no advice to offer because the party in question will remember the lesson for some time.

Charlie Ghysels has settled himself and family out where nature begins. The sighing of the wind through the leaf-stripped trees, the cooing of the doves at twilight and the cock-crow at dawn will all contribute to the "back to nature" move that Charlie has made. We understand it will be possible to reach them by telephone, providing one has enough patience to wait for the wires to transmit the message. We expect that the Ghysels will be holding open house to their friends in the near future. Notgniklip.

Engaged in Trade Over Forty Years

North Adams, March 12—This is to inform you that my father, Edson J. Bengé, who for a great many years was a subscriber to the Tradesman, passed away Sunday, March 4, at the age of 63.

He had been in ill health for over two years, but we had been quite encouraged in the past few months because of his seeming improvement. Death came following a sudden heart attack at his home in North Adams Sunday morning.

For over forty years father was engaged in various mercantile enterprises in Hillsdale county and was widely known throughout this section.

My mother, two brothers and myself survive him. Richard E. Bengé.

China and Glass Show Dates

Dates for the second annual New York china and glass show, to be held at the Hotel New Yorker this Summer, were announced last week by Charles B. Rosengren, manager of the exhibit. The display will be held in the week of July 29.

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For Sale—Drug Stock and fixtures. Owner getting too old to give business proper attention. Established 45 years. Small town. Good farming and dairy country. Bargain. C. E. Wolfinger, Hopkins, Mich. 634

DETROIT DOINGS

Late Business News From Michigan's
Metropolis

Simon Shetzer, President of the Wholesale Merchants Bureau and a Director of the Detroit Board of Commerce, has resigned as President and General Manager of the Lederer Manufacturing Co., to return to his former position as Treasurer of the I. Shetzer Co., wholesale dry goods and furnishing distributors, of 142 East Jefferson avenue. The I. Shetzer Co. was formed by Mr. Shetzer's father, Isaac, 35 years ago and is one of the pioneer firms in its line in Detroit.

The largest individual business upturn reported by any suburban Detroit store was made this week by J. Greenberg. His store shows a 60 per cent. increase for both January and February in all departments. This is a department type store, located in the colored district of the city on Hastings street, and has been one of the hardest hit neighborhoods for several seasons. The pickup represents the infiltration of returning buying power to some of the groups which have suffered most from the depression. While the volume of quality sales is still low, there is a distinct trend upward from the former welfare orders which formed a large bulk of the business.

A. Kallmeyer & Sons, one of the oldest shoe stores in Detroit, recently moved to larger quarters at 6506 Chene street. Increased business made this change necessary. Mr. Kallmeyer, 70 years old and still active in the business, is more than pleased at the definite "pick-up" shown in the last few weeks.

Funeral services were held Monday for William Ulrich, 3745 Seneca avenue, who died Friday evening after a protracted illness. Mr. Ulrich was born in Wurttemberg, Germany, Sept. 25, 1852, and came to this country at the age of 20. For more than two decades he conducted one of the leading jewelry businesses of Detroit at 322 Gratiot avenue, and at the time of his death he was the oldest watchmaker in the city.

Questions and Answers of Interest To
Grocers

Question: What color should lamp chains and electric fans be painted?

Answer: Lamp chains should be painted or enameled the same color as the ceiling. Electric fans will have a more pleasing appearance if enameled in light jade green or ivory color.

Question: How can the grocer stimulate the sale of cold cut meats?

Answer: The sale of cold cut meats can be stimulated by packing an assortment of cold meats such as spiced ham, bologna, liverwurst, boiled ham, sandwich loaf, etc., in one pound cellophane-wrapped packages, then placing these packages on a platter on a white table cloth or doily out on the display counter or one a table in a conspicuous spot. A talking sign naming the price per pound package of cold cuts should accompany the display.

Question: What is the best method of keeping cantaloupes?

Answer: Cantaloupes should be kept in a cool dry place and without much variation in temperature. They should not be placed in the icebox unless they can be placed there while still cold from the cars in which they arrive. Frequent changes in temperature will quickly make them "mushy" and unsalable.

Question: What is a good color for the display window floor?

Answer: Dark colored window floors or window floors with bright colors attract the eye to the floor instead of to the merchandise. Mouse gray is a good color for the window floor since it blends with any merchandise, does not attract attention to itself, shows the merchandise to good advantage, and does not show dirt.

Question: What is a "unit price dinner"?

Answer: In New England many food markets advertise and sell a dinner for two, four, six or eight people at a fixed price. The package of raw foods contains a chicken or roast of beef (choice of either), peas, carrots, corn, potatoes, loaf of bread, and a dessert. All the customer has to say is "I want a roast beef (or chicken) dinner for four" or whatever number she wants to serve.

Question: What is the best temperature for bananas?

Answer: The best ripening temperature for bananas is from 62 degrees to 65 degrees. If exposed to the cold they turn black; if the temperature is too high, they "cook" and grow soft.

Question: For what foods do customers prefer to shop personally?

Answer: Customers (mostly women) prefer to shop personally for fruits and vegetables, bakery goods and fresh meats. Fine displays are important.

Question: How many cups of coffee will a pound of coffee make?

Answer: A pound of coffee will make 40 cups of good strength coffee, though most coffee is made around 50 cups to the pound. The per capita consumption of coffee annually in the United States is approximately 12 pounds.

Question: How much popped corn will one pint of shelled corn make?

Answer: It depends upon its condition. It should make from six to eight quarts. Corn often becomes too dry to pop. If kept in a covered crock, it usually pops easily.

Question: Is buttermilk fattening?

Answer: It is not considered fattening. By action of the organisms in buttermilk the milk sugar is used up and thereby reduces some of its fattening power.—Kentucky Grocer.

Price Policies of the Chain Store

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

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

If the store or stores of a large chain in a particular locality are faced

with severe price cutting and are operating at a loss, such loss, the Commission reports, may be offset by profits earned in its stores in other localities where competitive conditions are less severe.

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

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

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

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

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

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

The most important protection from the effects of direct price competition, as revealed by statements of chain store system officials interviewed, is the development of their own private brands. Also, in meeting competition, several chains say that at times they seek the cooperation of manufacturers to force competitors to cease undesirable price cutting.

Corporations Wound Up

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

Pix Decorating & Installation Co., Detroit.

Cedarhurst Land Co., Detroit.

D. R. C. Investors, Inc., Highland Park.

Strand Amusement Co., Muskegon.

Mid-West Nursery Co., Detroit.

Rockey's, Inc., Detroit.

Joe Danin Co., Whittemore.

Ailes Land Co., Detroit.

Apache Oil Corp., Mt. Pleasant.

Allied Printing and Binding Machinery, Inc., Detroit.

Jewell's Cleaners and Dyers, Inc., Plymouth.

Mitchell-Diggins Iron Co., Cadillac.

Adium Products, Inc., Battle Creek.

Lansing Equipment Co., Lansing.

Overtimes Charges and the 36-Hour
Week

Should the suggestion be adopted that the new shorter work week, now expected to be fixed at thirty-six hours, be made merely a basis for calculating overtime rates of pay, a great deal of confusion is expected to result in many industries.

The current seasonal upswing in business has increased operations in many lines to the full limit of their restricted machine-hour capacity. Buyers who need quick deliveries under such conditions would doubtless be expected to grant price advances for overtime work.

As a result there would be two prices quoted for the merchandise, the ordinary price at which deliveries are slow and higher prices carrying overtime charges.

When demand is keen the temptation would be great for many manufacturers to "rob" shipments at regular prices to satisfy more urgent and more liberal buyers, it is feared. Nevertheless, such a flexible introduction of the shorter week, making price the determining factor, is considered more practical than an absolute prohibition of longer hours resulting in an abrupt upheaval of existing producing schedules.

The Trend Toward Packaged Goods

The current trend in distribution toward packaged goods as against distribution in bulk is likely to prove a boon to many container manufacturers this year.

Individual packages to fit the average purchase are being introduced by an increasing number of national distributors. This applies not only in the grocery field, but also in such lines as greases and oils. Gasoline distribution in cans is reported on the increase.

In fields where the container is expected to assist in stimulating sales, glass and other more expensive materials are often preferred, despite the disadvantages of breakage and weight in transport. Paper and paper board containers are also being more widely used.

The main benefit, however, is likely to accrue to can makers. While these predominate in the field of so-called packers' cans that are cooked after closing, this line represents only approximately 50 per cent. of the can producers' business. Other lines, such as vacuum sealed cans for coffee, are expected to gain substantially from the current trend.

Cutlery Reordered by Stores

Cutlery buyers were extremely active in the wholesale market last week, placing orders for all types of goods for immediate and later delivery. Merchandise to retail at 10 to 50 cents was in demand. Chain stores reordered heavily on the low-end items which they have featured in seasonal promotions for the last eight days. Although local stores report a fair business, most of the orders received by manufacturers from both chain and independent stores have come from the West, South and Pacific Coast where consumers are reported buying freely.

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Amount enclosed herewith \$.....

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