

# MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Fifty-first Year

GRAND RAPIDS, WEDNESDAY, MAY 9, 1934

Number 2642

## THE MOTHER

She never touched, with skillful brush, the canvas,  
And left a picture that the world might praise;  
Or, with inspired fingers on the keyboard,  
Sent down an echo through the length of days;  
But once, with eyes tear-stained, yet looking upward,  
With smiling lips she passed beneath the rod,  
Descending almost to the vale of shadows  
To bring a little new-born soul from God.

She never sang a song of joy or sadness,  
In clear, sweet tones to make us smile or weep;  
Her voice, too weak to win the world's approval,  
Was only good to hush a babe to sleep.  
She never penned a book whose glowing pages  
Might lift us up and help us in the fight;  
But day by day she sought, with loving patience,  
To guide two little stumbling feet aright.

And yet, mayhap, when at the gate of heaven  
She paused, God looked at her and smiled.  
With hand outstretched, His kind voice spoke a welcome  
To her, the mother of a little child.

MABEL STEVENS FREER.



## A READING MOTHER

I had a mother who read to me  
Sagas of pirates who scoured the sea,  
Cutlasses clutched in their yellow teeth,  
"Blackbirds" stowed in the hold beneath.

I had a mother who read me lays  
Of ancient and gallant and golden days:  
Stories of Marmion and Ivanhoe,  
Which every boy has a right to know.

I had a mother who read me the tales  
Of Gelert, that hound of the hills of Wales,  
True to his trust till his tragic death,  
Faithfulness blent with his final breath.

I had a mother who read me things  
That wholesome life to the boy heart brings—  
Stories that stir with an upward touch.  
Oh, that each mother of boys were such!

You may have tangible wealth untold;  
Caskets of jewels and coffer of gold.  
Richer than I you can never be—  
I had a mother who read to me.

STRICKLAND GILLIAN.



Mother's Day is May 13, 1934

# • ON THE AIR FOR CERTO MAY 18 •

## A ONE-HOUR ALL-STAR SHOW



**MARIA**  
one of radio's great ladies!  
Now Certo's gracious hostess

**LANNY ROSS**  
America's favorite  
romantic tenor! A  
frequent added  
attraction

**MARY LOU**  
with her pleasing  
soprano versions  
of popular tunes!

**GUS HAENSCHEN'S ORCHESTRA**  
famous for its toe-tingling melody  
played to special arrangements!

**CONRAD THIBAUT**  
whose magnificent baritone voice  
has long been a national favorite!

## GEARED TO JELLY-MAKING SEASON!

It's "MARIA'S CERTO MATINEE"—an informal hour—a *full* hour—with and for the ladies. Rippling music, sparkling vocal arrangements—friendly, chatty. Topped off with stars who are beloved by the millions who regularly tune in on the Maxwell House evening program.

*Maria's Certo Matinee* will be broadcast during the entire home jelly-making season which, with the arrival of the season's first strawberries, opens this month and continues throughout the summer.

While we are entertaining the ladies,

we are also going to help you by selling them on the advantages of making jams and jellies with Certo. We'll be telling them how, by using Certo, they eliminate long-boiling . . . how Certo gives them *better* jams and jellies, and more glasses to the batch.

### Planned to Boost Your Profits on 5 Items

This great Certo program—certainly one of the greatest daytime programs ever presented—will help to increase your sales on five separate and distinct items.

It will help you to sell (1) additional fresh fruit; (2) Certo; (3) sugar; (4) jelly glasses; (5) paraffin.

Feature these products in your advertising and displays. And then suggest them to every customer. Sell more strawberries and other seasonal fruit this year. Let the Certo show help *you* to convert many a box of strawberries into a *five-item* sale.

For eye-catching, sales-building Certo display material, for help in building 5-Profit displays and preparing advertising . . .

## "ASK THE GENERAL FOODS SALESMAN"

### "Maria's Certo Matinee"\*

One Full Hour • 3:00 to 4:00 • Friday Afternoons Beginning May 18 (Eastern Daylight Saving Time)

Over an N. B. C. COAST-TO-COAST NETWORK

\*This program is only part of the big Certo campaign about to start—color pages in magazines, big-space ads in many newspapers, and the Thursday morning General Foods Cooking School of the Air are also included.

# MICHIGAN TRADESMAN

Fifty-first Year

GRAND RAPIDS, WEDNESDAY, MAY 9, 1934

Number 2642

## 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

### Impressions Received From Several Western Michigan Towns

Allegan—In all my travel I never before was in Otsego and Allegan. Both are fine little cities, but the chain stores are raising havoc with them, the same as elsewhere. The paper mills are operating with much less than normal labor. Allegan misses the Baker Furniture Co., which moved to Holland. Met Burrill Tripp for the first time. He is active in the operation of his two stores in Allegan, as well as his large store in Otsego. I also called at the office of the Allegan Gazette and met the editor, recently honored at a widely attended banquet, as one of the oldest active editors of the state. I found the Tradesman has a wide list of subscribers in Allegan, and every one of them had praise for it, one being Mark Akom, grocer, now located in a new brick store with plate glass front. The arrangement of this store inside and the display of his stock is a model of convenience and shows the artistic skill of the owner. Other grocers contemplating building or remodeling might profit by inspecting this small but neat store. Will leave in the morning for South Haven and return here by another route. The chains are giving the home merchants a hard rub.

South Haven—I was somewhat surprised at the large percentage of sandy soil West of here to the big lake. The orchardists are busy with spraying. Saw many large apple orchards, also many vineyards. Better grading and packing is bringing Michigan apples forward. Both the apple growers and potato farmers can do much to reclaim the markets for their products, if they will build strong organizations toward this end.

While in Bloomingdale to-day, was told the bond issue received three votes out of two hundred twenty-five. One need not be much of a prophet to know

it was a useless expense to bring this issue before the people. If the Federal Government would go after the monopolies which are bleeding nearly every community, there would be some hope for return of better times.

Benton Harbor—This has been a beautiful day and tulips are in bloom, also saw blossoms on a small tree. They are preparing for the coming blossom fete, the queen having been chosen, the honor going to a Muskegon bud. She and her retinue will leave here Monday morning for Chicago, to extend invitations to the city; also will broadcast over the National chain of stations. When the fruit growers of Michigan get as well organized as those on the Pacific coast, the industry will greatly increase in commercial importance.

Watervliet is one of the outstanding country villages it has been my pleasure to visit. The big paper mill there is operating actively, giving employment to many people. They produce book paper and a special brand for cartons and wrapper for the big cigarette manufacturers. It is seldom in my travels that I find brothers in competition with each other in the same line. John P. and his brother H. G. Geisler, both have large general stores. The former having been in business here for over thirty years, while his brother began business in 1910. They have large stocks of dry goods, clothing, shoes, groceries, etc. The other merchants of the village carry good stocks and I heard little complaint as to trade conditions.

From my observations it looks to me as though many food merchants are overburdened these days with collection of the sales tax, and carrying welfare orders for the state and county. Often I find merchants with their tills nearly empty, as well as shelves depleted of stock, just because relief committees are slow pay. I do not know of a more loyal set of men and women than those food merchants, who must assume the role of tax collectors and food providers and they should be remembered and given patronage in preference to the greedy National chain stores.

Had an interesting guest in the person of a bright eyed newsboy this evening, who contacted me to buy his paper. His appealing gaze at the viands before me inspired the invitation and I learned he was one of a large family of children. He told me he belonged to a baseball team which scored a great victory over a rival team. When he could eat no more, he seized his cap and sack of papers, thanked me courteously and started on his quest for another sale. I predict this lad will make good, even if he has but half a chance.

E. A. McPhail has moved from his former location on Main street, to one block East on Pipestone street. High rental and loss of trade through chain stores prompted the move. Mr. McPhail says he has taken very heavy losses in recent years. Will take care of balance of account soon as he gets under way in his new location. The store he formerly occupied has been leased to the National Tea Co., a chain corporation selling foods. A. L. Leonard, a former subscriber, has been hard hit by the chains and banks closing. About all of the big chains are located here and sapping the life blood of trade to further enrich the big financial centers. An active organization of home owned business should be formed here to fight for the welfare of the city. This city, as well as every other city could improve local conditions greatly, if they would wake up and show they have fighting blood in their veins.

Automobile and trucks are all ordered off the streets after midnight, so the cleaning squad can scrub the pavements in the make ready for the coming festival and parade next week. A chorus of several hundred voices is being recruited for rehearsal, for the musical part of the program.

Jesse Moon and Burnworth Grocery both received a two-year oleo refund, the former also being repaid a fine imposed, with interest on all money returned. Both said they would not have received it were it not for the Tradesman. Many other food merchants here were entitled to a 2-year refund of the oleo tax, but not being Tradesman subs, did not know they had money due from the Government.

I heard much complaint as to the loss of trade among local merchants, caused through the inroads of the big chain stores. Nearly all of the home merchants have been driven off Main street and their locations leased to greedy chains. What this city needs is a revival of their local chamber of commerce, which is supposed to stand loyally for the interests of the city. This organization should look upon the big chain stores, as an enemy to the welfare of their city. These greedy corporations come here for but one purpose—the profit on trade, which is the life-blood of business in every community. They do not invest their profits here in enriching the city, but they immediately transfer it to the big financial centers. This big loss of profits on Benton Harbor trade impoverishes the city and lowers the value of all kinds of property. It is not the local merchants only who get hit, but it strikes vitally the welfare of every business and profession. The Chamber of Commerce should take the lead in enlisting the local press and

every pulpit, in a campaign of enlightenment, to show every citizen how they harm the welfare of their city, by patronizing these racketeers, that have no interest here only to exploit the community. Show them how it destroys the opportunities of young men and women, who desire to enter commercial life. Benton Harbor is a beautiful city of fine schools, churches and homes. It is located in the garden spot of the Great Lakes region, and is the outlet of great orchards and vineyards, besides its diversified manufactured products. If the profits on trade in this community could remain here among its own tradesmen, the city would soon be back to days of prosperity.

It was not long after my arrival here until the bewhiskered gentry I encountered reminded me of the famous House of David, located here in the suburbs, so I decided to get a glance at the colony and parked my car under the direction of a patriarchal guide. Sunday was the opening day, which, being ideal, brought a considerable number of visitors.

King David was certainly a genius, even from a commercial standpoint. The great park and fruit farms developed under his guidance has not only proved financially profitable to the colony, but to the city as well. Thousands are attracted here annually through the wide advertising received through the newspapers, and even the courts of Michigan, in its efforts to prosecute the organization, withdrew its case, all of which proved a publicity asset. I boarded one of the eight trains required to care for traffic on busy days on the House of David railway. This popular route is a delight to the kids as well as the grownups. The young engineer was just sprouting his hairsute adornment and as the conductor shouted all aboard, he pulled the throttle and the excursion was under way. At the Zoo everyone was ordered out. Here for a dime you could enter and see the birds and animals in cages artistically arranged. Nearby was the athletic field where the whiskered boys were to play a visiting team. I was told the House of David ball team was booked for a steady series of games up into July. At the restaurants soft drinks and beer are served and it was not yet decided whether hard liquors would be on the menu.

In a chat with an old member he informed me there were about 250 of them, although only 144 would enter paradise or heaven, according to scriptural teaching. He said many ask why they do business on Sunday, being a religious body. As they interpret the Scriptures, Sunday does not mean

(Continued on page 24)



### Lines of Interest to Grand Rapids Council

The May meeting of Grand Rapids Council was called to order Saturday evening at 8 o'clock by Senior Counselor Ohlman, with all officers and executive committee in their stations. During the regular routine of business several matters of interest were discussed. One of particular interest was the proposal of some of the members for a U.C.T. picnic to be held somewhere sometime in June. This proposal met with instant approval by the Council members. Senior Counselor Ohlman appointed Sentinel Tom Fishleigh as chairman of the picnic committee with power to select his own committee. He immediately appointed Junior Counselor Ghysels, Chaplain Raymond Shinn and L. V. Pilkington as members of his committee to aid him in putting over the best picnic that the Council has ever sponsored. Announcement of the progress of the committee will be given in these columns from time to time. Under the head of applications received for membership, two new applications and four reinstatements were considered. The applications for new membership were from Henry Merkel, manager of a jewelry store at 6 Sheldon avenue, and John E. Burch, president of the Bennett Mills Co., 217-10 So. Division. Mr. Burch received the degrees of the order. Those re-instated were James A. Whittemore, A. R. Kolinski, E. A. Wegal and D. W. Fish. Following the initiatory work Counselor Burch was called upon for remarks. A veteran of many fraternal initiations, he was not a loss for something to say. His remarks were appreciated because of their weight and bearing on the subject of fraternalism. Mr. Burch is Past Exalted Ruler of the local lodge of Elks and a Past Grand Treasurer of the National body. The Council was very glad to welcome him as a member because of his ability to guide and direct through his wise council. Under the heading of the good of the order, Senior Counselor Ohlman introduced a distinguished visitor in the person of Supreme Past Counselor Ralph H. Davis, of Binghamton, N. Y. Counselor Davis is a past master at delivering messages to the fraternity. He spoke at length on the team work program and made clear several points of its ramifications. He seemed particularly inspired in his talk because of a wire received earlier in the evening from his son, Dick, who is a student at Courtland, N.Y. The wire announced that Dick's crew had won the shell race between the Frosh and Sophomore teams of the school. The meeting closed at 10:30 to reconvene June 2. The June meeting will be just prior to the Grand Council session in Battle Creek and will be the last regular meeting held until September 1.

Following the meeting the Ladies Auxiliary served a luncheon of ice cream and cake. Several musical num-

bers were played by Clifford Hallgren on the piano-accordion and a two-piece orchestra rendered music for dancing.

There will be no entertainment at the June meeting, but some very important business will be transacted and every member is urged to be present.

Farmer Jones: "What's that I hear, Julian, about your hired man falling off the roof when he was painting the garage last week?"

Farmer Brown: "Yeh. He fell into a barrel of turpentine."

Farmer Jones: "Did it hurt him much?"

Farmer Brown: "Don't know. They haven't caught him yet."

The Ladies Auxiliary held their regular meeting Saturday evening in the parlors of the Moose Temple. During the business session they elected officers for the ensuing year. Mrs. Paul Schmidt was elected president; Mrs. T. F. Westfeldt, vice-president; Mrs. Tom Fishleigh, treasurer, and Mrs. Herbert Hudnut, secretary. Mrs. Harry Nash, retiring president, was presented a very beautiful bouquet by the ladies. The next meeting of the Auxiliary will be Sept. 1.

Another traffic chisler who is one of the most contemptible is the motorist who fails to give child pedestrians the full measure of consideration to which they are entitled. There is little excuse for an adult to get bumped if he uses ordinary care, but children live in a strange world of make-believe. In the excitement of play the street may be, for the moment, an enchanted castle or a magic forest or an old Indian trail. The youngsters move about in this entrancing fairy land far removed from actuality, hearing nothing, seeing nothing, and thinking only about their world of youthful dreams. That is why so many of them dart in front of automobiles and get killed—or, through permanent injury, carry to their graves the indelible scars of momentary thoughtlessness. Little children are almost entirely at the mercy of the motorist. One can't be too careful when the life of a child may be at stake.

Employer: "Did you put that 'bill' where it would attract Mr. Smith's attention?"

Office boy: "Yes, sir; I stuck a pin through it and put it on his chair."

Clarence Van den Berg, of the Van den Berg Cigar Co., and Miss Ruth De Jonge were married Thursday evening, May 3. The newlyweds are spending their honeymoon in the East and upon their return will reside at 1301 Hope street. We extend our congratulations and hope that there may never be a wave on their sea of matrimony.

Marriage is not a lottery, for in a lottery you do have a chance.

Wm. Jenkins—Bill to the traveling men—has been selected to manage the newly opened Western Hotel at Big Rapids. He will assume his duties at once. Bill managed the hotel several years ago and ran a successful and well paying hotel because he knew the business. There is little doubt but what Mr. Jenkins will put the Western back near the top of the heap.

J. C. Laraway underwent an operation for the removal of his tonsils last week. He is back on the job again, but still has a very touchy throat.

Harry E. Ellis of 2500 Oakwood, has recovered after several weeks illness with the flu. Upon returning to his work his company promoted him to succeed Friend Grimes as manager of the City Service Oil Co. Mr. Grimes will enter business for himself. We congratulate Harry on his promotion and extend our best wishes to Mr. Grimes for a huge success in his undertaking.

Joe Robinson, of 852 Eastern avenue, suffered a severe injury to his hand last week. The wound required five stitches to close. He was polishing a piece of metal which slipped and drew his hand into the polishing wheel.

Mrs. John Ripperger of 117 Pleasant, is recovering after several days illness.

He who knows not and knows not that he knows not is a fool. Shun him.

He who knows and knows not that he knows is asleep. Awake him.

He who knows not and knows that he knows not is a child. Teach him.

He who knows and knows that he knows is a wise man. Follow him.

Notgniklip.

### Items From the Cloverland of Michigan

Sault Ste. Marie, May 7—Navigation has opened. The whistles of the boats going through the locks and the ferry boats all in commission bring back to memory the good old times of by-gone days. The opening of navigation means much to the Sault, as the added activity and extra work offered puts old man depression out of the picture. This has been an unusual spring, as we had it only on the calendar. Old Man Winter held fort until the sudden change with Summer temperature within only a few days. It is true that the state parks have not opened here as yet, but everybody is enjoying the warm weather. Hundreds of cars are to be seen lined up at the Les Cheneaux Islands, where fishnig is exceptionally good at this time. Sunday is the big day, with picnic parties all along the shore, as well as in the woods.

The Birch Lodge, formerly the Seymour Inn, located in the city limits on the Seymour road, has opened for the season with an announcement that it will specialize on chicken dinners. The roads are now in good condition, which should make this resort popular.

Jim Biskus has returned from the South, where he spent the winter and is at present looking after the redecoration of his Summer cafe on East Portage avenue, known as the Lincoln cafe. It will be completed in time to care for the tourist trade which will start before long.

The grocery store at the Nebish Cut on the mainland is now in full swing again after being closed for a time during the quiet winter months. The new ferry connecting the Nebish Island with the mainland is also in operation. The new ferry operates on a call schedule.

Canada is soon to vote upon the issue of whether titles may be conferred there and this raises the distressing question of whether the adopted citizens next door whom we call Canuck and he calls us Yank in the most friendly way will have to be addressed as Lord Canuck.

Announcement was made last week that a St. Ignace liquor store will be opened next week by the state control commission. Joseph Thibault, supervisor from the third ward, will be the manager and Miss Gertrude McGrath will be cashier. The store will be in a building on State street formerly occupied by the Booth Fisheries Co. The building has dock facilities at the rear.

A. J. Jean, one of our well-known jewelers, accompanied by his wife and daughter, Lauretta, returned from California, where they spent the winter. En route they stopped for a short visit at Marquette with Mr. Jean's son, Harvard. They report having had a most delightful time in the land of sunshine.

What's in a name? Well, it's all right to pay the help \$4 per week if you call them vice-presidents.

Fred Johnson, owner of Johnson's pavillion, formerly known as Gleason's pavillion, near the state park at Brimley, opened for business last Saturday. Mr. Johnson announces that he has secured the Rhythm Kings orchestra to furnish music for dances Saturday and Sunday evenings during the Summer. Mr. Johnson will also operate the gas and oil station on the Brimley road.

Thomas Looney has moved his confectionery store to 504 Portage avenue, West, to the building formerly occupied by Mrs. Row's bakery.

Dredging operations on the river started last week and are now in full swing. There are about six dredges on a 24 hour schedule, which give much employment at good wages.

A professor is an expert or an impractical dreamer, depending on whether he's for your political party or the opposition.

The White cafe on Ashmun street, one of the best eating places in the city, changed hands last week. Mr. White selling out to Mrs. McCaffrey. Mr. White has been in the business for several years, but failing health made it necessary to get out of the business. Mrs. McCaffrey has had considerable experience in the restaurant business and should make a success in her new venture.

The Mackinac Island state historical fair which will open on Fort Mackinac July 1, is destined to be a permanent institution, according to Roger M. Andrews, chairman of the Mackinac Island state park commission. The purpose of the fair is to arouse interest in the preservation of Michigan historical exhibits and their loan to an annual state historical fair.

William G. Tapert.

### Real Estate Reorganizations

A gradual improvement in the earnings market valuations of large real estate properties, such as hotels, apartment hotels, apartment houses and office buildings, is being reflected in the better terms lately offered to creditors in reorganization proposals.

In quite a number of instances reorganization plans that failed previously are being revised, with good prospects of early approval. Instead of demanding reductions as to principal and interest, with the latter conditional upon earnings in many cases, new plans frequently leave the principal intact and provide for a fixed interest payment. In addition, a share of future earnings is offered the creditors through stock distributions.

The increasing number of such settlements is helping to thaw out frozen mortgage investments and to stimulate some new mortgage investment. In addition, municipal finances are directly benefited by payment of tax arrears, usually a prime consideration with reorganization committees.

Preach not because you have to say something, but because you have something to say.—Archbishop Whately.

**IN THE REALM OF RASCALITY**

**Questionable Schemes Which Are Under Suspicion**

Here is a list of abuses which are forbidden by the Federal Trade Commission:

A distributor of jewelry and kindred products, including imitation pearls, will cease the use in its advertising of the word "pearls" to describe products which are not pearls.

A distributor of nursery stock agrees to cease using in its advertisements word or phrases which would convey the impression that it grows the products which it sells, when such is not true. The company will also cease using any words in its advertising which would imply that it is selling a new strain of a particular variety of nursery stock, possessing characteristics which are not to be found in the ordinary strain of that variety.

A cigar manufacturer agrees to cease using the terms "throw-outs" or "factory throw-outs" and the words or figures "now 2 for 5 cents" or other words which would imply erroneously that the products are throw-outs or that the prices have been reduced, or that the products are of a quality usually sold at higher than two for five cents, when such is not true.

Engaged in distributing aluminum ware, wine bricks, radios and radio supplies, a corporation agrees to stop using the words "associated manufacturers" as a part of its corporate name or in its printed matter so as to imply that it owns and controls the factory in which its products are made, when this is not true.

Cigars manufactured by an individual will no longer be described as "throw-outs" or "factory throw-outs" when this is not true, nor will it be implied that the price of such products has been reduced or that they were manufactured with the intent of being sold at five and ten cents each and are now offered at two for five cents each, when this is not true.

The word "taffeta" will no longer be used by an individual manufacturer of umbrellas or by a co-partnership manufacturing cotton and woolen fabrics in a way that would deceive buyers into believing that the fabrics are composed of silk, the product of the cocoon of the silk worm, when this is not true.

Candles manufactured by a corporation will no longer be labeled as "51 per cent. Beeswax," or with numerals signifying other percentages of beeswax when the content of that substance in the product is less than those percentages. The company will employ no words or phrases which would deceive the buyers into believing that the products are composed in whole or in substantial part of beeswax; unless, when they are substantially so composed, the word "beeswax" will be accompanied by another word displayed in conspicuous type so as to indicate the actual composition of the candles.

A company and an individual manufacturing cigars agree to abandon use of the words "throw-outs" or "factory throw-outs" or misrepresentations of

price so as to deceive buyers into believing that their products are throw-outs, when this is not true. The company also will stop representing that the prices have been reduced or that the cigars are of a quality which has regularly commanded a price higher than that at which the alleged throw-outs are advertised.

Expressions like "Mai," "Floral De Pomade," "Narcisse," or "Fleur de Mai" will no longer be used by a corporation manufacturing cosmetics, flavoring extracts, and spices so as to imply that its preparations are imported from France. Company will also cease using the word "free" in a way which would deceive buyers into believing that merchandise is to be given as a gratuity in consideration of their purchases when in fact the price of the article alleged to be given free is included in the price paid for the other products. Improper use of the word "pearl" to describe imitation pearls will also be discontinued.

The word or expression "throw-outs" as used to describe cigars which are not throw-outs will no longer be employed by an individual cigar manufacturer in a way that would deceive buyers into believing that the cigars so represented do not pass inspection because of some imperfection and, therefore, are not being sold as the regular brand or at the price that would be asked for the same quality had they passed such inspection.

Representing that its product can be relied upon to bring quick relief from gallstone pain or that the product pos-

sesses therapeutic value so that it will soften or dissolve, or cause removal of gallstones, will be discontinued by a copartnership manufacturing such a treatment, the claim having been found to be erroneous.

An individual selling and distributing malt products and cordials will no longer describe his products as malt extracts.

A corporation manufacturing facial cream will stop advertising in a way that would deceive buyers into believing that the product, when applied to the face would be absorbed more deeply than other cosmetics, or would invigorate or nourish the skin, make the skin young, or heal skin eruptions. Company will no longer claim that this preparation keeps the skin supple, young or active because of its alleged duplication of the effects of a supposed "facial gland-hormone fluid," when this is not true. Neither will the company say that its so-called biochemical laboratory was founded by a doctor alleged to be "an eminent skin specialist" or a "dermatologist to royalty."

Advertising to the effect that its grave vaults are guaranteed for 100 years against the admission of water or the effect of corrosion, when such statements are not warranted by the facts, will be discontinued by the manufacturer of a metal grave vault.

Fictitious prices or false representations of the value of its products will no longer be made by a corporation manufacturing food flavors and toilet preparations, nor will the company

advertise in such a way as to deceive buyers into believing erroneously that its products are extracts.

Misrepresentation of a regularly manufactured cigar of a cheap grade as a "throw-out" from the factory from a higher grade, will be discontinued by an individual manufacturing cigars.

Foreign words or phrases or pictures of a building simulating in appearance the Eiffel Tower in Paris will no longer be used by an individual manufacturing neckwear in a way that tends to deceive buyers into believing that his products were made in France or elsewhere abroad and imported into the United States. This individual will also stop using the words "silk" or "satin" in ways to deceive buyers into believing that the products sold are made of silk.

A company engaged in canning shrimp and oysters will no longer use its corporate name in advertising nor will it employ the word "Star" in its slogan or otherwise so as to deceive buyers into the belief that this company and the Star Fish & Oyster Co., Inc., an Alabama corporation, are one and the same, when this is not true.

Specialty merchandise including food flavors, toilet preparations, and necklaces, will no longer be marked with fictitious or exaggerated prices, nor will the word "pearl" be used to describe products which are not pearls. The company selling these products agrees also to cease using the word "extract" to describe products which are not extracts.

**PETITION TO THE PRESIDENT**

The Tradesman is circulating a letter among the retail merchants of Michigan, addressed to the President. Copies can be obtained in any quantity desired by addressing this office. No charge. The letter is as follows:

**PETITION**

HON. FRANKLIN D. ROOSEVELT, PRESIDENT UNITED STATES, WASHINGTON, D. C.

We, the undersigned, merchants and business firms in the State of Michigan do first commend your prompt and aggressive action to relieve National human distress, for starting the wheels of business and giving further relief to the unemployed. We further commend your efforts toward monetary reform and your declarations for the enforcement of the Federal laws against monopolies.

Mr. President, we have long suffered from competition of monopoly, as well as a shortage of money. Our places of business are local as well as our homes, many of us having long been identified with the growth and progress of our community. These unlawful invaders have no interest in the local community, but to get its money, which they immediately transfer to the great financial centers.

We believe, Mr. President, the smaller business men have certain inalienable rights which, in justice, should be respected. We believe the first duty of Government is to guard and protect the welfare of its people, giving to those of small means the opportunity to enter business and to enjoy the right to happiness and success. To this end I petition you and pray that you may be safely sustained in your warfare for the Nation, against the greatest enemy to human progress

Name Business Location

Return to Michigan Tradesman, Grand Rapids, Michigan

**MOVEMENTS OF MERCHANTS.**

Detroit—The Woods Coal Co. has increased its capital stock from \$5,000 to \$25,000.

Brooklyn—The Brooklyn State Bank has increased its capital stock from \$50,000 to \$70,000.

Saginaw—Smith's Food Shop, Inc., has been organized with a capital stock of \$10,000, all paid in.

Detroit—The Town & Country Shop, Inc., has increased its capital from \$5,000 to \$10,000.

Detroit—Siegel's Pharmacy, 9100 Oakland, has reduced its capital stock from \$25,000 to \$7,500.

Trenton—The Peoples State Bank of Trenton has increased its capital stock from \$50,000 to \$80,000.

Bangor—The West Michigan Savings Bank has increased its capital stock of \$50,000 to \$100,000.

South Haven—The Jarka Great Lakes Corporation has increased its capital stock from \$20,000 to \$50,000.

Detroit—Henry the Hatter, 205 Gratiot avenue, has reduced his capital stock from \$45,000 to \$15,000.

Port Huron—The Acheson Oildag Co. has changed its name to the Acheson Colloids Corporation.

Detroit—The J. & T. Hurley, Inc., fuel and ice, has reduced its capital stock from \$200,000 to \$105,000.

Detroit—The Standard Building Products Co. has increased its capital stock from \$150,000 to \$165,000.

Detroit—The United Distillers & Winers, Inc., has increased its paid in capital stock from \$10,000 to \$40,000.

Detroit—Chemical Products, Inc., has been organized with a capital stock of \$25,000, of which \$15,000 is paid in.

Detroit—The Premier Draperies, Inc., 445 East Jefferson avenue, has changed its name to the F. P. Mullen Co.

Benton Harbor—The A. W. Dean Co., 347 Pipestone street, has changed its name to The Free Breath Products Co.

Detroit—The P. D. Gadd Co. has been organized to make trusses and belts with a capital stock of \$1,000 all paid in.

Detroit—The Family Bargain House, 4700 Michigan avenue, has changed its name to the Cohn Furniture Co.

Bay City—The Kennedy-Maynard Electric, Inc., has been organized with a capital stock of \$7,500, of which \$5,400 is paid in.

Washington—The Washington Elevator Co. has been organized with a capital stock of \$155,000, of which \$17,003 is paid in.

Grand Rapids—The Bustraan Coal Co. has been organized with a capital stock of \$12,000, all paid in, to handle coal and other fuel.

Detroit—The Erie Bronze & Aluminum Foundry, Inc., has been organized with a capital stock of \$10,000, of which \$1,500 is paid in.

Detroit—Doyle-Oppenheim, Inc., food products and beverages, has been organized with a capital stock of \$10,000, of which \$4,500 is paid in.

Detroit—The Vesuvius Graphite Corporation has been organized to

handle graphite products with a capital stock of \$1,000, all paid in.

Augusta—The State Bank of Augusta has changed its capitalization from \$10,000 Common stock to \$10,000 common and \$10,000 preferred.

Detroit—The Detroit Mirror & Glass Co. has been organized to deal in glass, with a capital stock of \$25,000, of which \$15,500 is paid in.

Detroit—The Jordan Machine Products, Inc., has been organized with a capital stock of \$10,000, of which \$3,000 is paid in. It will do machine work.

Detroit—The Majestic Pattern Works, Inc., has been organized to make wood and metal patterns. The capital stock is \$10,000, \$3,300 paid in.

Detroit—The Watkins Cigar Co. has been organized to engage in the sale of general merchandise and drugs. The capital stock is \$10,000, one-half paid in.

Detroit—Glass & Sullivan, Inc. has been organized with a capital stock of \$12,000, all paid in, to engage in the drug business at 8701 West Vernor highway.

Detroit—The McLouth Steel Corporation has been formed to manufacture flat steel, with an authorized capital stock of \$500,000, of which \$20,000 is paid in.

Bedford—Mrs. Ann Alling of the Hubbard road has rented the store formerly occupied by Charles Hammond in Bedford and will move her grocery stock there.

Big Rapids—Paul Hayward, formerly proprietor of a grocery for several years on East Maple street, announces he will reopen his grocery store at the same location Saturday.

Central Lake—E. B. Gill has merged his canning business into a stock company with \$26,000 capital stock, of which \$3,500 is paid in. It will be known as the E. B. Gill Canning Co., Inc.

Detroit—W. L. Douglas Shoe Co. moved their uptown Woodward avenue store to a new location, at 1542 Woodward avenue. James Knight is store manager. A. E. Harvey is district manager for Douglas.

Allegan—Clarence Chamberlain, who has conducted a grocery store here for the past two years, closed the business Saturday night and has announced that he will move to Muskegon and engage in the wholesale trade. What line of business he will conduct was not stated.

Kalamazoo—When work is finished on the store building of D. M. Carroll in Oakwood, on Oakland drive at White's Road, the size of the store room will be doubled. The enlargement is warranted by the steady growth in his grocery business which he established there last summer.

Detroit—A new modernistic type of shoe store has been opened at 9810 Joseph Campau avenue, Hamtramck, leading Detroit suburb, by Sam Selman. It is known as the Cinderella shop, and specializes in quality women's shoes. A hosiery counter at the front is the only exception to display of merchandise.

Kalamazoo—The A. W. Johnson Co., clothiers, will occupy more com-

modious quarters next fall when it moves from its present location in the Burdick Hotel building, which it has occupied for twenty years, to the store which until recently housed the Columbian Electric Co., 127 South Rose street. The change will be made between Aug. 15 and Sept. 1. In the meantime plans are being made for the decoration and refitting of the new quarters.

Allegan—Herman Vaupell, formerly cashier and later conservator of the First State Bank of Allegan, has announced that the chairman of the Reconstruction Finance Corporation, Washington, D. C., has notified him that the bank will be permitted to reopen in the next few weeks. The notice also contains the pleasing information that depositors are to be paid a 40 per cent. of their funds. The depositors have waited long and patiently, but are now to be compensated by receiving a larger dividend than many of the banks of the state have paid.

Bancroft—Death claimed one of Bancroft's pioneer merchants last Thursday when Henry Shane, 76, died at the home here from a heart attack. Mr. Shane was taken ill in his place of business the day before, but seemed to be improving up to the time of his death. Mr. Shane had conducted a jewelry store for fifty-two years in Bancroft, adding other lines to his business as the years went by. He was the Consumers Power representative. He had at some time held every municipal office in the village. He was a charter member of Bancroft Masonic lodge and for 35 years was secretary of the lodge.

Battle Creek—Eleven Battle Creek residents, all of them bakers for the last ten to twelve years, have banded together and established a new bakery in Battle Creek, known as the Consumers Baking Co. It is not only a home-owned enterprise, but a business established for the purpose of supplying only home-owned stores with Quality baking goods. The old Schmid Bakery, located on South Place, has been purchased and since the bakery opened a short time ago more than \$16,000 in new equipment has been installed. In keeping with the spirit of the organizers of the new business all of the equipment, trucks, ovens and wrapping machines, have been bought in Battle Creek.

Hartford—Robert W. Cochrane, 56, a former resident of this locality, and for many years proprietor of drug stores in Kalamazoo and Watervliet, died at his home in Venice, Calif., according to word received by his brother, D. F. Cochrane, editor of the Hartford Day Spring. He had been ill since last October. Mr. Cochrane spent his boyhood in Centreville, Springport, Bloomingdale, and other towns in which his father, the late Rev. H. F. Cochrane, was pastor. As a young man he entered the drug business in Kalamazoo and later conducted drug stores in Watervliet and Kalamazoo before going to Phoenix, Arizona, and Ventura, Calif. Last December, he was graduated from the Los Angeles College of Chiropractic,

servicing also as a faculty member and as instructor in therapeutics during his college course.

Ludington—Maximum operating hours for Ludington meat and grocery stores were set at 64 per week at a meeting at City hall Tuesday night by representatives of twenty-one local stores. The hours, when approved at Washington and by the code committee for this district, will become a part of the local food retailers' code of fair competition. Although maximum hours were fixed at 64, an agreement to retain the present schedule of 63 per week was signed by all but two of those present. The agreement was suggested for the purpose of allowing merchants one hour a week leeway in which to serve late customers. The operating hours agreed upon are from 8 a. m. to 6 p. m., and until 9 p. m. on Saturdays, although the code allows opening and closing hours to be individually arranged, provided they are posted in the stores as a regular schedule.

**Manufacturing Matters**

Manistique—The Northwoods Manufacturing Co., manufacturer of handles, has increased its capital stock from \$30,000 to \$40,000.

Jackson—The Jackson Paper Co. has been organized to manufacture paper and pulp and cardboard boxes. The capital stock is \$1,000, all paid in.

Detroit—The Briggs Lumber Co. has been organized with \$25,000 capital stock, of which \$1,000 is paid in, to manufacture and sell lumber products.

Detroit—The Triad Corporation has been organized to manufacture paint and painting equipment, with a capital stock of \$10,000, of which \$3,100 is paid in.

Plymouth—The Plymouth Cooperage Corporation, to manufacture wood packages, has been organized with a capital stock of \$250,000, of which \$48,000 is paid in.

Detroit—The Subday Products, Inc., has been organized to manufacture auto heaters with a capital stock of \$250,000 preferred and \$5,000 common, with \$10,000 paid in.

Flint—The General Foundry & Manufacturing Co. has been organized to manufacture automotive parts, with a capital stock of \$100,000, of which \$1,000 is paid in.

Jackson—The Azuria Laboratories, Inc., has been organized to manufacture insecticides and disinfectants, with a capital stock of \$5,000, of which \$3,000 is paid in.

Detroit—The Lowry Manufacturing Co. has been organized to manufacture machines for cleaning metal coils, with a capital stock of \$25,000, of which \$19,000 is paid in.

**No Wonder**

She doesn't paint,  
She doesn't rouge,  
She doesn't smoke,  
She doesn't booze,  
She doesn't kiss,  
She doesn't pet,  
She's 58 and single yet.  
H. E. Davis.

Beautiful memories are the flower gardens of life.

**Essential Features of the Grocery Staples**

**Sugar** — Local jobbers hold cane granulated at 4.89c and beet granulated at 4.67c.

**Tea**—No particular change has occurred in the first hands tea market during the week. Business is quiet at the moment, but the undertone is steady to firm, due to increased firmness in the primary markets. If the latter results in further advances in the primary markets, there will be advances in this country.

**Coffee**—During the week the market for future Rio and Santos coffee, green and in a large way, has been fairly steady. Business, however, was poor. There have been small fluctuations both up and down, but the general situation is dull. As to spot Rio and Santos, green and in a large way, there has been some shading in price since the last report and the market is not very steady. Demand has been quiet. Milds are where they were a week ago with a quiet demand. The jobbing market on roasted coffee remains substantially as it was with a fair demand. Consumptive demand for coffee is good.

**Dried Fruits**—The dried fruit market shows little change here and the shifting of values in the past week has been slight. The market can best be described as holding firm, with a fair routine demand for fruits. Buying has nothing of a speculative character about it, although for what orders lack in volume they often make up in frequency. The trend continues to be cautious, with both local and interior buyers content to fill in requirements as they develop. There has been some resistance to higher prices, as in top grade Blenheims, but usually if there is enough demand from consuming channels for an item the price is not as important as it is sometimes made to appear. What would help all kinds of raisins along very well and, indeed, be a boon to the whole dried fruit market, would be definite news from Washington as to the approval of the marketing agreement on Thompsons. The several disappointments which have been endured since last fall when the proposal for a marketing agreement first was made have tended to depress Thompsons, rather than anything else. Now that the growers and packers have reached an agreement the sooner the Government ratifies it the better. Stocks held on the spot are relatively moderate but adequate to present needs. The Coast market is strong, according to reports. There is a good, firm price structure there and it will help to sustain distributing centers, all of which have not quite caught up with the primary market.

**Canned Vegetables**—The serious drouth situation which has affected the Middle West is having its effect in peas, corn and other items, as it is also influencing future wheat. There has been some fairly substantial business booked out of Wisconsin on new pack peas, according to canners in that state, and the weather developments are being followed closely.

**Canned Fish**—The end of the strike on Columbia River in a victory for the fishermen and cannery workers is seen

in some quarters here as an incentive to other fishermen and cannery workers to fight more determinedly for their demands. It has been known for some time that unrest had spread to about every district where salmon is packed, even into Alaska, and labor leaders may be expected to use the victory achieved on the Columbia River to the best advantage in holding fishermen and workers in line later, should future strikes be called. The end of the strike on Columbia River has meant little as yet, as far as business here is concerned. There has been more or less difficulty experienced in getting the prevailing prices, so that the talk of possible higher prices on new pack goods failed to throw the trade into any kind of buying frenzy. New York pack prices are expected to be along soon, however, and may be higher than prevailing prices on spot goods. There is little else of interest in the trade. The opening prices on Maine sardines did not bring in much of a response from markets where these goods are sold, but a little business has been booked because of the short supply which has existed for some time back.

**Canned Goods Stocks**—The quarterly stock statistics as of April 1 are especially interesting this spring, as showing the movement of canned foods from the packers to the distributors. In brief, distributors were holding 20 per cent. less goods on April 1 than on January 1, with every item showing a reduction except pineapple, and that an increase of 9 per cent. During the three-month period that distributors reduced inventories 20 per cent., packers reduced their stock a fraction under 50 per cent. The answer seems to be that this sizable reduction from first hands did not pile up on second hands, but moved into retail channels, and a goodly portion of it presumably into consumption. Even stocks of canned peaches in the hands of packers were reduced during this three-month period from 4,105,137 cases on January 1 to 2,851,017 cases on April 1, a reduction of 31 per cent. on the fixed price schedule that has prevailed. And while packers were reducing their stocks of peaches 31 per cent., stocks in the hands of distributors declined from 646,366 on January 1 to 633,450 on April 1, or 2 per cent. The statistics bear out the active trading period which set in around the time of the national conventions in January and based a good bit on the optimism which prevailed at that time. Since then there has been a reaction, but, after all, a period of active trading is bound to bring a reaction. The fact remains that stocks in distributors' hands are only 13 per cent. larger on April 1 this year than on April 1 last year, while canners' stocks on April 1 this year are some 31 per cent. less than on April 1 last year.

**Beans and Peas**—Dull business and continued easy prices is again the story of the dried bean market for the week. Very little is doing and that at buyer's prices. No change in dried peas.

**Cheese**—Cheese is steady with moderate offerings at unchanged prices.

**Kraut**—The National Kraut Packers' Association of Clyde, Ohio, writes to members that the recent low price

quoted on Ohio kraut was an offering by an insurance company of some salvaged merchandise. The kraut, says the letter, was taken from the burned tanks at Mason, Mich., last winter, hauled to Fremont, Ohio, dumped into tanks there in its half-fermented state and has been recently taken out and canned. This action has angered kraut packers in the Middle West not a little. Aside from this, says the circular, the sauerkraut outlook is better. "The price cutters of the past few weeks seem to have arrived at a place where they are either sold out or have become disgusted with the results of their own methods and have withdrawn offerings at prices below cost." Incidentally, New York State fancy sauerkraut seems to be pretty well fixed at \$1.10, factory.

**Nuts**—The nut market shows no particular change. There has been some routine business done, but hardly of a satisfactory volume. The price structure in foreign markets has undergone very little change, and there is only enough business being done to fill in here. The futures market continues very dull.

**Salt Fish**—The season for mackerel and other salt fish is drawing to a close and business is very quiet. Stocks, however, are low and the market is closing in good statistical position with prices steady to firm.

**Syrup and Molasses**—Sugar syrup continues firm on account of limited production. Demand is good with prices unchanged. Compound syrup is still dull without any price change. Finer grades of molasses sold by grocers are wanted in a small way without change in price.

**Vinegar**—The strength of cider vinegar continues a feature of that market. Wholesale grocers are buying good quantities. Prices stay at previous levels.

**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**—90c per doz. for home grown.  
**Artichokes**—Calif., 90c per dozen, 4 doz. in box.  
**Bananas**—4½c per lb.  
**Brockles**—15c per bunch.  
**Butter**—Tubs, 24½c; cartons, 25c.  
**Cabbage** — New from Texas, \$2 per crate of 85 lbs.  
**Carrots**—50c per dozen bunches of Calif. or \$2.75 per case.  
**Cauliflower**—\$2.25 per crate for California.  
**Celery**—Florida, 6 and 8 doz. crates, \$3.50.  
**Cocoanuts**—90c per doz. or \$5.50 per bag.  
**Cucumbers**—No. 1 Florida, 90c and \$1 per dozen, according to size.  
**Dried Beans** — Michigan Jobbers pay as follows for hand picked at shipping stations:  
 C. H. P. from farmer.....\$2.05  
 Light Red Kidney from farmer... 3.75  
 Dark Red Kidney from farmer... 4.75  
 Light Cranberry ..... 4.50  
 Dark Cranberry ..... 3.50  
**Eggs**—Jobbers pay 9c per lb. for all clean receipts. They sell as follows:

Fancy, fresh white.....18c  
 Canded, fresh .....17c  
 Canded, large pullets.....15c  
 Checks .....14c  
 Garlic—12c per lb.  
**Grape Fruit**—Florida grape fruit is held at the following prices:  
 64 .....\$4.00  
 70 ..... 4.00  
 80 ..... 4.00  
 96 ..... 4.00  
**Green Beans** — \$2.75 per hamper for Louisiana grown.  
**Green Onions** — Shalots, 21c per dozen from Indiana.  
**Green Peas** — \$2 per hamper for California grown.  
**Green Peppers**—California, 60c per dozen.  
**Lemons**—The price is as follows:  
 360 Sunkist.....\$6.50  
 300 Sunkist..... 6.50  
 360 Red Ball..... 6.00  
 300 Red Ball..... 6.00  
**Limes**—20c per dozen.  
**Lettuce** — In good demand on the following basis:  
 California, 4s and 5s, crate.....\$5.00  
 Leaf, hothouse..... .90  
**Mushrooms**—30c per one lb. carton.  
**Onions**—Home grown, 85c per bu. for Yellow; Texas Bermudas, \$1.65 for Yellow, and \$1.75 for White.  
**Onions Sets**—\$5 per bu.  
**Oranges**—Fancy Sunkist California Navels are now sold as follows:  
 126 .....\$3.25  
 176 ..... 4.00  
 200 ..... 4.50  
 216 ..... 4.50  
 252 ..... 4.50  
 288 ..... 4.50  
 324 ..... 4.25  
 Red Ball, 50c per box less.  
 Florida Valencias in 45 lb. bags are held as follows:  
 76 .....\$1.65  
 126 ..... 1.65  
 150 ..... 1.65  
**Parsley**—30c per doz. for hot house.  
**Potatoes** — 75c per bu.; Idahos \$2 per 100 lb. bag; new from Florida, \$5.75 per bbl.  
**Poultry**—Wilson & Company pay as follows:  
 Heavy Fowls ..... 13c  
 Light Fowls ..... 11c  
 Ducks ..... 8c  
 Turkeys ..... 14c  
 Geese ..... 7c  
**Radishes**—35c per dozen bunches hot house.  
**Red Raspberries** — California, \$1.65 for crate of 12 half pints.  
**Rhubarb**—90c per bu. of 30 lbs. from Ind.  
**Spinach**—90c per bushel for Texas grown.  
**Strawberries**—24 pint cases from La., \$2; 24 quart case, \$3.50.  
**Sweet Potatoes** — Jerseys from Indiana, \$2.25 per bu.  
**Tomatoes**—Repacked Mexican, \$1.50 for 10 lb. carton.  
**Turnips**—75c per bushel.  
**Veal Calves** — Wilson & Company pay as follows:  
 Fancy .....7 @8c  
 Good ..... 6c  
**Vegetable Oysters**—30c per doz.  
**Wax Beans**—\$3.75 per hamper for Louisiana grown.

## MUTUAL INSURANCE (Fire and Life)

### Remarkable Heritage Which Involves Certain Obligations

We are in a business that for background and ancestry is hard to equal, although the parentage is perhaps a little mixed. To-day we take as a matter of course the facilities that are available for our comfort and convenience. We do not marvel much at the railroad, the steamship, the automobile, the telephone and telegraph, radio, air transportation and the thousand and one things which have been developed in a comparatively short time. They have become necessary to our present method of living and yet the first steam locomotive to run successfully on land was not invented until 1805—about a century and a quarter ago—and the first practical and successful steamboat in American only in 1807, and most, if not all, of us here to-day remember the first automobile, and the first wireless and the first successful air transportation by a heavier-than-air machine.

When we consider all these inventions of science which are so much an essential part of our present life and without some of which this convention with representatives from almost every part of the United States would have been impossible, they are infants in comparison with our business of insurance.

The first president of our country, dear to the hearts of all Americans, apparently got along very well without the railroad, the automobile or even a bicycle and, if history correctly records his many head-quarters and the many houses where he slept, he seems to have gotten around quite extensively, but he did have the benefit of insurance—his home in Philadelphia in 1790 was insured against loss by fire and by a mutual company.

England in the 17th century, had no railroads but they had an insurance company and it was a mutual.

We can go back 2,500 years to the communes of Assyria where magistrates were appointed for each town and district to levy from members of the commune contributions to a fund against calamities such as drought and fire. If a fire occurred of accidental origin, the magistrates assessed all members to pay the loss of the one whose property was destroyed.

The ancient Greeks and Romans and later the Anglo-Saxons had Guilds organized for the purpose of providing against loss by fire and water. Walford's Insurance Encyclopedia gives the following in regard to these Guilds: "The first glimmer of the principle of mutual insurance arises in connection with the Anglo-Saxon Guilds, wherein the members made fixed periodical payments toward a common fund, whereby they secured each other against loss by fire, water, robber, or other calamity."

In Germany as early as the 16th century there were fire guilds (Brand-

gilden) which are recorded as having negotiated contracts of mutual insurance. These seem to have been quite successful and grew in number, later being consolidated into the Feuer Casse at Hamburg in 1676, one of the earliest fire insurance associations of which we have any knowledge.

Attempts were made in England in the early part of the 17th century to provide a method of indemnification for loss by fire but none were successful. Then came the great fire of London in 1666 which was undoubtedly the event that led to the formation of our modern fire insurance company.

This calamity brought home to the inhabitants of London the necessity of having some adequate form of indemnification against loss by fire and the next year, 1667, Nicholas Barbon, son of "Praise-God Barebones" opened an office where he offered to insure buildings against fire. Later in 1680 this became the Fire Office and here for an annual consideration or premium a house might be insured against loss or damage by fire—a distinction being made in rate for brick houses and for those of frame construction.

Today one of the bug-bears ever before the insurance business is State Funds and it behooves us to be alert in watching legislation in this respect. It is interesting to note here that apparently the germ has been lurking around the business for many years for it is recorded that in 1681, the year after the Fire Office was established in London, the city tried a scheme of municipal insurance but it was discontinued after two years.

Then in 1683 came the first successful mutual fire insurance company—the Friendly Society, which survived for over 100 years. It was followed in 1696 by the Amicable Contribution or Hand-in-Hand which was also a mutual company which prospered from the beginning and was successful for over 200 years when it was absorbed by the Commercial Union Insurance Company of London.

The various methods of providing insurance to-day—mutuals, reciprocals, Lloyds, stock companies—are only modifications and refinements of the earliest ideas of indemnification brought to the present state of perfection through natural growth, just as the present steam locomotive may be said to be the development and growth of Trevithick's New Castle engine and the present trans-Atlantic liner the amplification of Robert Fulton's Clermont.

A novelist within a year wrote a fantastic story in which he pictured another flood covering the earth. There was no ark but there were some who survived by clinging to mountain peaks. When the waters subsided all their former evidences of civilization were gone and they started again as primitive people dependent solely on their own resources for existence. While the story dealt primarily with the moral aspect of the new civilization and is not particularly apropos of the present discussion, it is interesting to watch the development of some sort of order out of the chaos. Self-preserva-

tion came first and after it an increasing desire for the comforts and security which they had enjoyed before the deluge. Had the novelist gone farther I think he might have depicted them as providing for the compensation of the individual for any losses he might sustain by fire or the elements—the loss to be borne by the whole group.

Had he gone still farther he might have depicted one man or several in the group who saw the tremendous possibilities of profit in this matter of compensation and who accordingly originated a new plan under which everyone who cared to be protected should pay a certain sum each year in consideration of which they were to be indemnified up to a stated amount in case of loss. If, at the end of the year the total sum received by the individual in payment for losses sustained was less than the whole amount paid by them for the promised protection, the balance of the latter would be taken by the originator of the scheme as payment for his services. This story could be elaborated almost indefinitely and it would then be only a presentation of what has actually taken place in the matter of insurance as recorded in history over a period of 2,500 years.

It is easy to trace the mutual ideas and the stock company idea. The initiative has some times come from the group desiring the protection—altruistic perhaps in a sense but influenced in a large measure by a desire for protection of ones own property—while at other times it has been developed as a purely commercial plan.

It is true that progress in this line of human endeavor has been extremely slow and that it was not, as we have said, until 1683 that a successful mutual fire insurance company such as we have to-day was established in London.

In this country the first organized company of which we have any record was the Friendly Society of Charleston, South Carolina, born in 1735, died in 1741. It was apparently not a very healthy child and did not long survive the rigors of the early colonial life in America.

The next recorded effort toward insurance was the Philadelphia Contributionship founded in 1752 on the mutual plan and which has been successfully in operation to the present—or for more than 180 years.

In 1852 the company celebrated its centennial on which occasion Horace Binney, eminent jurist and for 41 years a member of the Board of Directors of the Contributionship and for 26 years its Chairman, stated in opening his address the following:

"We began a hundred years ago with nothing but a good thought, a seed which when it was sown was no bigger than a grain of mustard seed, 'less than all the seeds that be on the earth' and at this day how many lodge in security under the shadow of the tree that has sprung up from it! A century ago not an inhabitant of this city possessed a dollar of indemnity against loss of his dwellings by fire. To-day this Company insures eight millions of property in brick and stone buildings and holds seven hundred thousand dollars of effective, well-secured funds to indemnify the loss that may happen to them by fire."

Following the Contributionship came the Mutual Assurance Company of Philadelphia, 1784; The Baltimore Equitable Society, 1794; The Mutual Assurance Society of Virginia, 1794, and The Providence Mutual Fire of Providence, R. I., 1800, all of them going strong to-day.

Now it may be argued that it is just as commendable to pay \$1 dividend to a stockholder as it is to pay \$1 dividend to a policy-holder but we know that the dividend to the policyholder is spread much wider than the stock dividend; it benefits an infinitely greater number and what is much more important and I think more worthy is that it enables many property owners to more adequately protect themselves against fire and other calamity because of the lower net cost.

We personally are therefore sold on the mutual plan and we are justly proud of our heritage. Insurance has an ancient and for the most part an honorable history in which the mutuals have appeared prominently from the beginning.

But with all our enthusiasm and our belief in mutual insurance we cannot fail to realize what has been accomplished for insurance generally by the stock companies. They have undoubtedly learned much from the mutuals in the matter of inspections and fire prevention while the mutuals have likewise learned much from the stock companies in the matter of rating, based on experience which the latter have

**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**



perhaps more scientifically tabulated and applied. And I think we may still profit from the stock companies in the matter of organization and leadership.

The two have so much in common—the same article to merchandise-indemnity—and the same service to render. The public still needs a deal of education in the matter of fire prevention and protection. Both have common enemies—state funds, burdensome taxation and other legislation detrimental to the business.

Other industries have found it to their advantage to unite and present a solid front in disposing of their products, fruit growers, brass trade, coal producers, elevator manufacturers and many others. Henry Ford in a statement, giving the reason why he thought Herbert Hoover should and would be elected president said: "He understands the point of view of the business man. His biggest work in the Department of Commerce, to my mind, has been in bringing the men engaged in each industry closer together and teaching them that they could cooperate one with the other and still do more business all around."

Insurance has a tremendous field in which there should be ample room for both stock and mutual companies but in which there is no room for the fly-by-night organization, whether stock, mutual, or reciprocal.

The failure of an insurance company is to the insuring public a reflection on the business and the failure of a mutual company brings discredit to the whole group whether justly or not. It is therefore imperative that all who are responsible for the management of a mutual organization see that their house is in order.

The stronger each individual company becomes, the stronger will become our National Organization and the resulting benefit is obvious. Every policyholder in a mutual company should be made to feel a personal interest and pride in his company. He should be encouraged to consult the company in all matters of mutual interest—construction, appliances, safeguards, and proper and adequate coverage—and the company must be equipped to give him intelligent information in all such matters.

We have a heritage, but it carries with it certain obligations. An obligation to furnish to an insuring public at a minimum cost of absolute indemnification in case of loss; an obligation to lessen the fire waste through inspections and education in the matter of fire prevention and fire protection and an obligation to each other in the true spirit of mutuality.

J. H. R. Timanus.

#### Corporations Wound Up

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

American Dry Ice Corporation, Lansing.

General Industrial Equipment Corporation, Detroit.

H. Brewer & Co., Tecumseh.

North Channel Ferry, Inc., Algonac.

Mason-Chevrolet Sales Co., Ludington.

Burks Construction Co., Detroit.

John Wood Manufacturing Co., Detroit.

Wolverine Power Co., Edenville.

W. B. Gregory & Son Co., Detroit.

Neal Grocery Co., Bad Axe.

Helm Building Co., Detroit.

Multi Selecto Phonograph, Inc., Grand Rapids.

Piggly Wiggly Northwest, Inc., Ironwood.

George P. Way, Inc., Detroit.

Shakeproof Lock Washer Co., Detroit.

Furniture Factory Sales Rooms, Inc., Holland.

Hunt Show Case Co., Bay City.

Forman, Inc., Alpena.

Detroit Warehouse Co., Detroit.

Menominee Brick Co., Menominee.

Door-Motive Corp., Detroit.

Wotring Sales & Service, Inc., Dearborn.

Crescent Oil Co., Saginaw.

McLouth Steamship Co., Marine City.

Tide Water Oil Sales Corp., Detroit.

Dickerson Holding Co., Detroit.

The Kettlewell Co., Detroit.

Good Humor Ice Cream Co., Inc., Detroit.

Andrews Michigan Corp., Detroit.

Eastern Chevrolet Co., Detroit.

Downtown Chevrolet Co., Detroit.

Gratiot Chevrolet Co., Detroit.

Flint Refrigeration Co., Flint.

Michigan Mercantile Co., Morley.

Home Wholesale Supply Co., Detroit.

Standard Fish Co., Detroit.

Riemenschneider Brothers, Inc., Pontiac.

#### Mother

Mother is the world's most precious possessin. She is God's noblest handiwork. Without her the human race must long ago have perished forever. Nurtured by her tender and loving care it still lives, and is striving to emulate the Master.

No one can be so brave as Mother. No danger can swerve her from the call of duty; no pestilence can stay her footsteps upon an errand of mercy; and without a tremor or a faltering step, she walks unafraid along the brink of the abyss of eternity to fulfill her mission of destiny.

No love can be like unto that of Mother. Her child may neglect her, stray from her, aye, even disdain and forget her, but throughout the silent watches of the night, she will listen for his footstep, and breathe a forgiving prayer for his welfare and happiness.

And when she is arrayed in the white robes of an angel, there can be enshrined in the human heart no memory that is a dear as that of Mother. Upon our aching bed of pain, we long for the soothing touch of her hand. As we grow weary, and our footsteps falter upon the pathway of life, we are made stronger by the remembrance of her encircling arm. Then when we hear the clear call of the Maker, we shall go in the fond hope of an eternal meeting with Mother. Walter F. Meier.

The world is a comedy to those that think; a tragedy to those who feel.—Horace Walpole.

Men are grateful in the same degrees as they are resentful.—Pope.

## ROOSEVELT'S PROBABLE PITFALL

The solution of the Nation's economic problem will come through the development of character, health and intelligence. Instead of wasting money on useless subsidies—whether to industry under Republican administration or to the unemployed under Democratic administration—this money should systematically be used to develop the citizenry of the Nation. Some will say this is impractical, but I say it very practical.

Statistics show that character is almost the only short crop that threatens America to-day. Although it may be a difficult task, a Department for Race Betterment, headed by a Secretary of Character, could accomplish much. He need merely do for men, women and children what the Secretary of Agriculture has done for cattle, sheep and hogs! Surely our present methods of combatting war, crime, graft, class conflicts and business dishonesty have been of little avail. The billions of dollars now being spent annually in combatting these and other national cancers would bring far better results if used properly to develop and strengthen the nation's character. Of course, we would never reach perfection. The fun is in the striving rather than in the arriving. The best method of attack lies in influencing the desires of people for things more worth while. What a nation does, depends upon what it wants. Those who voted for President Roosevelt will turn against him when they find he cannot give them what they want. If "priming the pump" does not give water, they will ungratefully claim they were deceived. This applies to organized labor and big business alike. Hence the "wants" and motives of both need be changed.

The Secretary of Character should give consideration to the question of breeding. Vital statistics show that democracy will ultimately collapse unless nations give genetics and eugenics primary consideration. The present system whereby parents with good character have only one or two children and hence do not reproduce themselves; while parents with weak character have from three to eight children, spells necessarily disaster. Compared with this question of race betterment, all social and economic legislation is piffle. The birth standard is far more important than the gold standard. Whether the result can best be accomplished through subsidizing the fit and restraining the unfit or by a system of sterilizing those who bear children without a license to do so or by some other method is a matter for study. The important fact is that no army or navy or "New Deal" or old deal is sufficient to save democracy and conserve liberty which is our most precious heritage. Only by the Federal Government giving greatest concern to character development, can our Nation avoid internal revolution or fascism. A Republican reaction may serve as a narcotic to delay the evil day; but such relief will be but temporary.

In the last analysis, our National future depends upon our National character—that is—whether it is spiritually or materially minded. No one knows this better than the President. The demand of his party for immediate results forces him to devote all his efforts to "priming the pump." This allows him no time to give the pump greatly needed repairs or to relocate it to provide a permanent source of water. In the meantime, people are impatient, selfish and ungrateful. The President's goal is right; his intentions are of the best; but the one great pitfall ahead is that not sufficient attention is being given to strengthening the foundations. He should warn the voters continually that only a revival of the Nation's character will permanently save the situation. Reforming the bankers and industrialists is a step forward; but this will not save the Democratic party unless supplemented by an effective movement to reform also the politicians, the infamous labor leaders and the voters themselves.

ROGER W. BABSON.

### FALL PLANS NOT YET MADE

While a majority of retail departments have had an improvement in both sales and profits over a year ago during the first four months of this year, there has been a wide variation in the showing, according to analyses made during the past week. Gains have ranged from as much as 300 per cent. for electrical appliance sections to much smaller increases in such lines as men's clothing and furs, merchandise executives said.

Due both to seasonal factors and the probability that some of the pent-up consumer demand for many items of merchandise has apparently been satisfied, temporarily at least, it is not expected that the departments which led during the last four months will retain leadership during the remainder of the year. Consumer sales resistance, the variation in buying trends throughout the country due to unequal NRA benefits, and the future price trend are factors being considered by retail executives in shaping departmental plans for the rest of the year.

Buyers and sales promotion executives, however, feel that the Summer outlook for leisure and semi-luxury items is good. Dresses, sports wear, travel garments, luggage, millinery, novel beach apparel and new accessories, particularly following the vogue for white, are given first rating in the probable leading Summer departments.

As yet comparatively little detailed attention has been given to development of plans for Fall, although difficulty in meeting the sales figures of last August is anticipated at this time. The largest increase in retail sales last year occurred in that month.

Well-informed buyers, however, say they are already shaping plans for buying about two weeks earlier, in order to eliminate possible difficulties in shipments, due to NRA restrictions on overtime and production. This will be particularly true of many items of style merchandise, on which stores must have prompt August and September deliveries. It was added that another probable development in the Fall will be a lower initial mark-up on most Fall goods, in view of a stable or perhaps slightly lower Fall price level. The initial mark-up, it was said, may drop to around 36 per cent., against 38 per cent. or more a year ago, when averaging price increases on stocks on hand were common.

In the heavy recent gain in electrical appliance sales the major appliances led, with the increase in volume on table items not being particularly noteworthy. Considerable stress was placed on the role which heavy national advertising by manufacturers played in the sales increase on the major appliances. Because of the success in this direction, the suggestion was made both stores and producers might tap a large consumer demand for lighting and bathroom fixtures, which have not received much general exploitation from the larger stores.

Following electrical items in significant sales gains came house-furnishings. The demand for this merchandise proved a feature of the general retail trade last Summer, in anticipation of sharp price advances, and these

goods, ranging from furniture to floor coverings, continued quite active in most stores throughout the country until just before Easter. The post-Easter demand then slackened by comparison, notably in the East, and buyers admit they face increasing difficulties in meeting the sales figures of last year, which continued to mount month by month until the August peak.

It was pointed out that in the South and in many parts of the agricultural West, the experience of large department stores shows that the spurt in consumer buying in those sections was first in apparel, and only after this demand was satisfied did home furnishings volume rise. A good volume of home furnishings buying still continues in those areas.

Practically all of the major accessory apparel departments went ahead during the last four months with the exception of men's clothing and furs. Coats and suits, children's wear, dresses, blouses and neckwear and gloves showed up very well, particularly in the notable pre-Easter rise in which a number of these departments had gains of up to 100 per cent. over March a year ago.

Merchandise executives and buyers are turning their attention now to seeing what can be done about increasing sales of men's Summer wear. Last year a campaign to spur consumer interest in Summer goods was launched and store executives are anxious to see this campaign, beginning around Father's Day, undertaken again this year.

New departments are being sought. Since prohibition ended, many department stores added liquor sections, which have added from 2 to 5 per cent. to total store volume. Profit possibilities, however, have decreased with increased competition and the mark-up on liquors has now sagged to 26 per cent., against 40 per cent. at the start. Shoe repair, optical and in one case even dentistry departments are receiving attention as possible additions by some stores.

### INDUSTRY MOVES AHEAD

Deliberations of the United States Chamber of Commerce, completion of the tax bill and advancement of the stock exchange control measure and the reciprocal tariff plan were events at Washington which attracted most business interest in the week. The project for launching a home modernization and building movement with private financing insured by the government was regarded as a very sound one and calculated to provide activity where it is probably needed the most.

While trade suffers a lull, basic industry is still moving ahead very briskly. The latest report on steel operations shows the best rate since mid-July, 1933, in the pre-code boom. Automobile manufacturing wound up last month with an estimated total of 400,000 cars, which would be the largest for any such period since May, 1930.

The weekly business index is up again. Without the cotton forwardings series it is within almost a point of 86.4, which was the high made for last year in the week ended on July 15, which in turn was the highest back to July, 1931.

Slackening in trade has brought fears that production is running ahead too fast. While this may be true to some extent temporarily in some of the merchandise lines, it scarcely holds for the more durable goods. Replenishment has been required right along the line in such products, which has had the effect of pushing up numerous operations where scarcities had developed.

Little light can be thrown upon the real situation here in the absence of actual statistics. Producing rates and consumption can only be compared for an approximation. However, the warehouse report of the Bureau of Census indicated an increase in space occupied last year from 60.7 to 67.6. At the end of February, however, this percentage had dropped to 67.2.

### CHAMBER SCORES NRA

In a field-day of criticism which General Johnson did not invite this time, speakers at the sessions of the Chamber of Commerce of the United States in Washington last week found grievous fault with the NRA on many counts. However, the convention did not condemn the basic recovery program and, in fact, re-elected for a third term as president one who had fairly kind things to say about the administration project.

The negative character of the Chamber's findings was more or less traditional. For three years before the Roosevelt regime it offered nothing that resulted in any relief from the depression. Its main slogan was "Keep the Government Out of Business" even while those practices were indulged in that finally forced the Government into business to save the country from disaster.

What spokesmen for the organization now urge are less spending, lower taxes and a balancing of the budget, all of which are administration objectives, but in the light of the realities of the situation. These realities require no extended exposition. There are millions of unemployed to look after and millions of farmers who must be assisted unless the country wants revolution.

There are probably few delegates who attended these sessions who would not admit that business with them has improved and, in many cases, astonishingly so. A strange psychology now seems to affect business men in such organized gatherings. Everything is collectively all wrong but individually quite all right. No wonder President Roosevelt felt called upon to tell them to stop crying "Wolf!" As he added, "The people as a whole will be impatient of those who complain and of those who hold out false fears."

### DRY GOODS CONDITIONS

Weather conditions continued to keep the brake on retail trade in the week. When the weather was favorable, however, sales showed fair gains, so that the trade lull was not put down to other serious circumstances. Ready-to-wear and accessories still hold the lead in the volume done, with home furnishings continuing rather dormant in demand.

Early chain store reports for April indicated much smaller increases than in the previous month, due in part to

the comparison with Easter business last year. Eleven systems reported a combined increase of 5.68 per cent., which compared with a rise of 19.19 per cent. in March over the same month last year.

It was estimated that local stores probably ran a little under their dollar volume of a year ago on the average, although liquor sales may have enabled them to break about even. Results in other sections of the country, according to reports here, were spotty.

Some concern has been expressed over inventory positions by reason of the current setback in trade, and also because of weakness that has developed in wholesale prices. Stock figures do not disclose, however, much cause for anxiety. Stores in this reserve district had stocks 24.2 per cent. above a year ago at the end of March. This was less than the rise in prices over the year, so that units must have been less despite greatly changed business conditions and prospects.

Wholesale merchandise markets were quieter, and even the Summer demand subsided, because of unsatisfactory results at retail and the easing in market prices. Favorable weather and steps taken to control manufacturing, however, were expected to lead to a renewed demand within the near future.

### CLOAK CODE AGREEMENT

From a rather prolonged deadlock the conference of retailers and cloak producers finally was able to reach a compromise last week upon code provisions affecting the two groups. The manufacturers stood out for net terms instead of the customary 8 per cent. and also for the abolition of group buying. They decided in the end to hold to the present discount, but were able to gain the consent of the retailers to stop group buying.

This controversy from an outside viewpoint would have humorous aspects. The retailers fought the discount change on behalf of the public, they asserted, although actually there would be little change in what the public would get. If the manufacturers sold net, then more value would be put into garments. Competition would attend to that. Retailers would have to raise prices temporarily perhaps, and then, as in the case of handbags, the wholesale quotations would be lowered to fit into the regular retail price lines.

Similarly in the case of group buying. No manufacturer has to submit to the evils of this practice. The trouble has been that even some of those who have condemned this method have not had backbone enough to avoid it. They complain that when the stores promise additional business and ask in return for lower prices or larger discounts competition forces them into such bargaining. The fact is, that they could get volume otherwise and less expensively if they did not choose the easiest way.

Settlement of these questions might not have been on the most straightforward basis that could be desired, but at any rate it marked another step in the program of co-operation between buyers and sellers which should prove beneficial to all interests.

OUT AROUND

Things Seen and Heard on a Week End Trip

I recently published a letter in this department from Geo. E. Lentzinger, a Cadillac grocer, suggesting that a law be enacted providing that everyone engaged in the retail business must be a resident of the county where his store is located. Commenting on the suggestion I stated that I did not think such a law could be enforced, because I doubted whether it would be sustained by the courts. The matter was brought to the attention of the veteran editor of the Modern Merchant and Grocery World, who reproduced the letter in his publication and commented on it as follows:

"Mr. Lentzinger has his head in the clouds. I can get his point of view, however. Having for the first time in history received protective consideration from the Government, he feels encouraged to go on, demanding more and more for the retail grocer. I would be willing to see a law compelling resident ownership in the case of a grocery chain, if it could be done, which by the way it could not, but what would such a law do to the telephone service, for instance? How would Mr. Lentzinger like a law which might be logically considered a companion law to the one he wants—a law forbidding the sale in Cadillac of any product not produced there? No, the idea is a thousand years ahead of the times."

Jess Roberts, proprietor of the Greilickville Grocery, near Traverse City, writes me as follows:

Enclosed find eighteen petitions which I have had signed up. I ran into only one man who had not seen the petition in the Tradesman, but all delayed doing anything with the appeal until same was brought to their attention personally. It looks to me as though too many independent merchants have lost all interest in home life and are just looking ahead for the time to get on the welfare.

My idea to get these petitions signed up would be through the U. C. T. boys—give every salesman some and get every merchant interested in the fight to drive the chains into a corner.

A duplicate of the enclosed card occupies a conspicuous place in my store:

Chain Store Answers

Your Check . . . . .	No Good
Delivery . . . . .	No Sir
Telephone . . . . .	Never
Trust . . . . .	No One
Bargain . . . . .	Bait Only
Quality . . . . .	Their Own
Measure . . . . .	???
Welfare . . . . .	Wall St. Only
Future . . . . .	Look Out

Buy From Your Independent Dealer For Prosperity

Ithaca, May 3—You have been so kind in regard to the various questions put to you in regard to the NRA. Now the question comes in regard to the 2c the dealer is forced to pay on every ton of coal. In a bulletin May 1, 1934, the so-called authority at Association of Commerce building, Grand Rapids, says:

"Enquiries have been received as to just what tonnage is covered by this tax. All coal sold by members of the industry involving a truck haul is taxable."

Does this mean that coal taken by the customer himself is not taxable? As you have so bravely exposed the high salary paid the code man on the lead pencil code, I am sure you will find out if there is no tax on the coal taken by the farmer in his own trailer, etc. Doesn't it seem that the code authority should tell what coal is not taxable? If the coal covered by the sale to farmers who get it themselves is not taxable, doesn't it seem that the huge fees the authority has collected for March if they collected on these sales should be refunded?

If you will kindly find out and advise me, I would appreciate it. Why not give information in the Tradesman? You can readily see that with the hundreds of thousands of tons of coal taken by the farmer himself during the March period that a huge refund is due if the tax covers only sales involving a truck delivery.

N. B. McCollum.

To this enquiry I replied as follows: "There are, of course, two codes—one for wholesalers and one for retailers. You are a member of the retail code.

"All coal which you sell which is taken away from your yard in trucks or wagons is subject to 2c per ton tax.

"If you sell a carload of coal to a factory, and it is delivered to a side-track at the factory and unloaded by purchaser, it is not subject to the 2c tax.

"The pay of the code people is fixed by the National code organization in Washington, subject to the approval of the NRA."

"Uncle Joe" Downs, who lived in Grand Rapids more than fifty years and who was janitor of the Barnhart building, in which the Michigan Tradesman has been a tenant about thirty-five years, died last Saturday. He broke his hip about three years ago and has been confined to a bed or chair ever since. The funeral was held Monday, with burial in Fairplains cemetery.

Mr. Downs was born in New York City, where he was made an orphan at an early age. He became a street waif. One night he took refuge in a doorway because of the rain. Here he was discovered by a lady who took him to her home, gave him the first food he had had that day, gave him a night's lodging and his breakfast the next morning. She then decided to befriend him longer and kept him in her home until he had secured a liberal education. Thinking the opportunity for lucrative employment would be more favorable in the West, he told his benefactress that if she would tell him how much she had expended on his keep and education, he would undertake to repay her before he got married or undertook to create a permanent home for himself. She replied that he might repay her along the lines of his suggestion, but not by a money payment to her; that when he saw a child who needed help he could see that the child received the same treatment she had given him. I think Mr. Downs never failed to act on this injunction, because I happen to know of many children he helped in a material manner. From time to time he brought lads to me whom he had helped send to Moosehart and who spent time

every summer at his resort cottage at Big Star Lake. I happen to know that for many years he sent barrels of apples to Mooseheart every fall, so that every occupant of that famous place could have a Michigan apple.

A Grand Rapids man who applied for a lucrative position in Chicago received word last week that his credentials were satisfactory and that the place was his if he could pass the medical examination of the house physician. The latter looked him over and said: "You have one poor eye, a bad heart and a rupture. I cannot pass you unless you hand me \$200 on the side." The applicant regarded the money suggestion as graft and returned home without reporting to his proposed employer. The next day he called on his home physician, who gave him a thorough examination and pronounced every allegation of the Chicago physician false.

A little lad 13 years old was in a local hospital recently with a leg broken in two places. On his birthday the dietician directed that a special birthday cake be baked and sent up to him with his noonday meal, with thirteen lighted candles. While he was enjoying his cake and the extra attention shown him on his birthday, his mother joined him, having walked eighteen miles to be with him on his birthday. She was utterly devoid of money, but she could not permit the birthday of her boy to pass without seeing him on that occasion. Such is mother love.

Spring Lake, May 4—We wish to thank you for your communication sent to us some time since in which you have expressed your desire that prompt action be obtained in the matter of repaving that part of U S 16 as it runs through Spring Lake.

As you are aware, the Michigan State Highway Department has since taken action which will assure a prompt repaving through Spring Lake. The surveying work has been completed and we anticipate they will lose no time in getting at the road work.

It is our desire to at this time thank you for your kind interest in the matter, and for the very pointed way in which you have expressed your attitude. Your communication was a decided help.

A. Peterson, Village Clerk.

Bowling Green, Ohio, May 5—This is to acknowledge receipt of your letter relative to the article in this week's Tradesman.

I appreciate very much the excellent position you gave this article in your good paper and want you to know that I consider the mistake of overlooking the name of the town from which the letter was sent a very minor one. I have taken the Tradesman for a great many years and always look forward to its coming. I consider you to be one of the best friends the merchants have ever had in the publishing business and am most appreciative of the fights you put up for them.

I hope to be going through Grand Rapids sometime in the very near future and assure you I am going to make it a point to drop in and see you.

Fred Uhlman.

Watervliet, April 24—To-day we received an application card for signing an individual Blue Eagle for trade. Our business is selling at retail dry goods, clothing, shoes and groceries.

What retail trade should we apply to for general merchandise? Watervliet is a city of about 1,400 population. In cities of our size do we come under the code wages and code hours? If so, what are the hours for work and wages?

John P. Geisler, Proprietor Boston Store.

On receipt of the above letter of enquiry, I wrote the writer that I thought he was exempt from all code provisions, but that I would make sure I was right by an appeal to Washington. The reply from the office of the NRA is as follows:

In addition to exemptions provided for in the Food Distributors' Code, such as restaurants, confectionery stores, selling of milk and milk products by delivery from house to house and bakery products in bakery stores, retailers employing less than five people and doing strictly a local business within one community, in towns under 2,500 population are at present exempt from all provisions of the code, including Fair Trade Practices and Assessments.

Chicago, May 7—The Michigan Tradesman of April 18 contained an item from the Grocery World, relating how two members of a local meat dealers' association had paid 17½ cents per pound for some Swift's Premium skinned hams, and two days later a chain store advertised this identical article at 13½ cents. The caption of this news item was "What is the Answer?"

It is a matter of company policy with us that the spread in the prices of our products between various classes of trade in the same competitive market be in line with the cost of soliciting, packaging, delivering and handling the business. We aim to safeguard against price spreads that favor any particular type of trade or are prejudicial to certain dealers.

The above is our settled policy. In the particular case referred to it may have been that there was a difference in the size of the hams. Swift's Premium hams vary all the way from six pounds to twenty-four pounds. Some have the skin and fat removed while others do not. The range in price of various weights and kinds often runs as much as 2½ cents per pound at wholesale. Furthermore, retailers do not follow the same merchandising methods—one may sell a whole or half ham, while others sell pieces of a ham.

We do not believe you would find, on investigation, that there was a spread of 4 cents per pound on an identical article. We can assure you that there was no such discrepancy in our selling price. It may be that the complaint referred to grows out of the fact that there was a general advance in the ham market during the period of January 27 to March 3 which raised the wholesale price of Premium skinned hams, twelve to sixteen pound averages, 2 cents per pound.

As a matter of fairness to Swift & Company, we should appreciate it if you would print our letter.

J. P. Spang, Jr.

Saginaw, May 8—Why is it that when a regular salesman calls on his regular trade on such a day at about the same time each day that 85 to 90 per cent. of the merchants do not know what they want or have a thing looked up? This also applies to ex-salesmen who have gone into business and who should know what keeping a salesman hanging around to get an order in one to two and one-half hours that he should have been able to have had in at most thirty minutes to not over one hour. With most salesmen on a commission basis he has to step along if calling on retail grocery trade to get enough to break even. The average re-

(Continued on page 23)

## FINANCIAL

### Banks Fail To Find Sound Borrowers

Attempting to refute widespread criticism that they are not extending adequate credit to industry, commercial bankers declare that intensive efforts to drum up clients to whom business loans could be made on a fairly safe basis have proved fruitless.

A month ago one well-known commercial institution sent out 500 letters to clients, asking them to recommend companies anxious to obtain operating funds. The result was "very disappointing," in the words of an official of the bank, who added that he was still looking for customers. Comparatively few replies were received to the letters, and of the names submitted not one developed into an actual borrower.

Other banks have also sent out letters and in a number of cases field men. Bankers declare that they are most anxious to put their idle funds into circulation, adding that when a sound borrower appears considerable competition ensues for his account.

The reason for the small amount of commercial loans going through now are summarized as follows: Many business men are trying to revive defunct companies without the necessary private backing; the capital set-up of others has become so impaired that a loan for operating purposes would become in part an investment and probably could not be repaid within the usual limit; through inadequate information, branch banks sometimes turn down sound loans and in other cases refuse them because the cost of constant supervision is too high; large banks look with disfavor on small loans, because of low interest rates, cancellations, style changes and competition from outside industries make the lending of money for orders on hand more hazardous.

In applying to a bank for a loan, companies sometimes do not supply the supplementary information that might warrant loans, which otherwise would be turned down because of an unsatisfactory financial statement. For instance, in one recent case a company which had large orders on hand from a reliable chain organization was refused a loan by a bank, but when the facts about the chain commitments came out the advance was granted.

In some of these cases, however, banks are reluctant to approve a loan where it means constant checking up on the progress of the company. The expenses frequently run into several hundred dollars and must be charged against the account. Some companies are so anxious to obtain funds that they are willing to pay it, but others object.

Because their profits on security transactions have diminished, large banks are no longer willing to carry small commercial accounts or extend small loans. Low interest rates make them unprofitable. One leading institution was reported recently to have frowned on accounts under \$5,000 and loans under \$25,000.

Bankers pointed out that the lending of money to cover orders on hand entails far more risk than it did some

years ago. In those days an order was considered to be more or less binding and cancellations were infrequent. In the last few years, however, in a declining market, cancellations became the rule. The experience was cited of the furniture industry last year, when buyers, fearful that they might not be able to obtain goods, placed identical orders with anywhere from three to eight manufacturers. The result was a flood of cancellations at the end of the season.

Style changes and competition from outside industries must also be watched. For instance, last year before advancing a loan to a beer barrel producer, a bank assured itself by interviews with brewers that the steel type barrel would not make serious inroads into the market for wooden cooperage.

Bankers also added that whereas last Spring they were inclined to advance funds to their accounts to anticipate on material requirements in a rising market, the recent decline in commodities has cut down advance purchasing, and such loans are not being made.

The proposal for Government loans to industry, in whatever form it is finally approved, will undoubtedly relieve the burden on those companies which are not in a position to ask or obtain credit from banks to-day, it was felt.

William J. Enright.

### Attitude May Arouse Suspicion

Any attempt to interfere with the right of free speech, the freedom of the press or the right of petition, must arouse suspicions that unjustly reflect upon members of Congress and our executive officers.

Recently the Reserve City Bankers Association was denounced for raising a fund of \$60,000 with which to spread literature opposing certain features of the law that attempts to guarantee bank deposits. These bankers want the limit placed at \$2500. They argue against an increase in the responsibility of stockholders or depositors of one bank for the mistake of another bank beyond their control. Yet this Association was criticised in Congress for conducting "propaganda."

Much depends on whether the debate is in the open and whether the public knows the sources of the funds used to influence their vote. The law says Congressmen must report whatever aid they get in their campaigns. Private business and all manner of national organizations or associations should be required to disclose whatever sums are used for public debate. And the petitioning groups should gladly comply.

The time has come for business to recognize that in defense of its stockholders, in protection of those who own the institutions they temporarily manage, funds can be legitimately spent to petition the people and thus Congress itself. Postage and printing and the hiring of halls or radio facilities or the presentation in advertisements of the viewpoint of companies affected by legislation of any kind is all a proper exercise of the right of petition.

It may be regretted that such steps are necessary as a defense against dem-

agoguery but in a free government there can be no sound objection to the right of citizens, individually or collectively, to petition their government or to address the people generally by any means of communication available for the purpose.

### Where Government Money Goes

After two weeks of ebbing to unusually low levels, the emergency spending of the Government last week picked up to about the average amount.

A total of \$134,000,000 was paid out by the Treasury Department in the seven days ending May 2, its records show. Of this total \$87,000,000 was for emergency accounts such as the Reconstruction Finance Corporation, public works, etc.

During the preceding two weeks the emergency expenditures had fallen to a total about half that large. The increase last week brought it back to the Winter level.

The pick-up in extraordinary expenses last week was due largely to renewed spending by the Reconstruction Finance Corporation. This agency alone poured out \$35,000,000 last week spending more money than any other division of the Government, ordinary or extraordinary.

Second on the list of spenders was the Public Works Administration, which cost the Government \$20,000,000 during the week. The PWA is counted on to swell the flow of Government cash this Summer so that industry and employment will be expanded.

The Federal Emergency Relief Administration spent \$12,000,000 during the week, and the Civil Works Administration, continuing on a very reduced basis, spent only \$7,000,000 to wind up certain projects and pay off bills.

The ordinary establishments of the Government combined spent only \$47,000,000 during the week, only slightly more than half of what the emergency agencies spent in the same period.

### Severe Setback Clouds the Business Picture

It appears now as if a test period is directly ahead of us. At this time a great deal of economic experimentation has resulted in many conflicting forces which has left people in a confused state of mind. It has proved to many that laws cannot supplant the old economic rule of supply and demand and survival of the fittest. Consequently, it is expected business will decline for the next few months.

The extent of this decline will depend upon PWA expenditures and selling activity. Automobile production has reached its seasonal peak. Therefore, steel production, in line with automobile production, should also have some decline. It is now evident that the Administration in recent months has turned to the right through stopping silver legislation and bonus and deposit payoff inflationary measures. There is still, however, a mixing of recovery reform and inflation with the Administration trying to please many groups. This is evidenced in the President's support to amending the security act, reported approval to the reform labor bill and the belief that some

negotiations are being made on a compromise on silver.

The actual facts of business are better than sentiment, with steel output being at the 4 year peak, rail operating nets showing sharp gains, tire shipments nearly 50 per cent. above those in 1933, living cost dropping during April and the American Telephone showing a gain in installations. In spite of these favorable factors, the securities market, both stocks and bonds, has suffered a severe setback for the first week of May to further cloud the business picture.

J. H. Petter.

### Perpetual Utility Inventories


A perpetual system of inventorying utility properties is being put into operation in Indiana by the Public Service Commission. The system is designed to provide material for "fingertip appraisals" whenever valuations for sale, security or rate adjustments are needed. The inventory files are to be kept up to date at all times.

### Ask for our Bulletin on the RAILROAD EQUIPMENT INDUSTRY

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

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# Official Program of the Manistee Convention

## Opening Session—Tuesday May 15, 2 p. m.

### Community Singing

Members upon entering Convention room up to 2:30 p. m. will be registered and will qualify to participate in the attendance prize of a "Vegetable Mist Stand" donated by the E. O. Bulman Manufacturing Co., Grand Rapids.

### Invocation

The Mayor's Welcome

Response by Vice-President Bathke

President's Annual Address

Secretary's Annual Report

Treasurer's Annual Report

Appointment of Committees on—

Credentials

Rules and order

Resolution

Auditing

Nominating

Question Box

Modern Meat Cutting by D. W. Hartzell, Chicago

Announcement by local committee

Awarding of attendance prize

\* \* \* \*

## Tuesday Evening—8:30 p. m.

Six reel new sound and color motion picture—

"Out of the Spirit of '49," featured by the California Packing Corporation. This film will be shown each evening during the convention at 8:30 p. m. and will be open to patrons of the Food Mart as well as retailers.

\* \* \* \*

## Wednesday Morning Session—9:45 a. m.

Community Singing, to be led by Eleven Year Old Mystery Girl

Call to Order by Vice-President Bathke.

Report of Committee on Rules and Order.

Address—"Value of Price Cards on all Merchandise," by L. V. Eberhard, Grand Rapids.

Address—Interior Store Lay-out, by M. Hamady, Flint.

Address—Credit Extension, by W. A. Rorke, Saginaw.

Discussion—Distributing Business Throughtout Week. In charge, R. Eckert, Flint.

Relation Trade Association to Code Administration, by G. VanderHooning, Director of the National Association Retail Grocers.

\* \* \* \*

## Wednesday Afternoon Session—1:45 p. m.

Community Singing.

Call to Order by Vice-President Eckert.

Report—Nominating Committee.

Address—Value of Window Display, by John Affeldt, Lansing.

Discourse—Our Code, by H. C. Peterson, secretary National Association of Retail Grocers and Member of the National Code Authority.

Election of Officers.

Selection of 1935 Convention City.

Announcement by Local Committee.

\* \* \* \*

## Wednesday Evening

Annual Banquet Chippewa Hotel.

\* \* \* \*

## Thursday Morning—9:45 a. m.

Community Singing. — Members upon entering up to 10:15 a. m., will be registered and will qualify in participation of cash attendance prizes to be awarded at close of this session: Must be present. Three prizes will be awarded, \$25, \$15, \$10. All in cash and awarded by the State Association of Retail Grocers and Meat Dealers.

Call to Order by President Schmidt.

Introduction and Installation of New Officers.

Report of Standing Committees.

Report of Auditing Committee.

Report of Resolution Committee.

Question Box.

Unfinished Business.

Final Adjournment.

**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.

**"Business as Usual" Must Go On**

Last week a wakeful grocer said: I intend, of course, to conform to the code in every respect. The minimum of 6 per cent. will make me extra money. For the rest, I expect to go on just as I have been doing—wouldn't you?"

The correct answer to that was Yes, particularly because the grocery business is one—possibly there are others—which has done a progressively sound job for and by itself. I know of none which, speaking purely from a sound economic standpoint, could more confidently answer "present" if and when called upon to show its record.

And as we talked, a clerk came up with an empty mixed mustard carton, marked 10c. He had found that on the shelves among the full ones. The grocer laughed and said it was worth the ten cents this time, because he felt sure he knew just who had pilfered. Then he told a few that were new to me—so long since I was in the business. One was how in the bootlegger days when men drank extracts for the alcohol, empty cartons showed how, while apparently reading the label, they slipped the bottle out of the bottom and up their sleeve. And all this for a few pennies.

Does this not substantiate a recent saying: That we in America have "improved" everything—except the basic character of our people? Our human nature remains about as it was, and the grocer's routine job runs about on former schedule.

Schedules figured out in extended detail, covering articles at 25c to \$10 per dozen or more are now widely published to guide grocers on the 6 per cent. mark-up provision. Seems to me this carries things to the extreme, promoting confusion and entailing loss to the rank and file of grocers. This because we know, from experiences with "stop-prices," that any definite minimum becomes the maximum among the ignorant and ill-posted.

Obviously, a 6 per cent margin can be applied only to the hardest, most basic staples. Among these are sugar, flour—or bread—milk, slat side meat (not fancy bacon, sliced), salt, lard and other cooking fats, common cheese, potatoes, corn and other meals, possibly such staples as ordinary standard canned tomatoes. A 6 per cent. margin can not be applied to anything above the line of bare necessities anywhere; and in the far West, this is emphatically so.

The grocer who asked whether he should not continue as hitherto, an active, wakeful, up-to-date man, had an expense average of 19.6 per cent. last year. What chance would he have on 6 per cent. gross if it were to be extended beyond the commonest necessities of life? This, notwithstanding

that some California grocers operate on 10 to 11 per cent. average.

Here is a well-known, nationally distributed white soap; costs most grocers around \$7.70 in my district. It is sold commonly for \$10c; and that, obviously, yields 23 per cent gross. That is economic, too; because this is not a basic necessary. Lower grades are basic.

In passing it may be noted that this same grocer recently sold that soap at two for 19c on a sale day. Difference between 10c and 9½c is not apt to strike careless thinkers as important. But figure it out. It yields 18.94 per cent. plus—under 19 per cent.—four per cent. less than 23 per cent. Consider that 4 per cent. is from 1½ to 2 per cent. more than grocers can average, net, and the importance of little things may become apparent.

I have before me some computations on wholesale produce sales published by the Western Fruit Jobbers Association. Gross is given as 10.188 per cent., based on purchase price. The writer of that knew what he was talking about, but the wholesale produce business, taken in cross section, is no stabler than is our own, and one cause of its instability is precisely this method of computation—even as with ourselves.

Figured properly—against sales—this average shrinks to 9.246 per cent.; and therefore, while I have have not gone into that, it is likely that the stated net of .34 per cent—say a third of one per cent.—is probably even less.

Results of the Louisville grocery survey by Uncle Sam continue to dribble out—now six years after the data were obtained! Yet we continue to ask for the privilege to submit ourselves and our business to Government control, "guidance" and "help." Well, one thing is sure: We pay the price—\$1 per year per person in the grocery business; for one point of Government is ever highly efficient—the machinery for the collection of taxes and imposts. Many things government cannot do. Among these is economize.

This story is not new. It is old and has had many exemplifications. General Merchant of Canada tells this time of a young man in his father's store where old-fashioned ideas of fixed mark-up ratio prevailed, did a simple, obvious thing. He studied a mail order catalogue and followed its pricings, high and low. Result, he got all the business, held his trade, made more money than formerly.

This was the result of opening his eyes to facts; investigating actualities; going on the plan that "what the other fellow can do, I can do."

That seems to be a fairly good commentary on a recent talk by an expert. He said that the independent merchant must progress or perish—which is an unavoidable law of all nature—so why not among grocers?

Every little while a "wise guy" writer says things worthwhile. Maybe you have noticed that at times in my own stuff. This time it is Dr. Frank Warren, of Los Angeles, writing in the Commercial Bulletin, who shows that the value of a customer is great. It appears that every Californian bought \$126 worth of grocery in 1932—\$504 per family of only four persons. He goes on to hint that the grocer who sells \$4

or \$5 worth at any time to the head of a family should realize that he is getting only half, or third, or quarter of that family's trade.

I leave that part of the argument there for you to work out as far as you like. What is generally overlooked is this: That the entire set-up of a store must be divided by the number of persons who buy in it to see what a customer gets. We should most of us be startled to learn the figure. And if we once knew this cost, it is likely that grocers would be less indifferent to complaints, protests or other evidence of dissatisfaction.

Independents fail in this oftener than bigger merchants. The smaller they are, the more independent. That is a character of independence that sure costs more than it is worth!

Under title "More Money for Rat Hole," Merchants Journal, Topeka, reports proposal that Uncle Sam set up another body with—Oh, a trifle of \$100,000,000 this time—to cut out middlemen and market farm products direct. It could further issue \$500,000,000 Government bonds—again small change these days.

Idea is that Government could do a better job. Maybe—not likely. But what then of the citizens trained and set up in business? Maybe we see that once we start this governmental control business, there is no end to it. Let's anyway label this new one PDQ, since it would probably get rid of its \$600,000,000 quite speedily—before we went back to the present highly efficient system. Paul Findlay.

**Proceedings of the Grand Rapids Bankruptcy Court**

April 25, 1934. On this day the schedules, reference, and adjudication in the matter of Joseph M. Hayes, bankrupt No. 5679, were received. The bankrupt is the owner of the Used Store Furniture equipment, located in Kalamazoo. The schedules show total assets of \$600.00, (of which \$350.00 are claimed exempt), and total liabilities of \$7,079.55, listing the following creditors:

State of Michigan, Lansing, taxes	\$17.97
City of Kalamazoo, taxes	10.48
Bank of Kalamazoo	2,085.00
Wm. Conway Estate, Kalamazoo	1,300.00
Bailey Walker China Co., Bedford	512.00
American Metalware Co., Chicago	298.00
Ray Mfg. Co., Buffalo	96.00
Hunt Show Case Co., Bay City	112.00
Celery City Lumber Co., Kalamazoo	75.32
Enterprise Aluminum Co., Massillon	9.06
Arctic Ice Cream Co., Detroit	unknown
Kalamazoo Glass Co.	17.30
Telephone Directory Advertisin Co., Detroit	6.00
Jas. Janney, Jr., Philadelphia	2.14

Enquirer News, Battle Creek	4.58
Fiber Glass Co., Chicago	3.53
Kalamazoo Gazette	215.00
South Bend Malleable Range Co., South Bend	125.00
Schaw Safe Co., Lafayette	12.50
Davison, Pick-It-Shop, Kalamazoo	100.00
Pete Armenis, Kalamazoo	unknown
H. J. Friedman, Kalamazoo	unknown
Harry Edmonds, South Haven	30.00
H. J. Cooper Garage, Kalamazoo	20.00
A. W. Walsh Co., Kalamazoo	unknown
Frank S. Whelan, Kalamazoo	10.00
Barney Weenink, Kalamazoo	unknown
John Armenis, Kalamazoo	5.00
Dr. Snow, Kalamazoo	30.00
Dr. Dewey, Kalamazoo	30.00
Don Strickland, Kalamazoo	20.00
Peter Rickemore, Richland	35.00
Rene Bowers, Kalamazoo	72.00
D. V. Zeve, Inc., Cleveland	33.63
Canton China Co., Detroit	64.00
Fountain Equipment Co., Cincinnati	21.00
Michigan Bell Telephone Co., Kalamazoo	34.50
Charles Stamm, Kalamazoo	15.00
Deans Dairy, Plainwell	15.00
Walter Taylor, Kalamazoo	25.00
Standard Computing Scale Co., Detroit	62.45
Standard Computing Scale Co., Detroit	unknown
Kalamazoo Sheet Metal Works	42.00
Kalamazoo Laundry Co., Kalamazoo	16.00
Kalamazoo Lumber Co.	42.00
J. Steinberg & Sons, Newark	66.41
Moorehouse Oil Station, Augusta	15.00
Frank Niessink, Kalamazoo	42.00
Federal Cash Register Co., Kansas City	76.65
Bert Milburn, Lansing	57.00
B. S. Peck, Kalamazoo	20.00
Wm. Metzger & Son, Kalamazoo	21.00
The Harter Corp., Sturgis	12.00
N. J. Bauman, Kalamazoo	20.00
Joe Vander Roest, Kalamazoo	16.00
Kalamazoo Creamery, Kalamazoo	197.00
Jackson & Crane, Kalamazoo	10.00
The Gown Shop, Kalamazoo	13.00
J. R. Jones Sons & Co., Kalamazoo	40.00
E. A. Porter Co., Kalamazoo	42.00
Mich. Tradesman, G. R.	6.00
Mrs. Jas. Brin, Richland	100.00
W. E. Praeger, Kalamazoo	190.00
Kalamazoo Industrial Bank	601.00

April 25, 1934. On this day the reference, and adjudication, in the matter of Petroleum Marketers Equipment Corporation, a Michigan Corporation, bankrupt No. 5613, were received. This is an involuntary case and the schedules have been ordered filed. Upon receipt of same the assets and liabilities will be made known.


April 25, 1934. On this day the reference, and adjudication, in the matter of Quaker restaurant, bankrupt No. 5673, were received. This is an involuntary case and the schedules have been ordered filed. Upon receipt of same the assets and liabilities will be made known.

Half a million automobiles are now in service in Germany, or approximately one to every 130 citizens. To equal the proportion in the United States, a twenty-fold increase would be necessary. Only about one-sixth as many cars are driven in Germany as in other countries of Western Europe. German production of passenger automobiles in 1933 was practically double that of 1932. Ninety-four thousand units were turned out, according to the office of the Consul, Hamburg.

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 GRAND RAPIDS MICHIGAN



## MEAT DEALER

### Get These Three Things and You'll Have Something

It is becoming increasingly apparent to the thinkers in the meat industry that the major handicaps to efficient distribution can be overcome only through:

1. Universal application of government inspection by which unwholesome meats would be eliminated.
2. Establishing a uniform grading system, which would go far toward curbing misrepresentation and false advertising; and
3. Local licensing of qualified meat dealers, which would weed out inefficient dealers operating uneconomically.

From meat trade evils which could be corrected by that program, such as misrepresentation, false advertising and selling below cost, the codes for regulating the foods offer little or no respite. There are loopholes in them for anyone wishing to find a way out, and with these three evils continuing to run riot, the sum that the industry will contribute in fees to support the NRA code authorities will be a tremendous price to pay for the little to be gained.

This is not to say that the codes for the grocery and other industries are not beneficial. In fact a code should be helpful in this industry also in regulating wages and hours on an equitable basis. But there is nothing in the food and grocery code, already in operation, or in the proposed retail meat code as tentatively constructed, that will insure people always getting meat from healthy animals, or the grade quality they pay for. There is nothing in these codes that will make it impossible or even difficult for merchants who wish to be unscrupulous in these things from carrying on unmolested. That is not the fault of the meat code framers, for the first drafts submitted had provisions that would have been effective. With each new draft the provisions were modified to suit the Federal code officials.

Since the proposal that the Government be asked to assist financially in extending inspection into all states so that all meats might be inspected under government supervision, the assurances have been received from prominent men in the packing and distributing divisions of the industry that they are in hearty accord with the proposal. They have urged us to keep working along that line, and this we propose to do.

We believe U. S. standardized grading and local regulation, together with universal inspection would round out a program that would be of real benefit to the meat industry. What do you think?

#### Why Meat "Goes Bad"

When meat begins to show signs of decay in the cooler unduly early, the owner seldom seeks a remedy by attacking the cause at its source, for he usually does not know the nature of the agencies responsible for the decay or the means available to combat them.

To supply this knowledge, a report of an investigation of "The Storage of

Meat in Small Refrigerators," presented by R. B. Haines, Ph.D., and E. C. Smith, Ph. D., is now available.

Briefly, meat "goes bad" because it is attacked by moulds and bacteria which find their way on to its surface and there grow and multiply. The function of a refrigerator is to retard this growth, it is stated in a preparatory note by W. B. Hardy, who says it is a mistake to imagine that a refrigerator is an infallible preserver of meat, no matter what its condition when it is put in.

The most important thing to realize is that the parts of a health animal which are used for food are practically free from fungi and bacteria. These invisible organisms come from the dust in the air of slaughterhouses and shops, from the skin, hooves and gut of the animal, and from hands, knives and cloths which carry them from infected surfaces to clean ones. If meat becomes heavily infected by fungi and bacteria, ordinary refrigeration cannot prevent its rapid decay.

Where trouble is experienced, the refrigerator itself is seldom at fault. It is more likely that it is being overloaded or otherwise misused; and most likely of all, that the meat is being heavily infected elsewhere on the premises. The investigation which forms the basis of the report has shown that the cure for most cases of trouble in small refrigerators is to reduce contamination by strict cleanliness at all stages of handling.

The damage done to meat by micro-organisms cannot be undone merely by removing the unsightly areas of growth, the investigators point out. The tissues are altered, the coloring matter of both the lean and fat is changed or destroyed, and products of unpleasant taste and odor are formed which diffuse into and taint the meat. The problem of prolonging the "life" of stored meat, which is the problem of delaying changes of this nature, is almost entirely a matter of inhibiting the growth of micro-organisms on the surface.

This Special Report, No. 43, illustrated with charts and tables, may be had by addressing the British Library of Information, 270 Madison avenue, New York City, enclosing 22 cents.

#### Frankfurt Trade Coming With a Rush

Frankfurters have become quite a National dish and more of them are eaten in summer than when the weather is cooler.

The adaptability of this delightful dish to quick lunches, picnic parties and other places where elaborate meals are neither desired nor possible has undoubtedly added immeasurably to their use. Hardly an automobile run is found where the roadway is not studded at short intervals with stands where quick lunches may be had, and frankfurters always assume an important position in the menus of such places. Then there are the baseball parks, the circus grounds, the indoor sporting events, and such places supplying a substantial small meal of frankfurters and rolls. Amusement parks and seaside resorts would not be

quite the same without this appetizing morsel, for there seems to be no particular kind of food that quite takes its place.

This is the time, then, to keep well stocked in frankfurters to meet this demand, for it will add many dollars to any store's income—dollars that would be spent elsewhere.

The general approval which frankfurters have received has been due largely to the quality of the food. Manufacturers of frankfurters catering to ordinarily good trade realize that they must make their product out of strictly high quality meat in order that it may come up to consumers' demands. Not only must the meat be high in quality but it must be strictly fresh and made in the best possible manner.

Success in making frankfurters requires men who are expert in the craft. Expert foremen of sausage kitchens are looked upon as extremely valuable to the manufacturing houses and it is largely upon their skill that the success of their business lies as far as sausage products are concerned.

All frankfurters manufactured by high class concerns are made of high quality meat and prepared skillfully under strictly sanitary conditions. It is a serious mistake to offer customers sausage produced by any but high class manufacturers.

#### Codes and Monopolies

Will the NRA through the development of codes create monopolies in restraint of trade and thus destroy the small industrialist and business man? In anticipation of this danger, the

President appointed the Advisory Review Board with Clarence S. Darrow as chairman.

It seems from a review of some of the codes by the Advisory Board that they "are developing a monopolistic trend and are doing injury to the small industrialists and business men." Observations of Senators Nye and Borah point to the same conclusions.

Those who favor the NRA plan as a reform or remedial measure in business relations admit that code practices in any given line of business tend to force every unit in that line to the same wage schedule and commodity price schedule, thus doing away with competition. When codes actually develop into monopolies, the anti-trust act may be invoked, or should this be found inconsistent with the apparent plan to stop destructive competition, as some think it would be, the codes may be brought ultimately under regulatory legislation similar to the regulatory powers exercised over our public utilities.

The only hope to be found in the creation of the codes is to make easier the bridling of predatory interests, maintenance of reasonable wages and incomes, payment of reasonable dividends on actual capital invested and the stabilization of business otherwise.

A new all-metal filter for viscous and non-viscous fluids can be built of practically any metal (to withstand various corrosive conditions), is said to be easily cleaned, applicable to almost any filtration job.

This **NEW PACKAGE**  
means **MORE TEA**  
**PROFITS**



**T**HE New Tender  
Leaf Tea packages

help you to speed up

your turnover on Tender Leaf

Tea more than 14%. And you sell it by

the package for a lower price. Your customers  
will buy more of it. Push it and get more profits  
on Tea.



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STANDARD BRANDS INCORPORATED

## 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.

### Pleasant Reports From Both President and Secretary

#### President's Message

I was proud of the way in which members turned out at the group meetings. The Secretary informs me that the attendance was the largest in five years and 25 per cent. ahead of last year. I attended the meetings in Grand Rapids, Lansing, Kalamazoo, Holland and Whitehall and I was particularly impressed with the optimistic feeling expressed by dealers about conditions and prospects for increased business.

I could not let this opportunity pass without thanking the speakers and the chairman at each meeting. Our old friend, E. B. Gallaher, Clover Manufacturing Co., and publisher of Clover Business Service, which he sends free to every association member, came all the way from Norwalk, Connecticut, to address the Detroit meeting. This expression of friendship for our organization is most pleasing.

Ralph W. Carney, of the Coleman Lamp & Stove Co., was the feature speaker at the first two weeks of our group meeting series. His demonstration of dramatic salesmanship stimulated many members to greater efforts in capturing the electrical appliance market. Mr. Carney's talk will, undoubtedly, result in thousands of dollars of business in electrical merchandise, for our members.

During the last week of our group meetings Irwin E. Douglas, of the National office, gave the feature address on "Building A Market For Our Customers." Mr. Douglass gave dozens of specific ideas not only on how to market local products but also on how to make our home town a more important trading place for customers in our towns and in our trading area.

Henry A. Schantz, Pres.

#### Secretary's Report

Judge Guy A. Miller, of the Wayne County Circuit Court, has handed down the first court decision on the sales tax. If upheld by the Supreme Court it will reverse many of the rulings of the State tax commission in the operation of the Sales tax law. The principle points in the decision handed down by Judge Miller are as follows:

1. Act 167 of the Public Acts of 1933 is a (the sales tax law) is a valid exercise of the taxing power.
2. No tax can be imposed upon sales of goods imported into the state when made by the importer and in the original package.
3. No tax can be imposed upon sales to the ultimate consumer, when deliveries following the same are made by interstate or foreign shipments.
4. Sales of tools, materials, supplies and power used and consumed in the manufacture of tangible personal property destined for resale are not sales taxable under Act 167, Public Acts of 1933.

This means that, in the judge's opinion, merchandise sold to manufacturers, whether or not forming a component part of the article manufactured, are not subject to sales tax. It will eliminate the necessity of paying a tax on merchandise such as lubricants, chains, waste, hand tools, grinding wheels, belting, polishing products and other merchandise and materials used in the manufacture of tangible personal property for re-sale.

It should be clearly understood that the State tax board still claims that such items are taxable and, until such time as they either accept this ruling or until the matter is finally passed on by the Supreme Court, they will attempt collection of tax on such items. We suggest to all members selling factory supplies that they do not pay the State sales tax on articles covered by Judge Miller's ruling. However, in making deductions for such sales on the sales tax Report they should be entered separately and a careful record maintained of such sales in case the final decision should be adverse. Obviously, it will be impossible, especially since Judge Miller's ruling, to expect factories to pay the sales tax on goods exempted from the sales tax by the decision.

#### Interstate Sales and the Sales Tax

In the last month's Merchandiser mention was made of House bill No. 8303 providing that the sales tax should apply to sales from points without the state shipped into states which have a sales tax. The passage of this bill will help correct the present situation whereby mail order and other houses shipping into Michigan are relieved from payment of the sales tax. The bill is now in the Interstate Commerce Committee of the National House of Representatives. Opposition has developed, apparently sponsored by manufacturers' organizations who are bitterly opposing the measure. This is a point in which every hardware man is vitally interested.

Every member is specially requested to immediately write his state representative in care of House of Representatives, Washington, D.C., asking that he use his influence to get this bill favorably reported from the Interstate Commerce Committee and to support it when it reaches the floor of the House.

The Association Legislative Council, consisting of eighty-three members, have been requested to act as representatives of the hardware men in their districts, favoring this bill, but the efforts of that council should be supplemented by letters from individual members. Act now. It is for your interest.

Work is being continued in the effort to secure competitive prices on merchandise sold by the hardware retailer. Principally because of heavy advance purchases by syndicates the competitive situation, in some lines, is difficult. The plan laid down by the National Price Competition Committee contemplates that that committee shall, at intervals of about twice a month, forward to each state office a list of about ten items on which competition has been found to be difficult. The state office requests from each member of the Trade Relations Com-

mittee the cost on such items. This information is compiled and forwarded to each member of the Associate Committee which, in Michigan, is composed of twenty members. These members will write their sources of supply asking that efforts be made to secure a more competitive price.

#### Code Assessments and Compliance Certificates

Attempts are being made to assess hardware men on sales of merchandise covered by other than the general retail code. The National Recovery Administration has disapproved of the idea of multiple assessments except in special cases where dealers have a separate department or are doing a very considerable portion of their business in such lines. Retail dealers are, of course, subject to the local retail code authority assessments in towns in which such organizations have been perfected.

This office suggests that dealers do not sign "compliance certificates." Such signing is unnecessary, as dealers carrying such lines are subject to the code, whether signed or not. Certain liabilities attend signing.

#### Building Materials Code

Are hardware dealers required to sell building materials at specific prices dictated by some other group? Answer: No. However, hardware dealers selling products covered by the lumber and building materials code are subject to the provisions of that code, on such merchandise, the same as lumber dealers themselves. This code specifies that merchandise, covered by the code shall not be sold for less than certain minimum prices which, according to the National Recovery Administration, are established as follows: "The discounts on building materials, such as roofing, felt, shingles, millwork, etc., that are not sold on the thousand feet basis, take a mark-up, based on replacement

cost, of 45 per cent. in cities or trade areas with 500,000 population or more, 43½ per cent. with a population of 75,000 to 500,000 and 42½ per cent. with less than 75,000 population. If a dealer wishes to base his price on the minimum carload price he may do so. If he prefers to use a jobber's price or an L.C.L. price that is established or published, he may base his mark-up on that: but in no event can he sell for less than the minimum price established by the use of the above overhead mark-up based on replacement cost." Please note that the selling price is based on replacement cost.

Are dealers required to file prices with the code authority? Answer: Yes, prices should be filed with the Lumber & Building Materials Code Authority, Hunter M. Gaines, 804 Capital Savings & Loan Building, Lansing (for the Lower Peninsula). They can also be filed with the sub-code authorities if desired, but that is not necessary. When filing, the price list should be accompanied by a statement as to conditions of sale, that is the length of terms allowed customers to make pavement. No discount can be given on purchases other than a 2 per cent. discount for payment made by the 10th of the month following date of delivery. Prices, when filed, must be maintained until new list is filed. New prices can be filed at any time so long as they are not less than the established minimum.

Can lumber dealers, having their own lines protected, cut prices on builders hardware, paint, fence, and other lines commonly carried in hardware stores? Answer: If any such conditions exist in your locality promptly inform this office. Lumber dealers are expected to conform to ethical business practices and complaints of this nature will be presented to the lumber and

(Continued on page 23)

## JUST THINK . . .

**What You Can Save in Time and Money  
by making our house your chief source of supply.**

**YOU CAN'T BEAT IT FOR SERVICE  
and you get all the advantages of**

**LOW PRICES AND GOOD VALUES**

Aluminum Ware  
Enameled Ware  
Tinware  
Paper Goods

Ironstone China  
Glassware  
Kitchenware  
Electric Refrigerators

**FLASH — Something New — A Big Hit — Just received a wonderful line of Chromium Plated ware ranging in size to 11½ inch diameter, to retail for \$1.00.**

Write us at once

**H. LEONARD & SONS**

Since 1844

**FULTON AND COMMERCE GRAND RAPIDS, MICH.**



## 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.

### Arrow Fall Shirts Ready May 14

Confident that the current sharp upturn in their business will be maintained, Cluett, Peabody & Co. will offer the widest assortment of styles and patterns in their Fall lines of Arrow shirts ever presented, C. R. Palmer, president, announced last week. Salesmen will take the new line on the road, starting on May 14, with prices unchanged from the current Spring levels. Mr. Palmer said that the higher-price ranges in particular have been broadened. Sales volume since the start of this year has shown an unusual spurt, he declared, and the company expects continued gains in the Fall.

### Browns Lead Fall Woolen Hues

New browns are strongly emphasized in the forty-six woolen colors for Fall, issued last week by the Textile Color Card Association in advance swatch form. The browns are of warm hue and to complement them a series of beige hues are also featured. Included in the brown shades are: Malacca, a new chestnut type; tabac, a tobacco hue; rose mahogany, grape-brown and lighter tones known as Oloroso and Spanish cherry. Greens were rated as likely to rival browns in fashion importance, with the bluish and almond types having greatest significance.

### White Coats Supersede Pastels

While weather conditions have not permitted the expected expansion in demand, interest in white coats and suits has grown to a point where they are definitely superseding the pastel types, it is reported. From some sections, however, there is still a fair call for pastels. The swagger types in the popular price ranges lead. Production of linen coats and suits has been kept at a high point, although fears were expressed in one quarter that there may be an overproduction. For Fall, marked popularity is already being predicted for new tweed fabrics.

### Wheel Goods Price Issue Up

While the total volume of orders placed at the recent toy fair was well ahead of a year ago, the situation on wheel goods left a great deal to be desired from the standpoint of both manufacturers and retailers. Quite a few buyers did not cover their requirements because prices were considered too high. Manufacturers, however, stood pat, with the result that the situation remains to be ironed out. This may be accomplished through forthcoming conferences between manufacturers and retailers.

### Fall Spreads Ready June 15

Fall bedspread lines are scheduled to open about June 15, a few weeks earlier than they did last year, according to selling agents here yesterday. Rayons, particularly the warp numbers, will again predominate, the ratio to cottons being about 60 to 40. What

effect the price cut in yarn will have on spread quotations is not known yet, but since the standard retail price ranges will be maintained, the reduction may be reflected in better quality. Rose and green will continue as the predominant colors. Some modified modernistic types will be included in the new ranges as they have met with consumer acceptance.

### Lamp Promotions Scored

Complaints that the promotion of extreme low-end lamps threatens to disrupt the improved conditions which have obtained in the industry since the recovery program got under way are voiced by better-grade lamp producers. The manufacturers take exception to the emphasis placed by retailers on lamps to sell around \$3 and argue that such promotions were responsible for a sharp drop in medium and better grade lamp sales last month. April sales volume, it was held, will fall 10 to 15 per cent. below the levels of March. Makers of the low-price goods report heavy re-orders for products to sell under \$5.

### Set For Summer Hat Promotion

Both large and small retailers throughout the country have been completing plans for the opening of the retail season in Summer millinery next week. In preparation for the promotion, more than 1,500 advertising mats have been requested by stores and newspapers, it was reported last week at the offices of the Millinery Code Authority, which is sponsoring the event. Three thousand requests, it was added, have been received for the booklet "How To Sell Summer Millinery," for distribution to retail sales people. Retailers are well equipped with stocks to launch the season, it was reported in the trade.

### Dinnerware Prices Advanced

A price rise of 6¼ per cent. on major lines of low-end dinner ware went into effect in the wholesale market last week. The advance, condemned in some quarters as likely to generate active resistance from buyers, was held by producers to be necessary to bring sales prices for volume numbers into line with higher manufacturing costs. Criticism of the rise was expressed by buyers who said yesterday that demand for dinner ware last month was below expectations and that any rise in prices will tend to slow up consumer purchasing.

### Beer Glass Orders Disappoint

With the season in which wholesalers place orders for beer glasses drawing to a close, manufacturers express disappointment both as to volume and profits. One or two producers report an active business, but the majority say sales quotas will not be filled. Part of the dissatisfaction is traced to the fact that sharp preferences for types of glasses have developed this Spring. Buyers in New Jersey, Pennsylvania, Connecticut and in New York State are ordering a particular type glass for their trade and production costs have risen accordingly.

### Home Wares Volume Under Par

Current sales volume in home furnishings is proving a sharp disappoint-

ment to local retail executives. The poor showing in these lines has been noted for several weeks now and contrasts sharply with the fairly good trade being done on ready-to-wear and accessories despite adverse weather conditions. The present sales figures contrast with a sharply improving volume in home furnishings last year which continued until the end of August. For this reason, it is not expected that the home wares lines will make a favorable comparative showing until next September.

### Promote Maize for Men's Wear

For the first time in several years, all branches of the men's furnishings markets are promoting a novelty color for Spring and Summer wear to supplement the regular shades. The color is maize and it is being used in sweaters, shirts, neckwear and hosiery. While manufacturers have expressed enthusiasm over its possibilities, stores, of course, are moving cautiously and placing only limited orders. Producers, however, are confident that it will prove acceptable to consumers throughout the country, citing the favor shown to it in Southern resorts last Winter.

### Rename Fall Underwear Prices

A few of the leading producers of heavyweight ribbed cotton underwear reinstated prices on their goods last week at levels unchanged to somewhat higher levels than those prevailing when lines were withdrawn some weeks ago. The volume of business booked before withdrawal was so large that most producers are well sold ahead into early Fall and can afford to stand the current lull in purchasing. The quietness has also extended to Spring goods and current orders for shirts, shorts and union suits are at a low level. In spite of fabric declines, however, no weakness in underwear quotations has yet developed.

### To Extend Swim Suit Season

An attempt to extend the retail bathing suit season beyond the middle of June will be made this year by the National Knitted Outerwear Association, Sidney S. Korzenik, secretary, announces. There is no reason why suits should not be sold at unchanged prices all through July, he maintains, as the volume of retail business that month is large. He predicts an excellent beach wear season, because of increased purchas-

ing power and more leisure time for workers. Mr. Korzenik also announces that current swim suit production is 20 per cent. below last year, because of hour restrictions and the Philadelphia shutdown.

### Father's Day Committee Named

Plans for the promotion of Father's Day on June 17 by the men's wear trades were started in New York last week, when a committee of twenty representatives from the leading chain and specialty shops was appointed to accept subscriptions from manufacturers. Louis Gutterman of Knickerbocker Haberdashers, Inc., and president of the Associated Men's Wear Retailers of New York, Inc., was named chairman. A budget was set to cover printed material necessary for distribution to retailers and a radio campaign publicizing the event.

### Glass Activity Well Maintained

Activity in the glass industry changed little during last week and production and demand are holding close to the levels previously reached. Warmer weather will exert a favorable influence, especially on window glass and narrow-neck containers. Except in staple items, the manufacturers are unable to stock glass products in large quantities. The demand for glass containers is being maintained and is much better than it was three weeks ago. Production of plate glass persists at a high rate, with the bulk of the demand coming from the automobile manufacturers.

### Giftwares Buying Reviving

Selling agents for giftware manufacturers in New York City are considerably heartened by the arrival of buyers from stores in the Middle West and New England. The buyers are here to fill requirements for June sales and spread purchases over a variety of items including silverware, ornamental glass and chinaware, metal novelties and picture frames. With few exceptions the orders are for articles to retail at \$5 or less. April business, normally good, was barely equal to that of the corresponding month last year, selling agents said.

Growth of rot-producing bacteria is said to be retarded in a new milk can having a self-venting lid which allows undesirable gases to escape. The lid is offered for use on old cans, also.

**Insure your property against Fire and Wind-storm damage with a good MUTUAL Company and save on your premiums.**

**THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY**

affiliated with

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

## HOTEL DEPARTMENT

### Pleasant Words For Some Pleasant People

Milwaukee, Wis., May 8—Here is one told me at the meeting of the Old Time Salesmen the other day. Two men entered a Grand Rapids cafeteria, seemingly strangers to each other, but evidently working together. One selected a bowl of soup and received a check for a dime. The other came to the same table a few minutes later, bearing a tray, for which the check represented an investment of \$1.80. During the meal they exchanged checks and the man with the full stomach proceeds to the cashier's desk, laying down his check and a thin dime. The second man arises later. He glances at his enormous check, becomes highly indignant, summons the head waiter. What is it all about, he wants to know? What do they mean by handing him a check for that amount when all he had was a bowl of soup and a glass of water? The manager comes over. He observes the empty bowl of soup and a glass of empty bowl, and there is nothing for him to do but apologize, and get it settled for a dime. He realizes that the other fellow "trimmed" him, but what can he do about it? He cannot prove the two men were in cahoots.

Reminding me of a story recently told by a conductor. It is of one of those individuals who doesn't like to pay his fair. The starting point for his little scheme must be from a station where passengers may get on a train without showing their tickets. The slick one, waiting for a train, strikes up a conversation with someone near him, about their destinations. He asks the other man to let him see his ticket. While he is examining it he makes a mark on it with his pencil, usually figures, that can be identified afterwards. Say that he marked \$235" on the other man's ticket. He hands it back and boards the train, taking a seat where the other man's ticket will be taken up first. Later, the conductor, having taken up this particular ticket, asks the slicker for his. The latter, indignantly, of course, replies that the conductor has already taken up his ticket, in the smoker or elsewhere. Naturally the conductor insists that he is mistaken, and offers the alternative of leaving the train or "digging up" the amount of the fare, but the cheat is insistent on an investigation. "You must have it in your pocket," he says. "Look, I can tell it if I see it. I was eating my breakfast at the lunch counter and I marked down on it, absent-mindedly, the amount of money spent on expense account yesterday. It was \$2.35. Look and see if you haven't a ticket in your pocket with that amount scratched on it with a lead pencil." Whereupon the conductor looks through his collection of tickets, finds the one in controversy, apologizes for his error, and the dead-beat proceeds on his way.

Unfortunately, owing to other engagements, I was able to have but a limited time with J. Bingham Morris, the recently appointed manager of Hotel Rowe, Grand Rapids, whom I found to be a very pleasing individual, well cast for the position he is now occupying. However I had an opportunity of getting a line on the various improvements being made in the hotel, which include changing the office to face the main entrance, subdivision of the former lobby into a dining room and lounge, enlargement of the fireplace at the North end of the old lobby for the new dining room, new entrances to dining room and lounge and replacement of frescoings and modernistic mirrors. Recently the dining room

on the East was replaced with a club room and bar, having beamed ceiling, grilled windows and tavern type furniture. Radios have been placed in the guest rooms, many of which have been redecorated and refurnished. Copper plumbing throughout has also been installed. Modernization of the hotel will cost approximately about \$200,000. The Metropolitan Life insurance Co., owner, recently released the property to the American Chain hotel system, with whom Mr. Morris has been associated in the past. Mr. Morris has a most pleasing personality and will, no doubt,

prove a winner in his new position. I shall watch his future movements with much interest, having been fortunate enough to have at least formed his acquaintance.

Much of the pleasure I have reaped from my most recent visit to Michigan, must be accredited to Philip Jordan, the present manager of the Morton Hotel, who certainly showed me every attention and courtesy on my recent visit to his establishment. From personal observation I would be warranted in my statement that for all purposes



Phillip Jordan



J. Bingham Morris

and in most respects the Morton is as fresh and comfortable as it was when its construction was completed several years ago. Of course, in the first place it was built just right in the beginning, but I have discovered in many instances that an institution which is occupied by a promiscuous clientele begins to disintegrate soon after its installation. Not such is the case with the Morton, which is always kept up to date and one would be justified in the statement that, like rare old wine, it is just as acceptable and comforting to the public as it was on the day of its opening. Many attractive features have been added since Mr. Jordan's advent, and the good work is continuing. Its main dining room is most attractive, a rare grill room is available and the cafeteria still gives attractive service to its patrons. Just now the work of establishing a cocktail nook, most attractive in character, is being undergone. There is a personal touch evidenced at the Morton, which appeals especially to me, and I think most of my readers will admit that I have been around some. Mr. Jordan is ever in evidence, knows how to approach his guests, displaying a genuine sincerity which must appeal to them, and this spirit is observable in all the employees. Meal service at the Morton is most excellent, and the discriminating public substantially prove by their presence that they realize what is being done for them. A dinner served while I was there—upon which a most moderate charge is made—is represented by the accompanying menu:

Fresh Shrimp Cocktail  
Chilled Tomato Juice  
Fruit Cup with Fresh Strawberries  
Essence of Tomato, Tapioca  
Cream of Asparagus  
Assorted Relish  
Fresh Caught Whitefish, Hoteliere  
Ham and Eggs, Country Style  
Roast Capon, Celery Dressing  
Filet Mignon, Cabaret Sauce  
Broiled Pork Chops, Apple Sauce  
Roast Prime of Beef, au jus  
Whipped, Gratine and Candied Sweet Potatoes  
New Green Beans Sugar Corn  
Pineapple and Cream Cheese Salad  
Peach, Chocolate Cream and Coconut Custard Pie  
Vanilla Custard Pudding  
Chocolate Eclair  
Chocolate Ice Cream Orange Ice  
Assorted Cheese, with Wafers  
Beverages

While a previous announcement of a change in the management of Hotel Crathmore, Grand Rapids, was somewhat premature, it actually occurred last week, when my particular friend, E. H. (Ted) Beecher, actually retired from the management thereof, and was succeeded by Harry Melconian, collaborating with Albert Metzner and Spario Duches, forming a new organization for its future operation. Mr. Metzner, I believe, is to be in charge of same. The present activities are to be confined to the original Crathmore property, legal complications at present preventing the actual employment of the entire property for hotel purposes. As before stated, Mr. Beecher is uncertain as to his plans for the immediate future, but being an active and successful operator, no doubt is expressed as to his future successes.

By the way, Sunday week Mr. and Mrs. Beecher took me for a 160-mile tour of observation through the Hess Lake and Croton Dam section, giving me a first-time view of the wonders of that region, including the wonderful Hardy Dam, said to be one of the most important in the entire Nation. At Newaygo I had an added pleasure in meeting H. E. Hedler, who operates the Valley Inn, at that place, and is making an outstanding success of the project. I used to visit Newaygo during the regime of my friend, E. N. Manning, since deceased, and was trained to expect much from his successor. I was in no way disappointed, for the Inn flourishes like the prover-

bial green bay tree, is kept in wonderful physical conditions, and is enjoying a most satisfactory patronage.

Announcement has been made of the proposed installation of an up-to-date buffet bar at Hotel Northland, Marquette. As soon as legal requirements have been completed, beer and liquor by the glass will be offered, under conditions which are pleasing and comforting.

Mr. and Mrs. C. E. Austin, present operators of Hotel Kalkaska, Kalkaska, it is announced, will take over Hotel Wolverine, Boyne City, and form the nucleus of a chain, which I could wish would terminate in an organization following in Statler's footsteps. Mrs. (Agnes) Austin was for some time connected with the executive staff of the Morton Hotel, and also, in conjunction with her husband, enjoys a valuable acquaintance throughout Western Michigan.

At the Reid Hotel, I had the pleasure of meeting W. E. Scofield, who now resides in South Haven, who for forty years operated as a hotel broker in Chicago and was active in the sale and transfer of many of the most important hotels in the Middle West. Had a wonderful chance to refresh my memory in hotel history and hope to meet him again in the near future. Mr. Scofield was one of the first tenants to occupy quarters in the Tacoma building, the very first of Chicago's modern office affairs, and one of the last to leave on its disintegration.

"Dave" Reid, who passed on a year or so ago while operating Reid's Hotel, South Haven, was one of the dearest friends I ever had, but he has a very close second in Raymond G., his son, who has been conducting that enterprise ever since the death of the senior. His interesting wife backs him up substantially in his duties, and Mrs. Reid, Sr., is still very much in evidence in the establishment, which is just as attractive as ever with added new furnishings, including carpets and draperies, as well as oodles of fresh paint. There is a high degree of "hominess" to be observed here. The Reid is well patronized, and is worthy of its patronage. Feeding is specially featured here. This is a sample of what they provided for me, and I claim to know, at least, what I require:

- Old Fashioned English Split Pea Soup
- Celery Olives
- Roast Prime Ribs of Beef, au jus
- Grilled Lamb Chops with Bacon
- Fried Lake Trout, Tartar Sauce
- Special Chop Grill
- Shredded Lettuce and Egg Salad
- Mashed, French Fried and Steamed Potatoes
- Buttered String Beans
- Assorted Home-Baked Pies
- Peach Sauce, with Wafers
- Beverages

The dinner was served for a 45-cent charge. The pies, especially, were all that is claimed for them. The Reids transported me to Benton Harbor and St. Joseph. At the former place I had a brief visit with Arthur Frost, who has been managing Hotel Vincent for the past year and is said to be making a satisfactory showing to his backers. On the occasion of the present visit Mr. Frost had his hands full supplying a dinner to the various candidates for the exalted position of queen for the forthcoming Blossom Week, which is an outstanding affair in this particular section each year.

My tour of Michigan terminated at the Four Flags Hotel, at Niles, where I enjoyed a most agreeable (though short) visit with Mrs. Meta Jennings, who, in conjunction with a sister, operates the property and has been doing so successfully for some time. The Four Flags, which is really one of Michigan's newest as well as popular

enterprises, was receiving its customary seasonable rehabilitation. The rooms are all being redecorated, new carpets are being laid, and paint is being applied in pleasing taste, especially to the bath rooms, in various attractive colorings. This hotel is sure enjoying a most wonderful trade, and everyone around the place seems to be most enthusiastic over future prospects. A luncheon served while I was there comprised the following offerings:

- Vegetable Soup
- Iced Tomato Juice
- Fried Filet of Forty-Fathom Fish, Tomato Sauce
- Minched Chicken with Green Peppers, on Toast
- Breaded Veal Cutlets
- Roast Loin of Pork, with Preserves
- Mashed and Hashed Browned Potatoes
- Carrots, Vichy
- Apple, Cherry and Blueberry Pie
- Chocolate Nut Pie with Whipped Cream
- Pineapple and Orange Sherbet
- Vanilla Ice Cream
- Beverages

At the Reid Hotel I noticed the following sentence posted in its rooms: "Our check-out hour is 6 o'clock. If inconvenient to vacate at this time, please notify office and every courtesy will be extended." So much "mellow" than the threat of "charge for an extra day" we see at most places.

Frank S. Verbeck.

**Abandonment of Regimentation**

The happenings in Washington during the past week have convinced many observers that the Administration is now sincere in its plans to curtail regimentation of industry.

By reducing Government participation in the NRA code application further, business will be given an opportunity to show what it can do over the coming months, it is believed.

Seasonal factors pointing to a business recession, conditions will not be altogether right for a fair test of the new policy. However, the favorable effects on textile markets during the past few days of the decision of the NRA to permit a full closing down of silk mills for a week indicate that the new decision of the Administration will help curtail the extent of the seasonal recession.

Success of plans to stimulate building would help stem the seasonal recession also, although the full effects of a revival of heavy industry would not be felt for a period of months.

**Consolidation of Shipping Lines Proposed**

Finding many instances of uneconomical steamship operation through maintenance of small units, the Administration is about to recommend a plan for voluntary consolidations to shipping lines, particularly those obligated to the Government, it is learned.

A survey of the various services has been launched by the Commerce Department's Shipping Board Bureau with a view to formulating a unification policy.

It is the intention to lay the proposed consolidation system before the shipping lines similar to the method followed by the Interstate Commerce Commission with respect to railroads. In the event the lines fail to act on the

recommendation within a period of six months or a year, compulsory legislation would be sought.

**Enactment of Air Mail Bill Seen**

The Black-McKellar air mail bill, with amendments being worked out by the Post Office Department and Senator O'Mahoney, is scheduled for acceptance by the Senate as an Administration measure, it is learned.

The Republican-sponsored Austin-White bill proposing the restoration to their former holders of the air mail contracts canceled some time ago by the Administration, and the creation of a commission to further investigate the situation, will be brushed aside, it is expected, as the Democrats come to the support of the Administration. It may be that this bill, if subjected to a roll call, will not command thirty votes.

**Twenty-one New Readers of the Tradesman**

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

- J. W. Johnson, South Haven
- Lillian Lauman, South Haven
- Mrs. Reno Morgan, Grand Junction
- Victor E. Cooley, Bloomington
- A. V. Maaren, Kalamazoo
- Tarbell & Stevens, Paw Paw
- J. H. Leverton, Watervliet
- H. G. Geisler, Watervliet
- Frank E. Harris, Watervliet
- A. P. Umphrey, Coloma
- Coloma Hardware Co., Coloma
- Harry W. Hill, Coloma
- Mack Mulder, Benton Harbor
- Alto H. Wolf, Benton Harbor
- U. C. T. Council, Battle Creek
- A. L. Leonard, Benton Harbor
- E. W. Haas, Benton Harbor
- D. D. Johnson, Benton Harbor
- Chas. H. M. Wegner, Benton Harbor
- Wilson's Bakery, St. Joseph
- De Vine Shop, Grand Rapids

New in tires: A tire of new tread design said to be both non-skid and noiseless; a tube which can be run flat without being cut to ribbons; another tube incorporating new puncture sealing principles and light enough for use on smallest cars.

**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

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

**PANTLIND HOTEL**

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

Hotel and Restaurant Equipment  
Glassware, China, Silverware

**H. LEONARD & SONS**  
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GRAND RAPIDS - MICHIGAN

Store, Offices & Restaurant Equipment

**G. R. STORE FIXTURE CO.**  
7 Ionia Ave., N. W. Phone 86027

The **MORTON**

400 ROOMS EACH WITH BATH

**\$1.50 up**

Grand Rapids' Friendly Hotel  
Phil Jordan, Manager

**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, Ass't 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

## DRUGS

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

### Michigan State Pharmaceutical Association.

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

### Economic Council of Independent Retailers

The 158 year old document, born amidst the demand for equality, liberty and justice was conceived by its creators to further the ideas of Democracy, a Government of the people, by the people and for the people; not for any individual group, but the greatest good for the greatest number.

During the last decade, with the tremendous strides of industry in the so-called machine era, there was no corresponding evolution in our methods of Government to cope with the changing industrial conditions. This produced an inequality of opportunity, denial of justice and industrial discrimination.

The laws for the protection of the individual were there: but, because of the cumbersome and expensive method of enforcement the individual aggrieved was unable to demand his lawful rights.

In the case of business at large, the trade association which was supposed to function as the body to safeguard against industrial discrimination, fell down on the job. Instead of taking the initiative in correcting abuses, the trade association became a debating society, being content to pass resolutions and then sit back with a feeling of satisfaction of a job well done.

The National Recovery Act was passed in an attempt to right these wrongs. It was the American way, based fundamentally on the preamble to the constitution.

Turning to the problems of the retail drug trade, the Recovery Act provides for self government of the industry under Government supervision and the elimination of unfair Trade Practices.

A code has been adopted. The important point is not so much what is included or excluded from it at the present time, but that it is there as a framework for future building and resolves itself at present into proper administration with the least bureaucratic tendencies.

The best method of administration of the code should be through local code authorities. These bodies should become the focal point in securing a square deal to all—Retailer and Consumer alike.

The proper procedure in organizing these local code authorities and scope of proper working sphere is essential.

Let us first look at its organization. The most important feature must be the election of the local code authority for a stated period by individuals coming within its jurisdiction. In the case of larger cities, some system of local sub groups may be necessary with limited authority and working under guidance of the city code authority.

No local code authority has any right to levy any assessment unless an open election has been held. The principles of self government of industry have not been fulfilled unless such an election has been held.

An executive secretary should be chosen by each group to take charge of all administrative work; weekly meetings should be held; the retailers at large should be kept informed of the doings of the local code authority. Any remuneration for time actually expended by members or executive secretary should be decided upon by the Electors of the group. Monthly expense statements must be prepared.

In order to assure uniform administration under our system of forty-nine governments, it is necessary that every state pass supplemental legislation in the manner of New York State to bring all intra state transactions in the same category as inter state transactions. This will eliminate certain loopholes and do away with long drawn out litigation.

#### The Scope of Work

##### 1. Retailer Protection

—Discrimination by wholesaler or manufacturer against individual retailers or classes of retailers.

—Misleading claims by retailers to the public, to the detriment of other retailers, which claims are not based on honesty or fair dealing.

—Elimination of spurious and so called "Hot" merchandise from retail outlets.

##### 2. Consumer Protection.

—Misleading advertising claims by manufacturer and retailer to detriment of public.

—Substitution to the detriment of public and honest retailer (Differentiation between substitution and switching)

##### 3. General

—Price stabilization (not according to present methods, special article to follow on this subject)

—Overproduction of pharmacies and pharmacists (general study with recommendations)

—Employment and Unemployment.

—Working conditions

—Minimum wage scale—voluntary agreements to raise minimum wage scale according to locality, cost of living, etc.

—Registration of unemployed

—Local unemployment insurance (general study with recommendations)

—Credit—Uses and abuses, general study.

Space does not permit the detailed discussion of each problem and the method of procedure. One salient point must be borne in mind. The local code authority in order to succeed in this tremendous task must have the power to contact directly, without any red

tape, county, city, state or Federal authority as conditions may arise.

Let us not be misled by false prophets. Demand open elections and see that individuals properly fitted—not machine politicians are chosen for the great task.

What is your reaction to this article? Is there any other Pharmaceutical question you would like observer to discuss? Address all communications to Editor Economic Council of Ind. Ret., 151 Saint Ann's Ave., N. Y. C.

### Shall We Close Our Stores?

A New York publication is advocating the closing of drug stores as a protest against the unfairness in the drug code. May we voice our opposition to such a plan. To our great sorrow we see the name of Monte Powell, the president of the N.A.R.D., dragged into this stunt publicity.

President Roosevelt and General Johnson are doing their best to adopt fair and just rules for all codes, but they must proceed slowly.

When a pharmacist opens a store it takes him more than a year to adjust himself to trade, locality, etc. He patiently labors to adapt himself to the existing conditions of the territory.

Now picture yourself in the position of our present administration that is trying to change the "Dog eat dog" policy which has existed for these many years. It is practically changing the very character of the people in this country. The reactionary groups have labeled this a "revolution" and are demanding an investigation of the infamous brain-trust.

The Council is not attempting to play the part of super-patriot in this National drama, but we are appealing to the reason of every pharmacist to stay away from any kind of demonstration. We have to remember that we

are called upon to "Strike" against the very government that permits us to exist, for any fair minded economist will tell you that you are only a "Necessary evil in the present wasteful system of distribution.

The code will gradually improve. The National Review Board with Clarence Darrow as chairman will, in our opinion, bring many changes in the NRA for the benefit of the little fellow. The secretary of the board is Samuel C. Henry who is a real friend to the retailer.

Instead of all this publicity ballyhoo concentrate your efforts and activities through the local code authorities and cooperate with the National body.

### Pure Food and Drug Legislation

To ascertain the true position of the pharmacists relative to the pure food and drug legislation now before Congress, we present a very interesting letter picked from hundreds of letters received from all parts of the country. It is from a pharmacist practicing in California. It states in part:

"Every time the patent medicine Barons get in a jam, they start the thumping among the retailers to urge them to get busy and save the Bacon. These Volume Vultures never did give a hoot about the retail druggist or his profits. So why should we rally round their flag and pull chestnuts for them."

To round out the picture as to the stand of pharmacists in this country on this pending legislation we reproduce in part an editorial printed in the Virginia Pharmacist, by its editor, W. F. Rudd:

"American pharmacy is being credited through the pharmaceutical press as opposing all bills that have been sponsored by those government offi-

(Continued on page 22)

## SPRING SPECIALTIES

▲

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

▲

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.

Table listing various chemical and pharmaceutical products under categories: ACID, ALCOHOL, ALUM-POTASH, USP, AMMONIA, ARSENIC, BALSAMS, BARKS, BERRIES, BLUE VITRIOL, BORAX, BRIMSTONE, CAMPHOR, CANTHARIDES, CHALK, CAPSICUM, CLOVES, COCAINE, COPPERAS, CREAM TARTAR, CUTTLEBONE, DEXTRINE, EXTRACT, FLOWER, FORMALDEHYDE, BULK, FULLER'S EARTH, GELATIN, GLUE, GLYCERINE, GUM, HONEY, HOPS, HYDROGEN PEROXIDE, INDIGO, INSECT POWDER, LEAD ACETATE, LICORICE, LEAVES, LIME, LYCOPODIUM, MAGNESIA, MENTHOL, MERCURY, MORPHINE, MUSTARD, NAPHTHALINE, NUTMEG, NUX VOMICA, OIL ESSENTIAL, OILS HEAVY, OPIOUM, PARAFFINE, PEPPER, PITCH BURGUNDY, PETROLATUM, PLASTER PARIS DENTAL, POTASSA, POTASSIUM, QUASSIA CHIPS, QUININE, ROSIN, ROOT, SAL, SEED, SOAP, SODA, SULPHUR, SYRUP, TAR, TURPENTINE.

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# GUIDE TO MARKET CHANGES

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

ADVANCED		DECLINED	
<b>AMMONIA</b>			
Crushed Pineapple		Holland Herring	
<b>APPLE BUTTER</b>			
Table Belle, 12-31 oz., Doz.	1 75		
<b>BAKING POWDERS</b>			
Royal, 2 oz., doz.	80		
Royal, 6 oz., doz.	2 00		
Royal, 12 oz., doz.	3 85		
Royal, 5 lbs., doz.	20 00		
<b>AMSTERDAM BRANDS</b>			
Gold Bond Par., No. 5 1/2	7 50		
Prize, Parlor, No. 6	8 00		
White Swan Par., No. 6	8 50		
<b>BROOMS</b>			
Quaker, 5 sewed	6 75		
Warehouse	7 25		
Winner, 5 sewed	5 75		
Top Notch	4 50		
<b>BRUSHES</b>			
<b>Scrub</b>			
Progress, dozen	90		
<b>Stove</b>			
Shaker, dozen	80		
<b>Shoe</b>			
Topcen, dozen	90		
<b>BUTTER COLOR</b>			
Hansen's, 4 oz. bottles	2 40		
Hansen's, 2 oz. bottles	1 60		
<b>BLEACHER CLEANSER</b>			
Clorox, 16 oz., 24s	3 25		
Clorox, 22 oz., 12s	3 00		
Lizzie, 16 oz., 12s	2 15		
Lanco Wash, 32 oz. 12s	2 00		
<b>BLUING</b>			
Am. Ball, 36-1 oz., cart.	1 00		
Boy Blue, 18s. per cs.	1 35		
<b>BEANS AND PEAS</b>			
100 lb. bag			
Dry Lima Beans, 100 lb.	8 25		
White H'd P. Beans	3 50		
Split Peas, yell., 60 lb.	3 90		
Split Peas, gr'n, 60 lb.	6 10		
Scotch Peas, 100 lb.	7 40		
<b>BURNERS</b>			
Queen Ann, No. 1	1 15		
Queen Ann, No. 2	1 25		
White Flame, No. 1 and 2, doz.	2 25		
<b>BOTTLE CAPS</b>			
Dbl. Lacquer, 1 gross pkg., per gross	15		
<b>BREAKFAST FOODS</b>			
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, 1/2 oz. 1 15			
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			
<b>Post Brands</b>			
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			
<b>Supreme, No. 2 in syrup 2 25</b>			
<b>Hart Special, No. 2 1 35</b>			
<b>Cherries—Royal Ann</b>			
Supreme, No. 2 2 75			
Supreme, No. 2 2 10			
Gibraltar, No. 10 8 25			
Gibraltar, No. 2 1/2 2 50			
<b>Figs</b>			
Beckwith Breakfast, No. 10 12 00			
Carpenter Preserved, 5 oz. glass 1 35			
Supreme Kodota, No. 1 80			
<b>Fruit Salad</b>			
Supreme, No. 10 12 00			
Quaker, No. 10 11 00			
Supreme, No. 2 1/2 3 15			
Supreme, No. 2 2 35			
Supreme, No. 1 1 80			
Quaker, No. 2 1/2 3 15			
<b>Goosberries</b>			
Michigan, No. 10 5 35			
<b>Grape Fruit</b>			
Florida Gold, No. 5 4 75			
Florida Gold, No. 2 1 37 1/2			
Quaker, 8 oz. 90			
Quaker, 2 1/2 1 37 1/2			
<b>Grape Fruit Juice</b>			
Florida Gold, No. 1 90			
Quaker, No. 1 90			
Quaker, No. 5 4 50			
<b>Loganberries</b>			
Premio, No. 10 6 75			
<b>Peaches</b>			
Forest, solid pack, No. 10 5 85			
Gibraltar, halves, No. 10 6 65			
Supreme, sliced, No. 10 7 50			
Supreme, halves, No. 10 7 75			
Nile, sliced, No. 10 5 65			
Premio, halves, No. 10 5 65			
Quaker, sliced or halves, No. 10 7 00			
Gibraltar, No. 2 1/2 1 90			
Supreme, sliced No. 2 1/2 2 15			
Supreme, halves, No. 2 1/2 2 25			
Quaker, sliced or halves, No. 2 1/2 2 00			
Quaker sliced or halves, No. 2 1 60			
<b>Pears</b>			
Premio, No. 10 water 5 75			
Quaker, No. 10 8 25			
Quaker, Bartlett, No. 2 1/2 2 30			
Quaker, Bartlett, No. 2 1 80			
<b>Pineapple Juice</b>			
Doles, Diamond Head, No. 2 1 60			
Doles, Honey Dew, No. 10 7 00			
<b>Pineapple, Crushed</b>			
Imperial, No. 10 7 50			
Honey Dew, No. 2 1/2 2 45			
Honey Dew, No. 2 1 85			
Quaker, No. 2 1/2 2 35			
Quaker, No. 2 1 80			
Quaker, No. 1 1 10			
<b>Pineapple, Sliced</b>			
Honey Dew, sliced, No. 10 9 00			
Honey Dew, tid bits, No. 10 8 75			
Honey Dew, No. 2 1/2 2 50			
Honey Dew, No. 2 2 00			
Honey Dew, No. 1 1 75			
Ukelele Broken, No. 10 7 90			
Ukelele Broken, 2 1/2 2 25			
Ukelele Broken, No. 2 1 80			
Curfew Tid Bits, No. 2 1 80			
Quaker, Tid Bits, No. 10 8 25			
<b>Quaker, No. 10 8 25</b>			
<b>Quaker, No. 2 1/2 2 35</b>			
<b>Quaker, No. 2 1 90</b>			
<b>Quaker, No. 1 1 10</b>			
<b>Plums</b>			
Ulilikit, No. 10, 30% syrup 6 50			
Supreme Egg, No. 2 1/2 2 70			
Supreme Egg, No. 2 1 30			
Primo, No. 2, 40% syrup 1 00			
<b>Prepared Prunes</b>			
Supreme, No. 2 1/2 2 35			
Supreme, No. 2 1/2, Italian 2 00			
<b>Raspberries, Black</b>			
Premio, No. 10 8 50			
Hart, 8-ounce 80			
<b>Raspberries, Red</b>			
Premio, No. 10 8 75			
Daggett, No. 2 2 20			
<b>Strawberries</b>			
Hunt, Superior, No. 2 2 35			
<b>CANNED FISH</b>			
Clam Ch'der, 10 1/2 oz. 1 35			
Clam Chowder, No. 2 2 75			
Clams, Steamed, No. 2 1 75			
Clams, Minc'd, No. 1/2 2 40			
Finnan Haddie, 10 oz. 3 30			
Clam Bouillon, 7 oz. 2 50			
Chicken Haddie, No. 1 1 35			
Fish Flakes, small 1 55			
Cod Fish Cake, 10 oz. 1 55			
Cove Oysters, 5 oz. 1 35			
Lobster, No. 1/4 2 25			
Shrimp, 1, wet 1 45			
Sard's, 1/4 Oil, k'less 3 75			
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 1 00			
Sardines, Cal. 1 00			
Tuna, 1/2 Van Camps, doz. 1 65			
Tuna, 1/4s, Van Camps, doz. 1 15			
Tuna, 1s, Van Camps, doz. 3 45			
Tuna, 1/2s, Chicken Sea, doz. 1 80			
<b>CANNED MEAT</b>			
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, 1/4s 1 35			
Deviled Ham, 1/2s 2 20			
Potted Meat, 1/4 Libby 43			
Potted Meat, 1/2 Libby 75			
Potted Meat, 1/4 Qua. 65			
Potted Ham, Gen. 1/4 1 35			
Vienna Saus. No. 1/4 90			
<b>Baked Beans</b>			
Campbells 48s 2 30			
<b>CANNED VEGETABLES</b>			
<b>Hart Brand</b>			
<b>Asparagus</b>			
Natural, No. 2 3 00			
Tips & Cuts, No. 2 2 25			
<b>Baked Beans</b>			
1 lb. Sacc, 36s, cs. 1 75			
No. 2 1/2 Size, doz. 1 05			
No. 10 Sauce 4 00			
<b>Lima Beans</b>			
Little Quaker, No. 10 7 90			
Baby, No. 2 1 60			
Marcellus, No. 2 1 25			
Reber Soaked 95			
Marcellus, No. 10 6 00			
<b>Red Kidney Beans</b>			
No. 10 4 25			
No. 2 90			
<b>String Beans</b>			
Choice, Whole, No. 2 1 60			
Cut, No. 10 7 25			
Cut, No. 2 1 35			
Marcellus Cut, No. 10 6 00			
<b>Wax Beans</b>			
Choice, Whole, No. 2 1 60			
Cut, No. 10 7 25			
Cut, No. 2 1 35			
Marcellus Cut, No. 10 5 50			
<b>Beets</b>			
Extra Small, No. 2 2 00			
Hart Cut, No. 10 4 50			
Hart Cut, No. 2 1 00			
Marcel. Whole, No. 2 1 35			
Hart Diced, No. 2 90			
<b>Carrots</b>			
Diced, No. 2 95			
Diced, No. 10 4 20			
<b>Corn</b>			
Golden Ban., No. 2 1 35			
Golden Ban., No. 10 10 00			
Country Gen., No. 2 1 20			
Marcellus, No. 2 1 20			
Fancy Brosby, No. 2 1 35			
Fancy Crosby, No. 10 6 75			
Whole Grain, 6 Ban-tam No. 2 1 45			
<b>Peas</b>			
Little Dot, No. 2 2 15			
Sifted E. June, No. 10 9 50			
Sifted E. June, No. 2 1 45			
Marcel., Sw. W. No. 2 1 75			
Marcel., E. June, No. 2 1 40			
Marcel., E. Ju., No. 10 7 75			
<b>Pumpkin</b>			
No. 10 4 75			
No. 2 1 25			
No. 2 92 1/2			
<b>Sauerkraut</b>			
No. 10 4 25			
No. 2 1/2 Quaker 1 35			
No. 2 1 35			
<b>Spinach</b>			
No. 1/2 2 25			
No. 2 1 80			
<b>Squash</b>			
Boston, No. 3 1 35			
<b>Succotash</b>			
Golden Bantam, No. 2 1 75			
Hart, No. 2 1 55			
Pride of Michigan 1 25			
<b>Tomatoes</b>			
No. 10 6 25			
No. 2 1/2 2 10			
No. 2 1 55			
Pride of Mich., No. 2 1/2 1 35			
Pride of Mich., No. 2 1 10			
<b>CATSUP</b>			
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 50			
<b>CHILI SAUCE</b>			
Sniders, 8 oz. 1 65			
Sniders, 14 oz. 2 25			
<b>CRACKERS</b>			
Hekman Biscuit Company			
<b>Saltine Soda Crackers, bulk 14</b>			
<b>Saltine Soda Crackers, 1 lb. pkgs. 1 86</b>			
<b>Saltine Soda Crackers, 2 lb. pkgs. 3 26</b>			
<b>Saltine Soda Crackers, 6 1/2 oz. pkgs. 1 00</b>			
<b>Butter Crackers, bulk 13</b>			
<b>Butter Crackers, 1 lb. 1 72</b>			
<b>Butter Crackers, 2 lb. 3 12</b>			
<b>Graham Crackers, bulk 14</b>			
<b>Graham C's, 1 lb. 1 90</b>			
<b>Graham C's, 2 lb. 3 36</b>			
<b>Graham C's, 6 1/2 oz. 1 00</b>			
<b>Junior Oyster C's, blk. 1 13</b>			
<b>Oyster C's, shell, 1 lb. 1 84</b>			
<b>Club Crackers 1 86</b>			
<b>CREAM OF TARTAR</b>			
6 lb. boxes 35			
<b>DRIED FRUITS</b>			
<b>Apricots</b>			
Evaporated, Ex Choice 17			
Choice 15			
Standard 15			
Ex. Fancy Moorpack 25			
<b>Clitron</b>			
5 lb. box 27			
<b>Doublemint 65</b>			
<b>Peppermint, Wrigleys 65</b>			
<b>Spearmint, Wrigleys 65</b>			
<b>Juicy Fruit 65</b>			
<b>Wrigley's P-K 65</b>			
<b>Teaberry 65</b>			
<b>CHOCOLATE</b>			
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			
<b>CIGARS</b>			
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			
<b>Cocoonut</b>			
Banner, 25 lb. tins. 19 1/2			
Snowdrift, 10 lb. tins. 20			
<b>CLOTHES LINE</b>			
Household, 50 ft. 2 09			
Cupples Cord 2 91			
<b>COFFEE ROASTED</b>			
<b>Lee &amp; Gady</b>			
<b>1 lb. Package</b>			
Ryco 21			
Boston Breakfast 24 1/2			
Breakfast Cup 23 3/4			
Competition 18 1/4			
J. V. 21 1/2			
Majestic 30 1/4			
Morton House 32 1/4			
Nedrow 27 1/4			
Quaker, in cartons 24 1/2			
Quaker, in glass jars 29			
<b>Coffee Extracts</b>			
M. Y., per 100 12			
Frank's 50 pkgs. 4 25			
Hummel's 50, 1 lb. 10 1/2			
<b>CONDENSED MILK</b>			
Eagle, 2 oz., per case. 4 60			
<b>Cough Drops</b>			
<b>Smith Bros. 1 45</b>			
<b>Luden's 1 45</b>			
<b>Vick's, 40/10c. 2 40</b>			
<b>CUPON BOOKS</b>			
50 Economic grade 2 50			
100 Economic grade 4 50			
500 Economic grade 20 00			
1000 Economic grade 37 50			
Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.			
<b>CHEESE</b>			
Roquefort 70			
Wisconsin Daisy 14			
Wisconsin Twin 13 1/2			
New York June, 1932 25			
Sap Sago 48			
Brick 48			
Michigan Flats 13			
Michigan Daisies 13 1/2			
Wisconsin Longhorn 14			
Imported Leyden 28			
1 lb. Limberger 18			
Imported Swiss 56			
Kraft, Pimento Loaf 22			
Kraft, American Loaf 20			
Kraft, Brick Loaf 20			
Kraft, Swiss Loaf 23			
Kraft, Old End, Loaf 31			
Kraft, Pimento, 1/2 lb. 1 60			
Kraft, American, 1/2 lb. 1 50			
Kraft, Brick, 1/2 lb. 1 50			
Kraft, Limbur., 1/2 lb. 1 31			
<b>CHEWING GUM</b>			
Adams Black Jack 61			

Table with 2 columns: Item Name, Price. Includes Currants, Dates, Figs, Peaches, Peel, Raisins.

JUNKET GOODS: Junket Powder, Junket Tablets. MARGARINE: Wilson & Co.'s Brands Oleo.

FRESH MEATS: Beef, Veal, Lamb, Mutton, Pork.

HERRING: Holland Herring, Lake Herring, Mackerel.

SOAP: Am. Family, F. B., Fels Naptha, Flake White, Jap Rose, Fairy, Palm Olive, Lava, Camay, P & G Nap Soap, Sweetheart, Grandpa Tar, Williams Barber Bar, Lux Toilet.

TEA: Japan, Ceylon, English Breakfast, Oolong, TWINE.

Table with 2 columns: Item Name, Price. Includes Callif., Lemons, Oranges, Citrons, Raisins.

MATCHES: Diamond, Searchlight, Crescent, Diamond. Safety Matches: Red Top, Signal Light, Standard.

Table with 2 columns: Item Name, Price. Includes Veal, Lamb, Mutton, Pork.

Table with 2 columns: Item Name, Price. Includes White Fish, Shoe Blackening, Stove Polish.

SPICES: Whole Spices, Pure Ground in Bulk, Seasoning.

Table with 2 columns: Item Name, Price. Includes Gunpowder, Ceylon, English Breakfast, Oolong, TWINE.

Table with 2 columns: Item Name, Price. Includes California Prunes, Pearl, Bulk Goods, Pearl Barley.

MUELLER'S PRODUCTS: Macaroni, Spaghetti, Elbow Macaroni, Egg Noodles, Egg Vermicelli, Egg Alphabets, Cooked Spaghetti.

Table with 2 columns: Item Name, Price. Includes Mutton, Pork, Sausages.

Table with 2 columns: Item Name, Price. Includes Stove Polish, SALT, Syrup.

Table with 2 columns: Item Name, Price. Includes Pure Ground in Bulk, Seasoning, Starch.

Table with 2 columns: Item Name, Price. Includes TWINE, VINEGAR, WICKING.

Table with 2 columns: Item Name, Price. Includes California Prunes, Pearl, Bulk Goods, Pearl Barley.

NUTS: Whole, Shelled, Salted Peanuts.

PROVISIONS: Barreled Pork, Dry Salt Meats, Lard.

Table with 2 columns: Item Name, Price. Includes Stove Polish, SALT, Syrup.

Table with 2 columns: Item Name, Price. Includes Pure Ground in Bulk, Seasoning, Starch.

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Table with 2 columns: Item Name, Price. Includes TWINE, VINEGAR, WICKING.

Table with 2 columns: Item Name, Price. Includes California Prunes, Pearl, Bulk Goods, Pearl Barley.

PARIS GREEN: 1/2s, 1s, 2s and 5s.

RICE: Fancy Blue Rose, Fancy Head.

BORAX: Twenty Mule Team, 24, 48, 96 lb. packages.

Table with 2 columns: Item Name, Price. Includes Pure Ground in Bulk, Seasoning, Starch.

Table with 2 columns: Item Name, Price. Includes TWINE, VINEGAR, WICKING.

Table with 2 columns: Item Name, Price. Includes California Prunes, Pearl, Bulk Goods, Pearl Barley.

PICKLES: Sweet Small, Dill Pickles.

RUSKS: Postma Biscuit Co., 12 rolls, 12 cartons, 12 cartons per case.

WASHING POWDERS: Bon Ami Pd., Bon Ami Cake, Brillo, Big 4 Soap Chips, Chipso, Chimaline, Grandma, Grandpa, Snowboy, Gold Dust, La France Laun, Lux Flakes, Old Dutch Clean, Octagon, Rinsol, Rinsol 40s, Spotless Cleanser, Sani Flush, Sapolio, Speedee, Sunbrite, Wyandot.

Table with 2 columns: Item Name, Price. Includes Pure Ground in Bulk, Seasoning, Starch.

Table with 2 columns: Item Name, Price. Includes TWINE, VINEGAR, WICKING.

Table with 2 columns: Item Name, Price. Includes California Prunes, Pearl, Bulk Goods, Pearl Barley.

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

SALERATUS: Arm and Hammer 24s. 1 50.

Table with 2 columns: Item Name, Price. Includes Pure Ground in Bulk, Seasoning, Starch.

Table with 2 columns: Item Name, Price. Includes Pure Ground in Bulk, Seasoning, Starch.

Table with 2 columns: Item Name, Price. Includes TWINE, VINEGAR, WICKING.

Table with 2 columns: Item Name, Price. Includes California Prunes, Pearl, Bulk Goods, Pearl Barley.

PLAYING CARDS: Blue Ribbon, Bicycle, Torpedo.

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

Table with 2 columns: Item Name, Price. Includes Pure Ground in Bulk, Seasoning, Starch.

Table with 2 columns: Item Name, Price. Includes Pure Ground in Bulk, Seasoning, Starch.

Table with 2 columns: Item Name, Price. Includes TWINE, VINEGAR, WICKING.



## 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.

### Press the Sale of Shoes in Season

Two merchants set out to make a market trip by automobile. They left their home town and New York was their destination—a two days' journey. A traveling salesman accompanied one of the buyers. The idea was for the men to meet at a half-way point to rest and refresh themselves for the night. When they reached their first night's destination, at the belated dinner, the traveling salesman said:

"I know more about the business of you two fellows after to-day's riding than I ever knew before. In your case, Jim, you have taken a dozen risks to life and limb and all your conversation is about the hazards of the day. You have told us of the stretch of road on which you were able to do seventy miles an hour. You bemoaned the blowout. If you run your business at the life or death rate that you drive your car, it must be in a sorry mess."

The salesman then commented on his companion, Dan, who arrived at the first day's destination several hours ahead of Jim and none the worse for the journey. The salesman said: "I can see, Dan, how you do business and the smoothness of operation in the store must parallel your steady gait of forty miles per hour over the road. At no one time were you operating without reserve speed. You were pressing the distance all the time and you arrived at the destination physically and mentally fit."

The parallel between driving a car and driving a business needs no more elaboration, for it is obvious the character of the business is pretty much the behavior of the merchant as a man as well as a business man. In the next eight weeks, the profits of the Summer season must be made and the smoothness of operation should be the first thought of the merchant. Every day's shoe selling must show "a pick-up." Every individual in the store must be made responsible for the operation of a properly balanced service. Now is the time to pick up the energy formerly wasted in store duties not leading to a useful sale.

"Press the sale" of shoes at retail. Have something definite to sell each day and each week. The theme of Sport Shoe Week seems more and more logical as a peak promotion because of the backward weather and the delay in Summer shoe buying. Spring shoes, as such, were nipped by the late frosts. Some merchants put more speed into selling and more P.M.'s on each pair to help move the Spring shoes. Don't dump new shoes in

clearance—they are too good to sacrifice.

Now comes the best selling period of the year—eight weeks to move a mountain of shoes at a profit. Never were the showings to the public more interesting. There is a thrill in sandals for women customers; the novelty of the heavy crepe soles for young men customers and the splendid diversity of basic whites, ventilated and Summer types of shoes for men. It now appears that the eight weeks will be heavily concentrated on sport and novelty type footwear. All the more reason for getting a thrill over the business when the public is interested in "going places."

Give a reward to the salesman who makes a double-header and increase it for the man who makes three cash sales to a customer, for that type of salesmanship is a glory to any business. The public is going to find expression of the new leisure in footwear first—provided every store presses that point. The machinery of industry is geared up to a better rate of speed of production and distribution than ever before. To move the shoes in season is to prevent the possibility of loss after season. The public wants to see new shoes. It is no way to open up a sport shoe season with a window full of the errors of previous seasons, marked at a price to clear. Freshen the goods with a fresh approach. Create fresh opportunities for giving the public desires for new shoes.

It has taken months of preparation to get the shoe stores of this country ready for the eight weeks of selling just ahead. To fall down now would interrupt the entire scheme of national shoe recovery. It is true, the public has been pretty consistently buying pairs of shoes for use during the depression. But mere utility shoes are not enough to give the necessary bulge to business. Perhaps the extra thrill is not to be expected in an industry that has kept a level keel. The public is receptive to new and better shoes and this is the time to "press the sale" in a steady movement all along the line in men's, women's and children's footwear so that the first six months of operation in 1934 may be put on the record as being the shoe industry's contribution to national recovery.—Boot and Shoe Recorder.

### Weather Cuts Sport Shoe Sales

Lack of demand for sport shoes because of the unseasonable weather has held down sales in local stores, retailers report, with the result that current volume is only about equal to that of last year. Stores are still confident, however, that they will have the biggest sport shoe season in many years and that as soon as warm weather sets in sales will spurt. In men's styles, most of the emphasis will be accorded styles between \$3.50 and \$6. All white and white in combination with black and brown will lead, the small demand appearing at present indicates.

Don't bet on what you feel in your bones—unless it is rheumatism.

The folly of fools attracts more people than the wisdom of the wise.

### Less Government Relief Spending

Reduced spending on the part of the Government for relief and public works purposes, as compared with the level of recent months, is an important factor in the tendency for retail trade volume to contract, many believe.

Such expenditures are now being made through the Federal Emergency Relief Administration, the Public Works Administration and the Civil Works Administration, with the latter tending to disappear.

All three of these agencies are spending about \$30,000,000 weekly on the average, recent figures show. At the beginning of the year such expenditures were running at the rate of \$50,000,000 to \$75,000,000 weekly. The lower figure is expected to continue into the fall. At that time, failure of business to improve would cause a spurt in expenditures, it is believed.

### Code Authority Personnel Problems

More effective code enforcement is still hampered greatly by lack of adequate personnel, both in code authorities and special enforcement agencies, many familiar with the situation feel.

The chief reason is said to be lack of funds, which precludes the hiring of expert assistants in sufficient numbers. The situation is likely to improve as the regula-

tions on assessments of dues become effective. However, the prescribed procedure will take time to effect, with the result that many enforcement agencies will be only partially active during the coming critical months.

Nearly 80 per cent. of the established code authorities are said to operate without legal counsel. In addition to the lack of funds, this is caused also by indications that Washington authorities prefer to deal with business men directly rather than with their legal or association representatives.

### Pure Food and Drug Legislation

(Continued from page 18)

cialists who are at least in a position to know most about the need for better control of foods and drugs and the advertising that is being done to sell them. Unfortunately it seems to us this is largely true. In the field of Pharmacy however, there are certain groups that do not believe such opposition is good either for the people whose welfare is shared by pharmacy as well as other health professions, or for the Retail Pharmacist who in the chain of distribution is closest to the individual consumer."

The beautiful is the most useful in art; but the sublime in art is the most helpful to morals, for it elevates the mind.—Joubert.

It takes the man with a cork leg to laugh at the man who wears a wig.

## depression proof



**OUR FINANCIAL CONDITION**

**IS EVEN STRONGER THAN**

**BEFORE THE DEPRESSION**

**— WE HAVE MAINTAINED**

**OUR DIVIDEND RATE OF**

**NOT LESS THAN**

**25%**

**MICHIGAN SHOE DEALERS**

**MUTUAL FIRE INSURANCE COMPANY**

**LANSING MUTUAL BUILDING**

**GRAND RAPIDS . . .**

**DETROIT . . .**



### Pleasant Reports From Both President and Secretary

(Continued from page 14)

building materials code authority for corrective action.

#### Building Supplies Code

This code covers relatively few items carried in hardware stores but includes products similar to the following: Cement and cement products, cement pipe, roof tile, common brick, drain tile, face brick, fire brick and clay, gypsum products, lime and lime products, metal lath, sewer pipe, etc. Overhead costs, below which goods should not be sold, on delivered sales in quantities of less than five tons, irrespective of the number of deliveries of such sales, are established at 40 per cent. of the cost of such merchandise. This percentage was established April 10 and will continue until Nov. 1 unless changed by the code authority.

The code provides that "all prices, terms, and conditions of sales as developed under the uniform cost accounting system or established by an appropriate rule or regulation within any trade area, shall be published by each dealer within each trade area and shall be filed with the code authority or its delegated agents. Any deviation from such published prices, terms and conditions of sale until new prices, terms and conditions of sale shall have been published and filed shall be construed as unfair competitive practice." Price list on builders supplies should be filed with Olin C. Eckley, Code Authority, Ypsilanti.

#### Sales Possibilities

The Consumers Power Co., under direction of H. H. Koelbel, Supervisor of Co-operative Merchandising, is doing some intensive work in promoting the sale of electric stoves and electric water heaters. 155,000 two color circulars are being distributed to electric resident customers. This circular carries a coupon to be sent or given to the electrical dealer by the customer and contains the names and addresses of dealers in each locality who handle electric ranges and/or water heaters. Illustrations are shown of twelve of the most popular electric ranges. Every dealer, handling electric ranges, should feature them in his advertising, window and interior displays during the campaign. This co-operative endeavor should have the full and complete support of every dealer in the Consumers Power Co. territory. Further particulars can be had from the managers of the power company in each area.

#### Irrigation Equipment

Professor O. E. Robey, of the Michigan State College, has developed an irrigation system known as the "Porous Hose Irrigation System" especially designed to give economical irrigation to garden and orchard crops. The principle of the system is the use of a porous hose made of canvas or other fabric, the water being pumped into one end of the hose, the other end closed; when the hose becomes filled with water and slight pressure has developed the water leaks out through the pores. This method prevents eroding the ground or injuring the plant by wetting the leaves and foliage. It is successfully used for potatoes, strawberries, celery, garden truck, small

fruits and orchards. Write the Michigan State College, Extension Division, for Bulletin No. 133. Contact this office for source of supply for materials used in installation of this system of irrigation.

#### Boxing Charge on Glass

One of our members, believing he was charged too much for boxing, complained to his source of supply who replied that this charge was established by the NRA code. That statement is not true. There has been some standardization as to boxing charges with a considerable variation in application but the code does not control boxing charges.

#### Investigate Before Investing

If approached by the representatives of the following firms, write this office: National Adjusting Assn., Chicago; Birdsell Loan & Finance Co., Chicago; Affiliated Underwriters Loan & Finance Co., Chicago;

Rogers Silverware National Distributors, Detroit

\*American Table Ware Co., Detroit  
\*Utility Distributors, Detroit.

\*Same principals also use eight other names.

If members have any difficulty in settling for purchases made from the Floral City Rose Co., Manchester, Connecticut, write this office. This firm is represented by Leo Travis. Information is available to members approached by representatives of the Nomis Oil Burner Corporation, Lafayette, Indiana.

#### Membership Campaign

Through the assistance of members, a special campaign has been carried on in a number of counties in the Southern part of the state. Other areas will be covered later. In some counties it developed that there were no really desirable prospects represented on the membership list. Nearly fifty new members were added during April. The number of new members enrolled and the chairmen who have concluded their campaigns are:

- 6—Geo. Milius, Alkton
- 5—Chas. H. Miller, Flint
- 3—Julius Nagel, Grosse Pte.
- 2—J. H. Lee & N. J. Workman, Muskegon
- 1—A. H. Hunt, Grand Rapids
- 1—J. C. Versept, Grand Haven
- 1—Chas. H. Sutton, Howell
- 1—Jas. Tyre, Detroit
- 1—R. S. Spencer & A. A. Munger, Charlotte.

The first prize, so far, goes to Geo. Milius, Elkton; second prize to Chas. H. Miller, of Flint, and third prize to Julius Nagel, Grosse Pointe.

Harold W. Bervig, Sec'y.

### OUT AROUND

(Continued from page 9)

tailer wants to buy as cheap as he can but never seems to want to help the one who is trying to give him his merchandise at a low cost by helping the jobber's salesman cut the jobber's overhead by having their wants looked up and ready for their regular salesman. It surely gives a man or a salesman a pain when in a hurry. Maybe he has several more stops to make and he has waited on one foot, then on another for over one hour and he has no more stops in that town. Maybe he has called before and you were out and this is his call back and he stands even after you have been nice to him and said, "John, hurry up a little, will you,

as I have so many more stops to make and finish at such and such a town before they close." But he stands and visits with some one or lets his clerks go out in the back room and do some work uncalled for that could wait until he had finished his buying, but no, he holds you up another hour, talking about something he knows nothing about or should not know anything about when in business and also pays more attention to A. & P. and Kroger stores and other competitors than he does his own by having his orders and wants looked up and ready for his regular salesman. You see I say regular, as this is the excuse for one who is not expected. I sometimes wonder as I look back over the years gone by how times have changed. Then nearly every merchant had his order ready when you called, as he knew you had to make some more stops and get the train out at such a time. Then they did not force you to wait for him to take inventory of his stock first before you got your order. Several will say you have got to do this nowadays to get price, and I will say he is all wet, because in talking to and with your salesman and even other ones, if the retailer has his order ready and price is given him and he can buy the certain items cheaper elsewhere he will just forget it and go on to the next item. No use holding up a man, who after he pays his expense of the week or the day, has lost money on the trip because he was held up so long by one or two he was unable to call on two or three more that day and would probably have broken even or made a few cents. Some independent retail grocers are very properly named and lose several thousand dollars each year as lots of commercial men laid off or who have retired, or for some other reason have left the road, think back and remember how so and so treated him when he called and even when he bought merchandise from him when he could have bought it all from the jobber he worked for at wholesale. There are several salesmen, I will agree, who take up lots of time, try high pressure methods, etc., but the man who calls regularly should be treated and given the best of courtesy, as he will, if treated with respect, give a retailer some good pointers and help him, but if he does the retailer soon forgets and starts back where he left off in lots of cases.

What they need to wake them up is to take all men off the road and all wholesalers take out their telephones and either call for their merchandise and haul it themselves or call in person and leave orders for the delivery on such a certain day and if they forgot they would not have goods to sell and the salesmen wouldn't have to wait for a \$15 to \$50 order for over two hours. If he was in a A. & P. or chain store he would get his needs looked up and mail them for delivery at such a time or he wouldn't be working long for them. I am off the road, but have a son working who has been selling the retail grocery trade several years and I have been with him several times on trips and when in the stores at different times on his asking just to see this swift retailer who could always be counted on to talk about his competitor this or that or the chains and I have talked with other salesmen who said they have the same thing to contend with, so I know it is not just from one source. I am not signing my name but I am a regular reader of your Tradesman and thought maybe you could put something in your wonderful Out Around department which would wake up some of these independent retailers for their own good.

From an Old Traveler.

Cadillac, May 7—I was pleased to get your letter containing the item from the Modern Merchant and Grocery World, with remarks as to my item to you on absentee ownership.

Of course, the editor of the magazine must know, for he is a Philadelphia lawyer. However, I am going to try and get above the clouds and hitch my wagon to a star; at least, "we must work until Jesus comes."

In the first place let us see what the ultimate outcome will be in case my idea is not put into effect. It is my firm belief that if the chain or absentee ownership is not curbed that the Government will have to take over merchandising and that is not a thousand years ahead of us, for the people of these United States will not stand for retailing to be in too few hands when they control much more than they do and if you don't believe that they are gaining control fast just call on your produce dealer in Grand Rapids, namely Ellis Bros.

The editor seemed to think that I was talking for the independent retail grocer, but I believe that everybody is affected by this chain system. At least things have not been so rosy since they came.

Our Government seems to be doing a plenty to help the farmer, all to no avail, and it never will so long as these chisellers buy their product with a buying power. By the way, I believe that a good sales department is vital to any production department and I can't see it any other way than that the retail grocer is the sales department for the farmer (he being the production department) and when these big chains buy their goods, with a buying power they can take all that the Government can hand the farmer and we will have to keep on handing them as long as his goods are taken from him by a buying power. Who wants his labor sold by a buying power anyway. He surely will not get what he should have. I read one year—I believe in your paper—of six hundred thousand salesmen who were good consumers leaving the road.

Which is the better, 10,000 customers or one which would take more than 10,000? Which is the more substantial? Which will put you out of business the quicker? Some time ago, say in 1913, I worked for the Seager Engine Works in Lansing, manufactur-

Phone 89574  
**John L. Lynch Sales Co.**  
SPECIAL SALE EXPERTS  
Expert Advertising  
Expert Merchandising  
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Grand Rapids, Michigan

## BUSINESS WANTS DEPARTMENT

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

**I WILL BUY YOUR MERCHANDISE FOR CASH**  
Dry Goods, Clothing, Shoes, Ready-to-Wear, Furnishings, Groceries, Furniture, Hardware, Etc. Will buy entire stock and fixtures, or any part. Also short leases taken over. All transactions confidential.

Write, Phone, or Wire  
**LOUIS LEVINSON**  
Phone 27406 655 So. Park St.  
Saginaw, Michigan

FOR SALE—Hardware and farm implement business in a good town and farm community. Good business for the right man. Good reason for selling. Address No. 640, c/o Michigan Tradesman. 640

For Sale—Fully equipped meat market in city of 10,000 doing good business. Reason for selling, have other business. Address No. 643, c/o Michigan Tradesman. 643

WANTED—Small stock of general merchandise. Must be good farming community. Address No. 645, c/o Michigan Tradesman. 645

ing the Olds engine. They had agents and branches all over the world until the Rumley Products Co., of LaPort, Ind., signed a long time contract to take their output. They pulled off all of their agents, closed their branches and then what happened? Well, I will tell you. The Rumley Co. failed and the Seager Engine Works never opened. Big business is hazardous to business. I believe that my idea should be worked out for the sake of all the people, including big business itself.

We process what the farmer raises. If a man and his wife happen to be working we holler. A few years ago, before the new deal, anyone with an earning capacity had to turn over so much to the welfare to hold his job. These absentee merchants sailed along and nobody could touch them.

Our governor recently said that the chain store tax would not be constitutional, but the judge and our attorney general said it was. Well, I see a chain store tax receipt all framed up in Montgomery's window.

Now, while we have a great president—one who has not got to bow to anybody and is not afraid of the cars—let us get this thing started and we might butt the bull off the bridge.

I would like to hear from lots of other merchants. We could put an amendment out and it will be a good job; also, it will not be hard to enforce, for the chains could not do business in the alleys, but must wear red vests and use a good many 200 watt lights.

George E. Lutzinger.

C. Elmer Wolfinger the long-time Hopkins druggist, writes me as follows:

"I am enclosing check for \$1.50 to pay my subscription to the Tradesman for six months. I hope to dispose of the business soon and retire. July 1 I will have been in business forty-six years. The Tradesman has been our constant visitor during all that time."

If any of my readers feel that they can throw any light on any of the problems which are presented to me in this department from week to week I shall be glad to receive their assistance.

Ann Arbor, May 8—In the Michigan Tradesman of December 6, 1933, you have a picture of Charles W. Garfield. The Michigan Forester, the annual magazine published by the Forestry Club at the School of Forestry and Conservation, University of Michigan, is dedicating this year's annual to Mr. Garfield, whom we all know as a fine gentleman and a great worker for conservation and forestry in Michigan.

Professor Jotter told me that he thought you would be glad to loan us your cut of Mr. Garfield. If you could loan it to us we should like to have it this week if possible. We are sorry to write you at such a late date, but we did not find this picture until to-day.

It gives me great pleasure to comply with this request.

I am surprised at the large number of merchants who are making no effort to secure the rebate due them on the payment of good money for oleo taxes which Uncle Sam had no business to accept or retain. If I can be of assistance in securing the return of these payments to their rightful owners I shall be glad to act. The time for redemption expires June 30 of this year. I have always felt that it was unfair for the Government to retain money illegally collected in a matter of this kind by taking advantage of the statute of limitations. Money wrongly received and retained should be restored

to the rightful owner with use, no matter how long a period the funds are withheld from the rightful owner. The statute of limitations does not convey title to cash obtained by mistake or through ignorance or misinterpretation of the law. E. A. Stowe.

#### Impression Received From Several Western Michigan Towns

(Continued from page 1)

every seventh day, but comes only once in a thousand years. This old member had been with the colony twenty-four years, having joined it when King David was preaching his gospel in Van Couver, B. C. He said he never regretted coming into the organization and he had full faith in the King. He said many unemployed men had applied to them for aid and they always take them in and set them to work to earn their way. About every line of genius is represented in the colony, as they do all their own building and many of them are artistic structures, as well as the landscaping of the grounds. Lawyer Dewhirst is the head of the colony and lives in state in the big house, once the home of the King. Queen Mary has withdrawn from the colony, which deeded to her the hotel in Benton Harbor, also 400 acres of fruit farms as her share. My informant said she wanted to run the colony, but he was opposed to any woman being in charge. I did not wonder the old man was content with his home and the removal of want in the future. Harmony now prevails among the membership, in which each one works for his keep. Here they are working out their lives in peace and plenty. Possibly society and government might learn something from this experiment which could be utilized in building a government that will not permit the exploitation of its people by greedy wealth or possibly these colony members are being exploited and do not know it. E. B. Stebbins.

#### Ten Code Tips to Watch Carefully

Display "Wages and Hours" Poster prominently. Failure to do so is a serious code violation. Posters may be obtained free from your local code secretary.

Pay your assessment promptly. Failure to do so destroys your standing and protection and is a code violation in accordance with National Code Authority regulations which are approved and made a part of the code by the Administrator.

Pay wages of at least minimum requirements. Observe hours of work provisions, plainly stated in code, easily understood.

Do not interfere with the right of employes to bargain collectively, in other words, to organize for their mutual benefit and protection.

Comply with "loss leader" provisions, also plainly stated. Do not sell below cost and COST includes addition, to cover minimum wages, of 2 per cent. for wholesalers, 6 per cent. for retailers and 8 per cent. for direct buyers, plus transportation cost anywhere where such cost is 10c per hundred pounds and above, based on published 5th class rate by public carriers.

Do not use false or misleading advertising of any kind.

Do not accept or give advertising allowances, quantity discounts, cash discounts or gifts to influence trade, unless earned or in legitimate consumer sales promotion.

Do not slander a competitor.

Do not discriminate in price. What one customer pays must be the same as asked of other customers for similar quantities under similar conditions.

Use common sense. Codes are simply common sense applied. They are prepared by the members of an industry for that industry. If changes should be made they can be easily done. If code provisions oppress the legitimate small business, appeals for exemption will be given prompt attention. Keep a copy of your code always at hand.

Ignorance is no excuse in law!

#### Vertical Co-operation in Industry

Co-operation between producers and distributors in the same line of business is expected to improve considerably in the near future as the new trade practice committees authorized by the NRA earlier this year begin to function.

Heretofore conflicts of interest within the vertical structure of industry could not be compromised by negotiations between those involved, except in a few cases where proper authority had been specifically provided for in the codes.

Generally such questions have been referred until now to NRA headquarters. However, decisions have been forthcoming only in a few exceptional cases, and the delay involved has made such a course of procedure impractical in any event.

The appointment of trade practice committees to govern relations between producers and distributors as is now authorized will provide a medium for the solution of such difficulties. Rules formulated by such committees in joint sessions require Administrative approval to become effective, it is true. This is likely to be reduced to a mere formality, however, as practical solutions for complicated inter-industry problems are worked out.

#### Wheat Crop Prospects

Reports of extensive drouth in several wheat growing areas in this country, notably in the Northwest, and in Canada, and indications that the European wheat crop also will be smaller than originally estimated, have combined to raise wheat quotations considerably.

Since the prospect of a larger winter wheat crop in this country was chiefly responsible for the conclusion of grain experts that a bad technical situation was developing in the market, crop condition reports from now on will exert a predominant influence on wheat prices.

Since crop condition reports at this stage are at best estimates that may change quickly from day

to day, almost with every change of the weather, prospects are that wheat prices will fluctuate sharply in the coming weeks. However, the trade is now inclined to believe that a larger part of the international wheat surplus will be needed to cover actual consumption requirements during the coming year than had been expected only a short while ago.

#### Retail Sales Fail to Expand

There was no improvement in retail sales last week despite the fact that the weather turned favorable and many stores attempted to stimulate demand by special offerings at reduced prices.

Reports from nation-wide merchandise organizations indicate that dollar sales in the first week of May remained virtually on a par with a year ago. Unit sales, on the other hand, were from 15 to 25 per cent. smaller on the average. This applied equally to most sections of the country, including the formerly favored agricultural regions. A somewhat better showing was made in Detroit, Chicago and on the Pacific Coast.

Merchants at this time do not anticipate any material expansion in sales volume except in sections where Government disbursements are being made on a substantial scale.

#### Securities Act Amendment

Disappointment is being expressed by many who had hoped that Congress would amend the Federal Securities Act sufficiently at this session to permit a revival of long-term financing on a normal scale this summer and fall.

The amendments sponsored by Senator Fletcher are held inadequate because they apparently do not touch the civil liabilities imposed by the act in connection with misstatements and omissions of material facts in prospectuses. Modification of such civil liability is held necessary to give relief to the capital market.

The far broader amendments sponsored by Senator Thomas would give such relief, but the Fletcher proposals seem to have the right of way, being amendments to the pending stock exchange control measure.

#### Drug Jobbers Ask Longer Week

Wholesale druggists are preparing a supplementary code, which would exempt them from restricting their operations to forty hours, as now provided by the General Wholesale Code, under which they are working. It is the contention of the druggists that they must be at all times prepared for rush and unexpected deliveries of drugs and other medicinal goods to hospitals, doctors, stores, etc., and that the forty-hour week hampers the distribution of their products. It is also argued that the hour restriction places a financial burden on wholesale drug houses. Other factors in the industry, such as raw material producers and manufacturers, have been asked to urge a relaxation of the hour rule.

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Candy Butternuts.....11 lb. Caddy	Spiced Jelly Drops...13 lb. Caddy
Fruit Tablets.....14 lb. Caddy	Spiced Jelly Beans...17 lb. Caddy
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Tip Top Jellies.....13 lb. Caddy	Champion Chocolate
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