

OWED TO THE BOSS

The poets foregather and work up a lather
Proclaiming the glory of toil;
From Bagdad to Dallas the thumb with a callous
Is lauded as honest and loyal.
A chorus colossal cheers labor's apostle,
They've gotten his story across.
But, 'midst this hey-heying, no laureate's braying
A gladsome refrain for the boss.

Though laboring peoples build bridges and steeples
And tunnels and engines that throb,
They'd sit on their breeches exhuming no ditches
If nobody paid for the job.
To start operation of mill or plantation
Somebody must hazard a loss—
And when they have tried it, if fortune's denied it,
The man on the spot is the boss.

As boss, he engages to pay rent and wages.
Insurance, flax, tacks, wax and sacks
Are things he must purchase; he fosters researches,
And antes a plenty for tax.
With profits appearing, folks cry "profiteering."
He's "dumb" if the venture goes bust.
He's viewed with derision for sharp competition;
But, if he combines, he's a trust.

He buys our utensils from handsaws to stencils,
Pays upkeep on tools and machines;
And still, when we judge him, we always begrudge him
The dollar he keeps in his jeans.
The artisan's feted for what he created,
He's earned every huzzah and sob,
With that I've no quarrel, but let's save a laurel
For him who created the job.

PAUL MCCREA.

THE

Ideal

SUGAR

for

CANNING



BEET SUGAR made in Michigan is ideal for canning and preserving. It is pure—clear—highly refined. It has no superior.

Today when you make up your grocery list put down "Beet Sugar Made in Michigan".

The farmers and wage earners of this State need your full support, Mrs. Housewife. They work hard to produce the sugar beets from which comes the world's ideal sugar. Every time you insist on Michigan Made Beet Sugar you help the wage earners in your own State at no extra cost to yourself.

Make it a point to insist on this fine wholesome sugar. State clearly that you want Michigan Made Beet Sugar and nothing else. It's the perfect sugar for every household use.

Do your canning with **BEET SUGAR**

Michigan Made Beet Sugar is available in 5-10-25 or 100 lb. sacks.
For sale at all grocers.

Farmers and Manufacturers Beet Sugar Association, Saginaw, Mich.

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Toasted Rolls	24/5c	Pecan Rolls	24/5c	
Skylark Wafers	24/5c	Fudge Bars	24/5c	
Orchard Jellies	24/5c	Malty Milkies	24/5c	
Handy Pack Pep. Lozenges	24/5c	Handy Pack Pink Lozenges	24/5c	
Handy Pack Assorted Lozenges				24/5c

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Tender Leaf Iced Tea offers you a big opportunity for increased summer sales. The more Iced Tea your customers drink, the better your tea sales and profits. And they will drink more if you get them to use Tender Leaf Tea. For this famous quality tea makes better Iced Tea, because it's richer in theol, the flavor-bearing oil of tea.



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A Product of
**STANDARD BRANDS
INCORPORATED**

Chase & Sanborn Division

MICHIGAN TRADESMAN

Fifty-first Year

GRAND RAPIDS, WEDNESDAY, JULY 18, 1934

Number 2652

MICHIGAN TRADESMAN

E. A. Stowe, Editor

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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.

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

Printed by the Tradesman Company, Under
NRA Conditions

Limiting Insurance to Companies Here

Government agencies are reported to have under consideration the practicability of confining the placing of insurance coverage with domestic companies exclusively, but appear thus far restrained by fear that this would conflict with the Roosevelt tariff policy.

From time to time it has been rumored that the Home Owners' Loan Corporation will provide that wherever it makes advances a condition thereof will be that insurance be secured from United States fire underwriters and that there be no exportation thereof.

This is in line with the general policy of the Roosevelt Administration under the operation of the recovery program to protect all types of domestic industry as far as possible.

In this case, however, the fly in the ointment grows out of the fact that such a prohibition if undertaken would raise a trade barrier such as this Government has been complaining about when similar steps against United States commerce and services have been taken by other nations.

While the Johnson Act, denying entry into American money markets to delinquent war debtors, has nothing at all to do with the case, domestic interests have set up a defense of the proposal in that the United States should not favor these nations during the period of their delinquency.

Reviving Textile Markets

The sharp rise in the price of cotton during the past week has been instrumental in bringing to an end the inactivity that had prevailed in primary textile markets for some months past.

Although the distributing trade remains reluctant to enter into larger scale fall commitments, for fear that prevailing prices will meet with pronounced consumer resistance, converters, the cutting-up trade and other second line producers are reported actively covering requirements. They are said to fear that a duplication of last years situation may arise, when early purchasers of low price goods enjoyed a decided advantage over those who waited before placing their orders.

As a result, prices of many textiles have latterly strengthened materially. In other instances, such as rayon staples, prices have declined further. These markets, nevertheless, have been placed in a stronger technical position, since, with demand reviving, it is possible now to dispose of stocks held in weaker primary hands.

New Drive Against Labor Unrest

Unable to cope with the threatened general strike on the Pacific Coast because there is no shipping code, and therefore Section 7a of the Recovery Act does not apply, the National Industrial Relations Board is expected to act quickly and forcefully to prevent a spread of the strike movement to other fields.

Discussions with representatives of the regional labor boards are said to have resulted in the decision that the most effective procedure would be to concentrate on immediate and drastic enforcement of the labor provisions in NRA codes. Regional representatives have been instructed to report all cases of violations to the board, and preparations for possible prosecutions of violators will begin immediately.

The board is said to hope that labor unrest in many localities can be quieted down if labor understands that employers must live up to code provisions fully. A. F. of L. organizers are expected to co-operate with the board in this drive to insure speedy action in all cases that appear likely to develop into serious strikes.

Canned Food Prices Likely to Hold

Apprehensive of consumer resistance to higher prices, wholesale distributors of canned foods have not, as is customary in the trade, marked up present stocks to the much higher level of prices being asked for the new packs.

Business is being done therefore almost exclusively on the basis of spot prices. There is no indication

at this time that the discrepancy between spot and future asking prices will disappear before the old packs are used up. Since new pack asking prices have now been held by canners for some months at a rate that in some lines exceeds spot prices by as much as 50 per cent., it is not expected that substantial price concessions will be made later in the season.

The sale of canned foods will, of course, fall off when these higher prices will be reflected in the retail stores. This is not, however, expected to have an immediate depressing effect on prices, since canned food reserve stocks are reported to be extraordinarily low.

AAA Anticipating Attacks on Process Taxes

Agricultural Adjustment Administration officials anticipate that the processing tax is going to be very much in the limelight this year and are preparing to meet the various allegations that are expected to be entered by the opposition. They declare, however, that there will be no retreating this year.

They explain that if the opponents of the tax cannot get the farmers to join the battle against the tax, they probably will get the consumers. They say that if prices of agricultural products are not as high this winter as most farmers think they ought to be, certain processors and politicians, among others, will take advantage of that feeling to launch a vigorous attack on the tax holding it responsible for the low prices.

If, on the other hand, farm prices are up, then it is expected that the opposition will begin to stir up the consumers for the attack on the tax on the ground that the tax is responsible for high prices.

Simplified Compliance Certificates

A greatly simplified method of certifying compliance with NRA codes in connection with the submission of bids to governmental agencies is expected to be worked out by the NRA in the near future.

Business men have found the paper work involved in the current procedure, which varies widely between different departments, quite cumbersome. Also, in some instances it involves expenses out of all proportion to the total amount of the bid in question.

They object to this accumulation of red tape all the more strongly since Government pur-

chasing departments may again exact special terms and prices under the new Executive order.

It is not expected that the compliance certificate will be done away with completely. The anticipated procedure is a central registration of certificates filed, to which reference can be made by the department that is requesting bids.

Coal Price Advances Seen

Although new price increases for various sizes of smokeless coal are expected for August 1, it is not likely that coal production in the immediate future will regain more than a small part of the loss of 24 per cent. in output registered for the first week of July.

The recession in steel operations and railroad traffic has deprived the industry of a substantial part of the demand which has sustained its operations on a fairly high level for the past two months.

On the other hand, no curtailment of mining is anticipated from the present level. In addition to the fact that manufacturing of fall merchandise will soon begin on a larger scale, it is pointed out that electric power producers, whose sales have been holding up very well, are using a rising percentage of the total coal output.

Life Insurance Sales

Although sales of new life insurance in June showed an increase of 10.9 per cent. over last year, the improvement both in percentage and dollar volume is noticeably smaller than in the preceding three months.

There are indications, however, that company executives do not in many cases regret that the stream of new business has slowed down to some extent. Life insurance companies, like other institutional investors, are finding it exceedingly difficult at this time to invest new funds satisfactorily at anything like remunerative rates.

This problem is particularly acute in the case of lump sum annuity sales, which were considered by many an excellent investment during the banking crisis. Some of the leading companies in this field are currently refusing to accept new applications for this type of contract.

Closer temperature control (within 1/4 degree in most cases) is said to be afforded by a new regulator for oil burners. Heat from the electric current passing through it, as well as room temperature changes, actuate the thermostatic element.

IN THE REALM OF RASCALITY

Questionable Schemes Which Are Under Suspicion

Unfair advertising practices banned by the Federal Trade Commission and discontinued by ten firms or individuals signing agreements to that effect, are made public by the Commission.

A story magazine carrying advertisements for the manufacturer and vendor of flesh and weight reducing tablets.

A household magazine containing advertising matter of a manufacturer and vendor of a cement for use in repairing dishes and utensils.

A trade magazine serving direct sellers and publishing advertisements of manufacturers and vendors of "New Deal" price tags for show windows.

A seaside magazine carrying the advertisements of a manufacturer and vendor of women's hygiene preparations.

A Pacific Coast daily newspaper containing advertisements for the manufacturer and vendor of an alleged treatment for rheumatism.

Two trade magazines serving direct sellers, carrying advertisements for the manufacturers and vendors of a liquid to prevent frost and rain from adhering to automobile windshields and of a medicated chewing gum alleged to aid digestion.

A Southern daily newspaper displaying advertisements for a manufacturer and vendor of hair dye.

The other two cases are described as follows:

Life Savers, Inc., Port Chester, N. Y., selling the confection known as "Life Savers," agreed to stop representing in advertisements or otherwise, that Life Savers are an effective aid to reducing weight or removing fat; that sugar or Life Savers will burn up or melt away body fat, or that sugar helps one to reduce. The company had advertised that "Life Savers help you lose weight," and "you lose weight faster by eating sugar."

Monroe Groen, successor to National Rabbit Institute of Arcadia, Calif., selling courses of instruction in raising and breeding rabbits, asserted that rabbits could be raised for profit. "Earn \$1,000 to \$5,000 a year," he advertised, alleging that "proved successful methods show you quickly and easily how to make \$1 to \$3 every hour of spare time." Green agreed to cease advertising that probable earnings of prospective students would be in excess of the average amount earned by competent rabbit raisers devoting their entire time to the business and that any person is a member of his advisory board unless such person actually is engaged in certain advisory capacities.

Charged with false and misleading advertising and with unfair competition in interstate commerce, Eugene Munk, of 1851 Washington avenue, New York City, is made respondent in a formal complaint issued by the Federal Trade Commission, under Section 5 of the Federal Trade Commission Act. The respondent is a manufacturer and dis-

tributor of toilet, cosmetics and similar products, who did business under the name of "Lanola Company" and other trade names in the sale of the products involved. July 20, next, is fixed as the date when the respondent is required to appear and show cause why an order to cease and desist from the practices complained of should not be entered against him.

The Federal Trade Commission has ordered A. G. Ashley of New Brunswick, N. J., trading as Chic-American Distributing Co., to cease and desist from advertising "herb tea" as a competent remedy for several diseases when it is not such a remedy. Ashley is directed to cease advertising that "Chic Herb Tea" is a competent cure or remedy for constipation, indigestion, kidney afflictions, or liver and gall bladder trouble as well as auto-intoxication and obesity. He is also not to represent that irritability, headache, loss of energy, skin trouble or bad breath will be relieved by administration of the respondent's product. Ashley did not contest the Commission's proceeding and consented to issuance of an order to cease and desist.

Unfair representations of products sold in interstate commerce will be discontinued by six companies signing stipulation agreements with the Federal Trade Commission. Details of the cases are as follows:

Fifth Avenue Styles, Inc., Scranton, Pa., manufacturer of women's dresses, agrees to cease using the word "Linene" either independently or in connection with other words, to describe products not made of the fiber of flax. The words "silk," "crepe" or "shantung" will not be employed so as to deceive buyers into believing that the products so described are made of silk, the product of the cocoon of the silkworm, when this is not true.

United Advertisers, Inc., Omaha, Neb., conducting its business under the names of Von Baust Ink Co., Trainer Ink Co., and Kamerette Sales Co., engages in the sale and distribution of coupons and advertising matter for use by retailers in the sale of their goods and in the redemption of the coupons by exchanging them for merchandise. The respondent agrees to cease representing that it is an advertising agency engaged in promoting the sale of products of Von Baust or Trainer companies or any company other than itself, when this is not true. It will also cease erroneously advertising that merchandise obtained by dealers, customers is free, or from making erroneous statements regarding price or value. It will also discontinue asserting that pen and pencil sets which it distributes are "Lifetime" sets sold under a "Lifetime" guaranty, when this is not true.

Service Engraving Co., Nashville, Tenn., engaged in producing photographs and photo-engravings, will discontinue use in the sale of its products of the expression, "Seventy-eight years of experience," in a way which would deceive customers into believing errone-

ously that the firm has had 78 years experience in its business.

Schaefer Cigars, Inc., Dayton, Ohio, a manufacturer, will stop using the words "throw-outs" or "factory throw-outs" as a trade brand or label for products which are not "throw-outs," and will discontinue using the figures "10c or 2-for-25c sizes" or the phrase "off-colors and shapes," in connection with the words "factory throw-outs," so as to confuse buyers into believing that the cigars were manufactured to be sold at those prices. The company also agreed not to use the phrase "now 2-for-5c," which might tend to deceive buyers into believing erroneously that the price had been recently reduced.

Nicolai-Neppach Co., Portland, Ore., selling domestic and imported hardwoods, agrees to stop employing the word "mahogany" as a trade designation for its products so as to imply that they are derived from trees of the "Meliceae" family, when this is not true. Provision is made that when the product is derived from trees other than the Meliceae and is that product imported from the Philippines known as "Philippine Mahogany," the word "Mahogany," if used, shall be preceded by the word "Philippine" printed in type equally as conspicuous.

William S. Rice, Inc., Adams, N. Y., selling a mechanical device or truss called "Rice Comfort Support" and a liquid compound labeled "Lymphol" for use in connection with its "Rice Method" for the alleged treatment and cure of rupture or hernia, agrees to discontinue representing that its so-called "Rice Method" or devices will help to return the protrusion of an irreducible rupture without operation, dangerous manipulation or shock, and to cease making statements which imply that its product is manufactured specially to meet the requirements of each particular purchaser, when such is not the fact.

Stipulation covering Linde Store, Inc., a Philadelphia furniture dealer, and Lynch Sales Co., Cleveland, in a matter involving alleged fictitious price marking claimed to be in violation of the NRA retail code.

Publishes of three magazines and one newspaper have agreed to abide by such action as the Federal Trade Commission may take against respondents advertising in their publications who may be charged with false and misleading advertising practices.

The magazines are "Grit," "Opportunity," and "Comfort," while the newspaper is the New Orleans Item. The stipulation concerning Comfort magazine is in the name of W. H. Gannett, Publisher, Inc., while that of the New Orleans newspaper is in the name of its publisher, James M. Thompson.

Other stipulations concern advertisers of a book-keeping system with headquarters in Lawrenceburg, Ind., distributors of price tags operating in St. Louis, and a Green Bay, Wis., firm dealing in a device said to be used for vaporizing gasoline.

"Grit" magazine, carrying advertise-

ments for the manufacturer and vendor of a tonsillitis treatment.

"Opportunity," a trade magazine serving direct sellers, and containing advertising matter of manufacturers and vendors of a laundry fork, of "Tropic Weld," a cement capsule for repairing leaky automobile radiators, and of a deodorant.

W. H. Gannett, Publisher, Inc., publisher of "Comfort," a family magazine carrying the advertisements of a manufacturer and vendor of an alleged treatment for epilepsy and fits, and of a manufacturer and vendor of materials for needlecraft and sewing.

James M. Thompson, New Orleans, publisher of the daily New Orleans Item, carrying advertisements for the manufacturer and vendor of an ointment for skin disorders.

The other cases are as follows:

Harry Gardewing, trading as J. H. Gardewing, Lawrenceburg, Ind., selling printed account books designated "Gardewing's Simplified Book-keeping Systems," agrees to cease making unmodified representations of salespersons' earnings in excess of the average earnings of the active, full-time salespersons of the respondent achieved under normal conditions.

H. I. Laudi and F. S. Small, co-partners, trading as New Deal Products Co., St. Louis, selling "New Deal Price Tags" for show windows, have discontinued advertising their commodity and do not at present intend to resume. They agreed, however, that should they in the future resume advertising, it will be made to conform to rulings and precedents established by the Commission. They will not hold out as a chance for salespersons any proposition to earn an amount in excess of what has been actually accomplished by the respondents' salespersons under normal business conditions.

B. E. Colburn and R. E. Sager, co-partners trading as Sterling Products Co., Green Bay, Wis., distributors of "Gas-O-Fryer," described as a device for vaporizing gasoline, announce their discontinuance of this business, but agree that should they resume, any advertisements regarding performance of the device will be limited to the scientific proofs thereof. Also, they will not represent possible earnings of salespersons as being in excess of the actual earnings of experienced salesmen.

Lower Window Shade Prices

Manufacturers of window shades and shade materials will make new prices on a basis lower than present quotations when they open Fall lines here this week. Little agreement exists among producers regarding the extent of the price reductions and estimates ranged from 3 up to 10 per cent. Weiss & Klau Company, one of the leading manufacturers of shades announces that their current price list has been withdrawn and a new list with lower quotations will be announced within a few days. The Columbia Mills, Inc., manufacturers of window shade products will make new prices also.

Re-winning prosperity is a practical, not a theoretical, task; calling for practical men.

GRAND OLD MAN OF LOWELL

He Set the Pace for Those Who Followed

Every now and then some one writes in the Michigan Tradesman about my father, the late John Giles, of Lowell. In the fiftieth anniversary edition it was Manley Jones who eulogized him, and wrote of his early days in my father's employ. A few years ago Dick Pendergast also wrote an article about my father, called him one of the finest business men in Michigan, and spoke glowingly of father's kindness to him when he was a young salesman. It seems my father gave him his first order, and, incidentally, some excellent advice which Dick said he had never forgotten.

It gives me the greatest pleasure to read these fine recollections of a fine man and to know that father is remembered with so much loyalty and affection. John Giles was one of those men who set a pace for the early business men of Michigan to follow. He was square and honest and fine. He was conscientious and scrupulous almost to a fault and never took advantage of any one with whom he was dealing. His energy was boundless.

When I was a very little child Edward Killeen, of Grand Rapids, used to come to Lowell to buy butter, eggs and other commodities from our store. Perhaps he used to come also to see my sister, Clara, for one fine day he married her, and my father lost his favorite daughter and his very splendid clerk and book-keeper. Clara and Ed Killeen celebrated their golden wedding anniversary last August, just a few months before the Tradesman celebrated its golden anniversary.

My earliest recollections carry me back to the time when on my way home from school I would stop at the store. Perhaps Manley Jones would be there selling father a bill of goods; or perhaps it would be Dick Pendergast or Dick Warner or some of the hundreds of others who used to come there constantly. My father, genial, kindly and laughing, would probably be tasting tea. There was always a big teakettle full of boiling water on the stove in our store in those days, and about eight or ten cups would be in a row on the counter, with a different brand of tea in each cup. The boiling water would be poured in the cups, and I can see my father now with a spoon going from cup to cup tasting the tea. He was always surrounded by groups of men, helping him taste the tea and, perhaps, looking for orders, but my father's judgment was supreme and whatever tea he liked best would be the tea he ordered. I really believe that my father's digestion was ruined by the constant tasting and sampling of so much tea.

We children would watch all these proceedings with the greatest interest, slipping away now and then to help ourselves to candy or nuts, and occasionally a slice of cheese with a cracker, but we would creep back and watch the show going on, and listen to the conversation, which was very often on the proceedings in the Senate and the

House of Representatives, or other timely topics of the day. There was never any conversation held in my father's presence to which a child could not listen.

John Giles was a man of the greatest charm and magnetism, loved by everybody, and remembered with loyalty as few men are. Honesty and integrity shone in his every action. His life was a truly noble, Christian one, and he was a great inspiration to all of us. He was always in the midst of everything. He was on the school board, on the common council or whatever those political offices are in small towns—I cannot just remember them all—but he took part in everything. It was this energy which finally led to his last illness: for during a bad fire there he worked way beyond his strength, with wet clothes and wet feet for hours and hours, trying to save the town from being destroyed; and he never really recovered from that illness.

I want to personally thank Manley Jones for his splendid article and for his tribute to John Giles. I know father always thought a great deal of Manley Jones—and we all appreciate his devotion to my father. Also thanks to Mr. Stowe and the Michigan Tradesman.

Madeline Giles Comiskey.

Incidents in the Career of O. P. De Witt, of St. Johns

Grand Rapids, July 16— I was reading in your paper the other day about erecting a monument to the Grand Old Man, Mr. Charles W. Garfield. While this is sure to be done, I am glad to know that this is done while he is living, that he can look upon it while he is living as the gift from thousands of friends, and it was done now instead of, oftentimes as they do, wait until a person has passed on. So I wish through your great paper, to hand a bouquet to a man that has been a great friend of mine for sixty years, which I believe will be appreciated not only by the writer, but by thousands of his friends.

This article is in regard to O. P. DeWitt, St. Johns. While traveling for Buckley, Lemon & Hoops, they had faith enough in me to be an advance agent to open up new territory. St. Johns at that time was thoroughly controlled by wholesale grocers from Detroit, so in the fall of 1887, as I was pushing along for new business down the Grand Trunk road, I entered St. Johns as the first grocery salesman from Grand Rapids that ever went into that city. I called upon five different merchants and they gave me the information that they were buying all their goods in Detroit, and would hardly give me a hearing. I crossed the street and I found there a grocery store in a half basement. I walked down the stairs and the young proprietor, with a smile on his face, came up and wanted to know what I was selling. I informed him and I remember well, he wanted to know if I could compete with Detroit. I told him that if I could not do that, I would not be here. He said that the only thing he was low on was Scotten's Hiawatha tobacco. I said to him, "Now you strike us on our leading line, as my house is the biggest dealer in Michigan on this line of goods," which was the truth. The cost was \$56.80, the selling price was 60c. I quoted him a price of 57c. I remember well that he gave me an order for ten pails of dark and six pails of light. He asked if I was coming right along, and I told him every two weeks: He said, "Drop me a card and I'll have an order for you,"

and when the rest of the dealers learned that DeWitt could buy from Grand Rapids, I wish to say that in one year's time it was practically the best trading point I ever had.

Well, I have called in my time, on hundreds of retail grocers, and DeWitt is the only man I ever knew that would wait on a traveling man the same as he would upon his customers. At one time when I was going down into this basement, a young man was just ahead of me, and DeWitt was doing up a pound of tea for a lady. He said to this customer, "There is a traveling man waiting for me—will it be all right if I call a clerk to wait on you?" She said it was all right, so he went to the young man and asked him his line. He said it was extracts and toilet soaps. His answer was, "I believe my stock is well taken care of in your line, but we will put your time against mine, I'll look your line over." I remember DeWitt's answer. He said to this young man, "You have got a splendid line. When will you be in the city again?" He said in sixty days. "Notify me of your coming and I'll have an order for you." I said to Mr. DeWitt, "I never saw a grocer or any other merchant ever wait on a salesman like that." His answer to me was that by treating the traveling man with courtesy, any bargains they had, they would bring them to his store, and that he owed his success in business to the traveling men as much as he did to his customers. My wish is that this letter could be read by every retail merchant in all the land, as oftentimes they will keep an agent waiting for an hour or two before they wait on him. I remember the kind treatment I received from this man DeWitt made him some money. I saw to it that he received goods at the very inside price. He told me at one time, about 1889, that he had some money to invest, and if I saw a good chance for him to inform him. In 1891, as the firm had become Lemon & Peters, and as Mr. Peters had failed, Lemon was putting it into a stock company. Mr. Lemon informed me that the stock was nearly all sold. I asked him to wait until I could get O. P. DeWitt up here from St. Johns. I immediately wrote him a letter and I told him as long as Sam Lemon lived his investment would receive plenty of dividends. He came up on the next train and he took a good bunch of the stock. Lemon gave him some information in regard to this stock. DeWitt's reply was, "I know that Manley Jones has given me the desired information. I have implicit confidence in his judgment." So he took a few thousand dollars right there and then. It paid him good dividends all the way through and if Mr. Lemon had only had DeWitt move to Grand Rapids and take charge of the big institution, that wholesale house would have been in business to-day, but instead, when DeWitt came up to Grand Rapids and said he was going to start a wholesale house in St. Johns, Mr. Lemon bought his stock, paid him a good premium on it, and I remember well he told me he laughed at the idea of DeWitt going into the wholesale business down at St. Johns. I want to say, however, with truth, that Mr. DeWitt went out among the trade from Ionia to Owosso, also broke into Lansing, and had a wonderful business where there were three wholesale grocers. That contagious smile and personality would win anywhere and inside of eight years he had done a wholesale grocery business in the city of St. Johns which was more than Lemon ever did. He has lived an honest life and in all of his dealings he would not enter into a dishonest deal for a house of gold. He thoroughly believes in the laws of compensation, that if you wrongly beat a man out of a dollar knowingly, it will come back to him tenfold as a penalty. As a young man he bought out an old groceryman in this half-basement. He had \$800, and by his wonderful business ability,

he built the largest retail grocery business that was ever known in St. Johns. From the retail grocery business, he went into the jobbing grocery business, and his competitors in St. Johns the first year bought \$100,000 worth of goods from him, which will show his fairness in deals was appreciated by those who had been in competition with him.

A year ago I was down to my old county, Shiawassee. I told them there that I was going to stop off at St. Johns to see my great friend DeWitt. I found him ill in bed and discouraged, and when his daughter told him that I was there, he said, "Who?" And when he found out who it was, tears were in his eyes and he gave me one of the grandest receptions I about ever received. I visited with him and talked with him, and I think, as his daughter said, "You have done him more good than if a dozen doctors had come."

Well, DeWitt got well, and in his old age, he is still the head of the business of DeWitt & Sons, and I want to say in ending, that I hope that the sons will never get it into their heads, as many young men have, that their father in business was an old fogey. If they do, I hope they will practice this old fogysm of their grand old father, as he has made a wonderful success in life, morally, physically and every other way, without placing in his business the new ideas of many young men who have taken possession of the businesses of their father during the last five years, and formed a new way of doing business. To-day I could, if necessary, tell you of dozens of firms in which the sons instituted a new way or system of running the business, and now they are either in bankruptcy or in receivers' hands. So, as the old saying goes, "let the young men of to-day remember the good old ways that their fathers practiced with self-denial—and are to-day on Easy street."

DeWitt never believed that you could pluck roses from thistles, nor honor lies. I want to say to the readers of this article that this doesn't begin to say the good things that I could say of O. P. DeWitt. He has borne the burden and the heat of the day without a whimper. He is a man for whom I have the most profound respect. I love him as I would a brother.

Manley Jones.

Prices Tend Higher

In spite of the evidence that current prices are already high enough to act as a definite brake on the physical volume of sales, further recessions continue to appear unlikely in most lines.

Small crops and the increased rate of public spending, together with AAA pressure for higher farm prices, are likely to prove much stronger factors in shaping future price trends than either consumer resistance to higher prices or partial withdrawal of Government support from price pegging under NRA codes. Stricter enforcement of labor provisions and strike threats will further tend to sustain prices, regardless of the declining volume of sales.

Reflecting chiefly the rapid rise of farm product prices in the weekly index, commodity prices rose 1.1 points to 76.2 on July 14. A decline in nonferrous metals and in hides, following the recent large emergency sales of cattle, prevented the index from regaining its recent high level for the year at 76.7.

MOVEMENTS OF MERCHANTS.

Detroit—The Burns Fuel, Inc., has been organized with a capital stock of \$1,000, all paid in.

Monroe—The Dansard State Bank has increased its capital stock from \$163,200 to \$213,300.

Detroit—The Leader Tool & Die Co. has been organized with a capital stock of \$1,000, all paid in.

Detroit—The Whitwood Corporation has changed its name to the Whitwood Engineering Co.

Detroit—The Ross Ray Service, Inc., has increased its capital stock from \$1,000 to \$50,000.

Menominee—The Commercial Bank of Menominee has increased its capital stock from \$100,000 to \$170,000.

Highland Park—The Radio Products Corporation has changed its name to the Mueller Products Corporation.

Detroit—The Sachkime Dairy Co. has been organized with a capital stock of \$10,000, of which \$3,500 is paid in.

Detroit—The Sanitex Wiper Corporation has been organized with \$10,000 capital stock, of which \$1,000 is paid in.

Detroit—The McCausey Lumber Co. has been organized with a capital stock of \$25,000, of which \$20,000 is paid in.

Ferndale—The Julian 5 cents to \$1 Store Co. has been organized with a capital stock of \$10,000, of which \$6,000 is paid in.

Detroit—H. R. Kruger & Co. has been organized to deal in machinery. The capital stock is \$35,000, with \$5,000 paid in.

Detroit—The McLean Sales Co. has been organized to retail merchandise with a capital stock of \$5,000, of which \$1,500 is paid in.

Jackson—The Jackson Reinforced Concrete Pipe Co. has changed its name to the Jackson Concrete Pipe and Construction Co.

Detroit—The Detroit Multiple Cooker Co., Inc., has been incorporated with a capital stock of \$25,000, of which \$12,930 is paid in.

Sturgis—The Royal-Wilhelm Furniture Co. is the outcome of a consolidation of the Royal Easy Chair Co. and the Wilhelm Furniture Co.

Detroit—The J. M. Funcheon Co. has been organized to engage in the undertaking business. The capital stock is \$5,000, with \$1,000 paid in.

Houghton—The Hillside Mortuary, Inc., has been organized to engage in the undertaking business. The capital stock is \$6,000, with \$2,250 paid in.

Detroit—The Capital Wholesale Grocers, Inc., has been organized to handle foods, cigars and liquors. The capital stock is \$33,333, with \$10,000 paid in.

Detroit—H. Rohrlach has been made manager of Kern's new shoe department, after being connected with the better grade women's shoes for the past three and a half years under B. C. White.

Mt. Clemens—Wolfson's Mount Clemens Concentrated Minerals Co., Inc., has been organized to deal in concentrated minerals in liquid, salt and ointments. The capital stock is \$1,000, all paid in.

Allegan—This section of Allegan county is now marketing fine red and black raspberries and the demand for these delicious berries is very good and the prices for them have remained steady since the first picking was placed on the market.

Detroit—The Kessler Brothers, Sydney and Isaac, have re-organized their business, each brother taking one of the west side stores they formerly owned jointly. Sydney Kessler now has the store at 4046 West Vernor Highway, while Isaac Kessler has the store at 4418 West Fort street.

Nashville—L. G. Cole is announcing the opening of his new dairy and grocery store for Saturday of this week. His home, Washington and Phillips streets, has been remodelled to allow for this home store, which will be operated by Mr. Cole and his family. Mr. Cole will continue his milk business.

Detroit—David Hiller is now established in business with his son, Sydney M. Hiller, as the Wonder Shoe Co., at 3261 Elmhurst avenue. The Hillers are specializing in direct sale to the consumer by personal calls. The elder Hiller was formerly a partner in the firm of Hiller & Rosen, shoe retailers.

Detroit—William Adams, formerly manager of the third floor medium priced women's shoe department of R. H. Fyfe & Co., has been appointed general manager of the company, succeeding A. O. Day, former manager, who resigned last week. He will continue to take charge of the third floor, at least for the time being, as well as assuming charge of all purchasing for the company. Mr. Day has also resigned as a director of the company.

Grand Rapids—Grand Rapids Grocers and Meat Dealers Association will hold its annual picnic and outing Aug. 8 at Camp Lake, parading through the downtown section on their way. All grocery stores and meat markets in the city will be closed that day. No session of the city wholesale market will be held that day in as much as the hucksters also will hold their outing at the same time. Hucksters will picnic at Campau lake.

Allegan—Emil Schmitz & Sons, of the Allegan Casket Co., have started operations in the old Baker & Co. furniture building in the factory district. They are turning out an improved bedroom suite and furniture specialties and novelties. Their plant near the New York Central depot is now devoted entirely to the casket business. The Baker Co. building is where Siebe Baker began making furniture nearly fifty years ago which made his line famous all over this country and that name should be a great benefit for the new enterprise.

Charlotte—B. J. Swiler, of Mecosta, has taken charge of the L. H. Shepherd mill. The formal transfer of the property cannot be made for several weeks on account of probate proceedings, but Mr. Swiler is likely to be the eventual owner, according to Fitch H. Beach, who is largely instrumental in bringing Mr. Swiler to Charlotte. As a young man Mr. Swiler worked for Mr. Beach and his father, the present

postmaster of Mecosta, worked for the Beach Co. twenty years. For the past ten or twelve years the young man has been in the elevator at Mecosta.

Detroit—An unusually effective display for shoes is used in the new layout put in a few months ago at Pack Woolin Shops here. The shoe department at the back of the store, owned by William Brown, has three shadow box stages, built right into tiers of the box racks, surrounded by shoe boxes on four sides each. Two other stages between these are spaced at the top of glass front display shelving, while a sixth stage is used on one side. All are glass enclosed and in brilliant walnut trim. With a single pair of shoes in each, emphasis is strikingly conveyed in the store itself to each new style in footwear. It stands out with full lighting as well as a single window display.

Lansing—Announcement of a re-organization and plans for an extensive remodeling and expansion program are announced by W. M. Harris, manager of Small's Inc., 211 South Washington avenue. Under the new set-up Mr. Harris becomes president of the firm. George Clark, who has been with the establishment for a number of years, was elected vice president, and is also buyer of furnishings. Arthur Harrod is in charge of the clothing department. Manley Curtis, formerly with Lewis Brothers, is now associated with Small's. The expansion, which includes the leasing of two rooms fronting on the Strand arcade, is due to increased business which has made the present quarters inadequate, Mr. Harris said.

Allegan—Bids for a site for Allegan's new postoffice building were opened Monday by Acting Postmaster E. M. Cook. There were 14 sites presented by owners. One of them was the old Exchange Hotel building at the corner of Trowbridge and Walnut streets, one of the early landmarks still remaining in use for the best part of a century and now occupied as a tenement house by a number of families. Ex-Assistant Postmaster Suel P. Hudson owns the property adjoining on the West and both places are offered the government at \$10,000 each. The present postoffice site and three other adjoining places are offered by Charles Weny for \$12,500. The grange store and Dr. J. H. VanNess offer very desirable property on Trowbridge street. The grange store lots are vacant, while the Dr. VanNess property includes a double two-story brick block and the Emergency hospital site. The bids on all property do not include the buildings.

Nashville—Nashville has lost another former business man, a hardware merchant, Charles A. Pratt, 84, who with his son, L. E., ran what is now the Seth I. Zemer hardware store, Mr. Zemer following them in ownership. Death came to him late Thursday afternoon in the home of his son, and was due to acute heart failure. Charles A. Pratt was born in Orleans county New York, on March 6, 1850, and departed this life on July 5, 1934, at the age of 84 years, four months.

His early life was spent in farming. On June 24, 1873, he was married to Margaret Alger, who died in 1894. To this union was born one son, Lewis E. Pratt, with whom he made his home. For eight years the father and son were in the hardware business in Ashley. In 1906 they moved to Nashville and conducted a hardware store, later selling to Mr. Zemer. For three years the deceased was in Dowling, running a general store. Mr. Pratt retired from business at this time, though he was active until a short time before his death, and was confined to his bed for only five days.

Manufacturing Matters

Detroit—The Gabriel-Noble Manufacturing Co. has reduced its capital stock from \$10,000 to \$6,000.

Lansing—The Jean & Winans, Inc., has been organized to manufacture baked goods. The capital stock is \$5,000, with \$1,400 paid in.

Detroit—The No-Sag Spring Co. has been organized to manufacture springs and other metal products with a capital stock of \$5,000, all paid in.

Detroit—The Levitt-Ulmer Corporation has been organized to manufacture tools and metal novelties, with a capital stock of \$5,000, all paid in.

Detroit—The Ad. Triad, Inc., has been organized with a capital stock of \$25,000, of which \$15,000 is paid in, to manufacture electrical appliances.

Royal Oak—The Chaso Tool Co. has been organized to manufacture thread chasers and other tools. The capital stock is \$4,500, all paid in.

Detroit—The Wolverine Nut Co. has been organized to manufacture nuts and bolts, with a capital stock of \$55,000, of which \$50,000 is paid in.

Ecorse—The Ecorse Foundry Co. has been organized to manufacture forgings and stampings. The capital stock is \$50,000, with \$1,000 paid in.

Detroit—The Rocky Dell Springs, Inc., has been organized to manufacture mineral water. The capital stock is \$50,000, of which \$23,600 is paid in.

Detroit—The New Process Rubber Co., Inc., has been organized to manufacture articles from rubber base. The capital stock is \$10,000, with \$1,000 paid in.

Lansing—The Tracey Stker Co. has been organized to manufacture heating and ventilating equipment. The capital stock is \$102,000, of which \$1,000 is paid in.

Detroit—The Virginia-Volure Laboratories, Inc., has been organized to manufacture perfumes and other toilet articles. The capital stock is \$5,000, all paid in.

Iron Mountain—The Perpetual Memorial Co. has been organized to manufacture cemetery memorials and benches. The corporation has a capital stock of \$15,000, with \$9,900 paid in.

Manistee—The Cherry Distillers, Inc., has been incorporated to manufacture wines and brandies. The authorized capital stock is \$200,000, of which \$30,000 is paid in. Frank H. Burkhart, of Traverse City is the promoter of the undertaking.

Essential Features of the Grocery Staples

Sugar—Jobbers now hold cane granulated at 5.34 and beet sugar at 5.12.

Canned Fruits — The uncertainty which has hung over new pack fruit prices has been largely cleared away with the arrival of new pack prices on California cling peaches. This will make it possible for packers to quote the full list. Packers seem to be pretty well in control of the situation this year, but the absence of any fixed price code in the season just ahead will be one relief at least to distributors. The pack of pears, apricots and Royal Anne cherries will be relatively short by reason of crop damage. This has been the large factor in the considerable advances made in tentative prices as far as they have named this year.

Canned Vegetables—The preliminary estimate of 1934 acreage of tomatoes for canning is 39.2 per cent. greater than a year ago, and just a shade under the record acreage of 1930. A total planting of 407,130 acres is indicated, as against 292,450 acres last year and 408,920 in 1930, the peak. Indicated production of green peas is put at 153,820 tons, which would be an increase of 11.4 per cent. over the 1933 production of 138,000 tons, but it is 15.5 per cent below the five year average of 182,030 tons. The Government still looks for a pack of 14,200,000 cases, in spite of the widespread drought damage and damage by pea aphids.

Canned Fish—It is said that there never have been as many sardines packed in Lubec, Me., up to July 1 as this year, nor of such uniformly good quality. Now, it is reported, the schools are of somewhat larger fish, which the packers do not particularly care for. A two weeks' shutdown of sardine factories is reported as contemplated by a majority of packers as a let-up from the strenuous season that has been in progress since April 15, the first of its kind in fifty years. Sales have been rapid and the market is reported as responsive. Lubec has six factories operating, the largest number doing business in any coast town. There is also a prospect of a seventh factory coming in later.

Dried Fruit—The dried fruit market is taking on more definite shape in California. As the new crop price structure becomes more clarified, there has been increased futures business booked. Large interests report encouraging business in apricots and raisins placed for future delivery. California prunes are well maintained by first hands, and peaches have been established on an attractive level as compared to old crop fruit. The spot market on dried fruits shows little change here, but many items are working into very short supply on account of the protracted shipping strike on the West Coast. However, some shipments have been made to this market, and so far boats arriving here from California have been unloaded with little delay, in spite of agitation on the part of a few labor leaders to get the New York men out. Demand from the trade is not large, but for this season of the year, is rather encouraging. No large stocks are being built up in the hands of the trade, and a much improved business is look-

ed for in the fall, when the active season starts again.

Nuts—The nut market is seasonally slack here. Buyers are taking a little goods, but there appears to be no reaction in the spot price situation to speak of. Stocks here are light and prices are held within a narrow range. Costs of importation abroad have not materially changed. Brazil nuts continue very firm, both here and for shipment.

Olive Oil — The olive oil market abroad showed no particular change in the past week. Prices in Italy were steady and Spanish quotations were also about the same. Business both here and for import was rather slow, as is usual at this time of the year. Spot prices were steady.

Rice—The rice market here is unchanged, with demand proceeding along a replacement basis, while the trade awaits definite action on the new marketing agreement, which has yet to be signed by Secretary of Agriculture Wallace, and the setting of prices on new crop rough rice to the growers. Some interests are averse to increasing the rough parity prices, as has been suggested in the South, holding that millers who are carrying considerable stocks of rice at present, would have a speculative advantage in disposing of their old crop rice, if new crop rough prices were materially higher than at present and a conversion charge were to be added on clean rice. Action on the new rough prices is expected in two weeks.

Vinegar—The firmness of cider vinegar is still the feature of the market. Supplies are fairly well cleaned up. Prices hold at previous levels.

Review of the Produce Market

Alligator Pears—20c each.

Apples—Yellow Transparent, \$2 per bu.

Avocados—\$3 per case from Florida.

Bananas—6c per lb.

Blackberries—\$2 per 16 qt. crate.

Butter—Creamery, 24½c for cartons, and 24c for tubs.

Cabbage—Home grown 80c per bu.

Cantaloupes — \$1.75 for standards and \$2 for jumbos from Indiana.

Carrots—Home grown, 25c per dozen bunches.

Cauliflower—\$1.75 per crate for California.

Celery—Home grown 30c per dozen bunches.

Cherries—\$1 for sour and \$2.25 for sweet — both 16 qt.

Cucumbers—Home grown hot house command 70c @ 90c per doz., according to size.

Currants—\$2 for 16 qt. crate.

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

C. H. P. from farmer.....\$2.10

Light Red Kidney from farmer.. 3.75

Dark Red Kidney from farmer.. 4.50

Eggs—Jobbers pay 10c per lb. for all clean receipts. They sell as follows:

Fancy, fresh white.....18c

Candled, fresh.....17c

Candled, large pullets.....14c

Checks13c

Egg Plant—\$2.50 per crate.

Garlic—12c per lb.

Green Corn—20c per dozen for home grown.

Green Beans—75c per bu.

Green Onions—10c per dozen.

Green Peas—\$2 per bu. for home grown.

Green Peppers—40c per dozen.

Honey Dew Melons—\$2.56 per case.

Lemons—The price is as follows:

360 Sunkist.....\$6.75

300 Sunkist.....6.75

360 Red Ball.....6.25

300 Red Ball.....6.25

Limes—25c per dozen.

Lettuce — In good demand on the following basis:

California, 4s and 5s crate.....\$3.00

Leaf, out-door04

Onions — Texas Bermudas, \$2 for Yellow, and \$2.50 for White.

Oranges—Fancy Sunkist California

Navels are now sold as follows:

126\$5.00

1765.00

2005.00

2165.00

2524.75

2884.75

3244.75

Red Ball, 50c per box less.

Florida Valencias in 45 lb. bags are held as follows:

76\$2.00

1262.00

1502.00

Parsley—30c per doz. for hot house.

Peaches—White from Georgia, \$1.25 per ½ bu.

Potatoes—New, \$2.40 per bbl. from Virginia.

Poultry—Wilson & Company pay as follows:

Heavy Fowls 11c

Light Fowls 9c

Ducks 8c

Turkeys 14c

Geese 7c

Radishes—8c per dozen bunches for home grown.

Raspberries — \$2 for 24 pint crate, Red; Black, \$1.50 for same quantity.

Rhubarb—40c per bu. of 30 lbs. for home grown.

Spinach — 75c per bushel for home grown.

Summer Squash — 4c per lb.

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

Tomatoes—Hot house, 85c per 8 lb. basket.

Turnips—30c per dozen.

Veal Calves — Wilson & Company pay as follows:

Fancy7½c

Good5 c

Watermelons—30c @ 45c.

Wax Beans—Home grown, 75c per bushel.

Whortelberries—\$2 per 16 qt. crate.

Coast Strike to be Localized

A check-up of opinions among labor leaders indicates no expectation that the general strike in San Francisco will spread to other parts of the country, except for Pacific cities already drawn into the fight.

Spokesmen for organized labor are definite in their assertions that no attempt is being made to expand the strike movement. Such expansion, in addition to its serious economic consequences, would quickly scatter labor's strength and turn public opinion

against organized labor in general, it is felt.

Prospects for a quick settlement of the Coast strike itself, on the other hand, are not believed bright. While national leaders of organized labor apparently have done little to support the strike movement there, they recognized it as the oft predicted "show-down" with employers.

It is expected, therefore, that they will do their utmost to strengthen the fighting unions. They will try, however, to prevent a long drawn out strike that might crush unity of action between the various unions, which constitutes labor's major achievement in the present fight, from the viewpoint of union managements.

To Develop Power Costs

Creation of a National Power policy commission by President Roosevelt looking also to a nation-wide reduction in power rates is expected to develop the experiences of municipalities in matter of charges made by commercial companies for the supply of electricity.

The selection of Secretary of Interior Ickes as chairman of the committee is said to have met with expressions of regret by persons immediately interested in public ownership of municipal plants. City officials of Camden, N. J., have had a dispute with Ickes over the allegation of the latter that the city had exceeded its debt limit, a fact precluding it from obtaining a loan from Ickes' PWA, for the building of a plant.

Coeur D'Alene, Idaho, has been endeavoring to secure funds to put up its own lighting plant, and Greenwood County, S.C., has a similar project in view.

Officials here have taken cognizance of the reported offer of the Union Gas & Electric Co., of a new contract for lighting of Cincinnati, estimated to save consumers \$9,000,000 during the next four years.

To Confine Itself to Complaints

The newly appointed Industrial Appeals Board of the National Recovery Administration will not undertake investigation of codes on the broad basis adopted by its predecessor the Darrow National Recovery Review Board, but will confine itself to complaints against specific provisions of contested codes, it is made known.

Instead of reopening codes in their entirety, the board will consider only complaints that some action of the NRA has operated unjustly, following inability of Administrative officials to correct the situation, or charges that action of a code authority bears unjustly upon a business organization.

Corrective measures, where necessary, will be taken through the granting of exemptions from codes, or, more rarely, through corrections therein.

MUTUAL INSURANCE (Fire and Life)

Prospective Governor Friendly To Mutual Insurance*

When I arrived and found that none of you were here I was reminded of a story I heard a long time ago. Schwenksville figured in it. There was a man driving along. He saw one of my kind, a Pennsylvania Dutchman, walking along the road and stopped. The stranger said, "Can you tell me where Schwenksville is?" The other man said, "I don't know." He said, "Where does this road go?" The Pennsylvania Dutchman said, "I don't know." The stranger said, "Where does that road go?" The other fellow said, "I don't know." The driver said, "My goodness, but you are dumb." The Pennsylvania Dutchman said, "Well, I may be dumb, but I ain't lost." I began to think maybe you were all lost.

I have been having a very good time during the last few months. For a long time I had been wishing for the opportunity of taking two or three weeks with nothing on my mind except to see Pennsylvania. I did not expect that opportunity would come to me, when I was nominated for public office. Of course I have had something else on my mind while I have been going about the state, but I have enjoyed most intensely getting into almost every nook and corner of Pennsylvania and meeting people of different types such as we have in our state; I have enjoyed seeing the wonders of this,—the greatest of all the states of the United States. In going about I discussed with the people of the state questions of general interest to our state. I discussed what I consider the paramount problem we have on our hands to-day; that is, the problem of unemployment; this is with us to such a degree that until we do something real about it we cannot expect to get our state back on an even economic keel.

Another problem that comes to every real estate owner in Pennsylvania is the burden of taxation on real estate. We should do something about this beside talk about it. I have not up to the present time discussed with any group the specific problems of any particular group such as yours. I could not have a more representative, a more agreeable group than this with which to discuss a problem which is near and dear to each of you,—that is, what the state ought to do about the insurance situation. I realize that I am addressing a group whose constituents number close to 700,000. During the last few years many of you have been disturbed by reports that we were trying to prepare and have the legislature pass new insurance codes, which in some respects were not to the best interest of the mutual fire insurance companies of Pennsylvania. I do not need to say that many of the things

said about the proposed legislation were not sincere. Here is the story. We were preparing new corporation codes, new banking codes—trying to modernize the laws of Pennsylvania as they related to the organization, functioning and regulation of corporations of all types. It was felt if we could while revamping our corporation and banking laws also do the same thing to the insurance laws it would be fine. No one that I know of had any thought in mind that anything would be done that would be prejudicial to the insurance interests of Pennsylvania, and particularly to the great body of insurance represented by your group. That is water over the dam.

You have a right to know what I, if elected Governor, have in mind about insurance. I do not hesitate to tell you. I feel we should have at the head of our insurance department some one who understands insurance. That is the first essential, without in any way reflecting upon the people now connected with the department. I think we should have an insurance department second to none, and the key positions should be manned by people who understand the insurance business from A to Z. That is item one. Second, I do not think that 1935 is the time to attempt to pass insurance codes in Pennsylvania. I think we should lay aside what has been done, get our insurance department in such shape as is satisfactory and then with the aid of the insurance department during the period between 1935 and 1937 sessions of the legislature have this subject studied by the insurance department; by all of the departments, and always with the co-operation of the various groups of insurance interests in Pennsylvania. When we come to that part of the insurance law which deals with the mutual fire insurance companies your organization is the one which ought to be sitting at the right hand of the man who is doing the work, going over what is suggested, passing on it, seeing that nothing is done which would be prejudicial. Even though some of our friends from across the line are here to-day, we do want to see the great bulk of our insurance written by the Pennsylvania mutual fire insurance companies. The way to bring that about is to see to it that our Pennsylvania mutual fire insurance companies are strong companies. The entire aim of the Insurance Department should be to give confidence to the public, to regulate only to the extent to which regulation is helpful both to the business and to the policy holder, and under no circumstances to have anything which will interfere with the constant, continued progress of our Pennsylvania mutual fire insurance companies or with any other type of our insurance business in Pennsylvania.

In looking back over the last few years I think perhaps the attitude of the insurance people is well exemplified by a story I heard some time ago. A banker walked down 5th avenue in New York City. He was all dressed up, spats, cane and everything that goes with it. A tramp stepped up to him and said, "Please, Mister, give me a dollar for a cup of coffee." The banker said, "What did you say?" The tramp said, "Will you please give me a dol-

lar for a cup of coffee?" The banker said, "What do you mean by asking me for a dollar for a cup of coffee." The tramp said, "Yes, sir, that is what I want; don't you try to tell me how to run my business." What I am getting at is that we should have an insurance department in Pennsylvania which would not be in the position from your standpoint of the banker who was trying to tell the tramp how much he should ask for to get his cup of coffee. The feeling should be that our insurance department is in a position to be helpful and not hurtful when suggestions are made to the Department. It should not be a case of some one trying to tell you how to run your business who does not understand what the business is all about. I believe that in Pennsylvania you, your policy holders and the entire state is entitled to have a department which will have the confidence of the entire community, a department which will be recognized because of outstanding ability second to none in the country. If I am successful at the fall election that will be one of my first experiences. In doing it I want your help and the help of the other groups of insurance people in the state.

Just to sum up. We do not want to attempt to rewrite our insurance laws until we have our feet on the ground and until we can get the help of all groups of the insurance fraternity and the help of an insurance department which is well organized, understands what it is about, and can help to do a job of which you, the state and your policy holders will all be proud.

Buying Unbranded Drugs

A shift in consumer buying away from standard toilet articles and drugs to unbranded goods or private brands is reported by dealers, as a result of the price maintenance orders of the retail drug code.

Consumers resent the new charges, which in many instances are substantially higher than cut prices that prevailed widely for years previously. They are, therefore, patronizing general chain stores or other sellers of unbranded drugs where, in numerous instances, merchandise of corresponding quality is offered at lower prices, it is stated.

This shift in consumer buying may cause serious inroads into the distribution of standard drugs, some fear. It tends to interfere with the desire of producers to make brand names synonymous with a reputation for quality, since goods must not be identified with a recognized brand if they are to be offered at lower prices. In addition, this shift runs counter to the announced intention of the Government to promote better quality standards through food and drug legislation, it is pointed out.

The age-old adage, "Nothing without industry," should be recalled by our political overlords.

Nothing can permanently hold back America.

GET BOTH SIDES OF THE STORY

Too often you get a one-sided argument in favor of one type of insurance carrier. Wouldn't it be better to get both sides of the story and weigh the evidence? The Finnish Mutual Fire Insurance Co., invite a frank discussion of FACTS at any time. Hear both sides of the story

. then make a personal decision.

Finnish Mutual Fire Insurance Co.

44 years of

Specializing low cost of insurance
of giving service, of pleasant relationship
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Dividends paid to policyholders, \$825,313.00
Michigan Standard Policy Michigan Standard Rates
No membership fee charged

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WHY PAY MORE?

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MICHIGAN STANDARD POLICIES
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SAVINGS—25% to 37½%

M. B. & M. Legal Reserve Co.

MICHIGAN BANKERS & MERCHANTS
MUTUAL FIRE INSURANCE COMPANY
FREMONT, MICHIGAN

*Address by Wm. A. Schnader, candidate for Governor of Pennsylvania, before the Pennsylvania State Association of Mutual Insurance Companies.

Sidelights on Some Thrifty Northern Michigan Towns

Edmore has a very good press agent, who each day informs the world of the program of oil development in that vicinity. The large producing wells a few miles North of town have raised the hope of the citizens and new merchants have been attracted here, so there are no empty stores, as formerly. Maurice Yodido, from Carson City, recently opened with a stock of dry goods, clothing and men's furnishings in the Gibbs block. Business has been so satisfactory he has rented the store next door and will expand his stock and floor space. When he gets settled in his new quarters, the village will have one of the largest stores of this kind in this part of the county. The Stanton Hardware Co. is also among the new merchants. They have also located in the Gibbs block with a fine stock of furniture, rugs, radios, etc. One cannot but help notice the general improvements among the merchants of the town, which at one time was noted for its lumber and shingle mills. It looks no was though it was to again achieve fame, as a center of oil production.

Amble—Charles Stinson, general merchant, started in trade here several years ago, having had no previous training in this line. For a short time he had a partner, whom he bought out and has since managed the business alone, each year showing a gain. There are two reasons for his success. One is natural ability as a business man. The other is, he is located in a thrifty farming community. Here is located the Amble creamery, owned by local dairymen, which produces a large amount of high grade butter, which finds a ready market.

Howard City reports trade holding up fairly well. Here you will find some very good stores, comparing well with those in much larger towns. At one time it was an important shipping point for lumber and shingles, it being the Northern terminal of the old D., L. & N. railway. A large furniture plant was located here, giving employment to some 200 people. I was told that leasing of land for oil was in progress, raising the hopes that a new industry may again revive its business interests.

Morley reports business better than a year ago. It depends upon its farming interests for trade. The merchants carry very good stocks of merchandise and are keeping up with the times. Here is located one of the smaller power plants of the Consumer Power Co., which utilizes the waters of the Little Muskegon river.

Coral—One of the most optimistic merchants I have met for some time is H. H. Rhodes, who recently transferred his store here to the Red and White system of merchandising. He has been in business here for twelve years, prior to which he was the local railway agent. Mr. Rhodes refreshed the interior of his store with two coats of white paint, then a coat of white enamel. He installed modern fixtures and laid a new maple floor. The results have been most satisfactory. What Mr. Rhodes has done many other mer-

chants can do, and the results will always prove highly satisfactory to both the patrons and the merchants. The Coral Co-Operative store here does a good business in general merchandise. It was organized several years ago, having many members who are farmers. This is one of the few co-operative stores in this part of the state, while in the U.P. there are many. In a town of this size you will seldom find so fine a drug store as that of Wm. J. Woodall, who reports a good trade. Here is located a co-operative creamery in charge of Lynn Morris, a young man who is doing a splendid work in this community. He not only makes high quality butter, but he is leading in 4-H club work with the farm boys and girls of this community. Coral is the center of the Jersey cattle industry of the state. The eighth annual dairy show was held here Saturday, the 14th, there being many dairymen in attendance from over the state. Dairy officials were present from the M.S.C. and had charge of the judging of the pure blood dairy stock, also calves entered by the boys and girls. Montcalm county now leads this state in the number of jersey cattle, and much of this credit must go to Herold Taylor and his father, who were the first to purchase pure jersey stock, and they were the leading spirits in forming a county dairy organization, which for some years has made exhibits of dairy stock at the state fairs, winning many valuable prizes.

Remus is one of the most prosperous small villages in Central Michigan. The main cause for this is the splendid interest taken in dairying. Years ago some of the farmers began improving their dairy herds by buying high bred sires. Later they formed a co-operative creamery association and to-day they own one of the largest and most modern plants in the state. At present it has some 3,000 patrons and its trucks reach out as far as sixty miles. Last year they produced over 3,000,000 pounds of high grade butter. At this time dairymen here are receiving 26 cents for butterfat. A few years ago the citizens built a consolidated school which would be a credit to a much larger community. Recently they enlarged it, so now it has every facility of any state high school. The merchants here all carry excellent stocks of merchandise and most of them are readers of the Tradesman. A movement is now under way to bring in a pipe line from the big gas wells a few miles West.

Mecosta merchants find a considerable pickup in trade. Resorters are moving into cottages at nearby lakes, and drilling is active in the gas fields not far away. This village was an active center of the lumbering industry many years ago. Here was found some of the best pine forests in the state. Lumber and shingle mills were busy for many years until the valuable timber was removed. Besides its growing farming interests, it looks as though it will be in the midst of valuable oil and gas fields and it is the hope of its citizens that its former prosperous days may return.

Big Rapids, like several other Central Michigan towns and cities, feels

the stimulus from the development of oil and gas. I was told that Government officials are checking up on the output or capacity of the present gas wells near here, and if the supply warrants, work will soon be started on the proposed pipe line to Muskegon. Local factories are operating only moderately, though merchants report a fair trade, but owing to chain stores covering about every line of staple goods, profits are almost nil. It was the profit on trade which built this city in the days when home merchants received the patronage of its citizens. Nowadays the chain stores get the most of this profit, then send it away to the financial centers. Some day the people are going to awaken and find they have been badly gypped by greedy monopolies.

E. B. Stebbins.

Why Organized Pharmacy Can Win

I am enclosing on our letter-head a complete set-up of the officers and committees of the MSPA for the coming year. I would appreciate it very much, if you would print this list of committees. I notice in the last issue of the Tradesman, you haven't a complete list of the Executive Committee but only those members that were elected this year.

President Mahar has tried to pick out, in every section of the State, the outstanding men to serve on these committees and I am sure that they will swing into action to give the State a real Association.

The subject for this week's write-up in the Tradesman is:

"Why Organized Pharmacy Can Win."

Do the Druggists of Michigan want:

1. A fair trade bill in Michigan copied after the fair trade bill in California so that the manufacturers who do have a stabilization program with a profit for the druggists can carry it out to the fullest extent in this state?

2. A pharmacy law that will protect the drug industry in Michigan and will keep them in the drug business?

3. An organization whose motto is: "To live and let live."

Through co-operating with the dry goods merchants, clothiers, lumbermen, hardware dealers, meet dealers, shoe dealers, etc., we can carry the light of fairness to Government and get the things we are justly entitled to. We will have to overlook a few of the irritating fly specks which creep into business and have kept us apart for years and unite to fight for a program which is broad in scope and will help every main street in Michigan. Our program must be to sit down in our own town with our neighbor merchant and find out some of his problems, and when we have an interest in his problems, we may be surprised to find he has an interest in those of the druggist.

We also have another problem and that is the improvement of the registered clerk. A number

of them to-day are not getting the salaries they deserve to pay them for their college education and training. The only way we can get this for them is through an active Association.

These are a few of the many things which an Association can accomplish for you, but we must have the organization before we can get them. The answer is: "Join your State Association at once!" Sit down to-day and send a check for \$3 for your dues until June 20, 1935.

I have asked M. N. Henry, chairman of the Executive Committee, to send you an article on organization for publication in the Tradesman this week.

I again thank you for your co-operation.
Clare F. Allen,
Secretary MSPA.

The full list of the committees is as follows:

Nominating Committee—Ralph Broadbent (chairman), Lansing; A. O. Blink, Pontiac; James E. Way, Jackson; Stewart Dodge, Plymouth; A. B. Collins, Charlotte; Roy Smith, Chesaning; Ray Walker, Detroit.

Program Committee—L. B. Beal, (chairman), Detroit; Howard Hurd, Flint; Peter McFarlane, Lansing; Raymond Doud, Battle Creek; Stewart Kellar, Grand Rapids; John Waters, Saginaw.

Publicity Committee—J. C. Dykema (chairman), Grand Rapids; Dr. Armstrong, Concord; Jack Dold, Kalamazoo; Ed. Voght, Escanaba; John J. Van Haften, Port Huron.

Trades Interest Committee—Frank Jones (chairman), Battle Creek; John Weisel, Monroe; G. H. Fletcher, Ann Arbor; George Lincoln, Flint; Al Uglow, Detroit.

Constitution Revision Committee—R. A. Turrell (chairman), Crosswell; F. B. Drolet, Niles; Maynard Richardson, Ypsilanti; William Whitehead, Owosso; William Schmack, Saginaw; Harry Allen, Pontiac; Milford Porter, Frankfort.

Legislative Committee—Dexter G. Look (chairman), Lowell; Fred Taggart (assistant chairman), Marlette; Sam Dunseith, Pontiac; Clare Wilkinson, Lansing; J. A. Skinner, Cedar Springs; Otto Lewis, Bay City; Don Squier, Detroit.

Membership Committee—Bruce Lambert (chairman), Flint; Glenn Staines, Detroit; J. C. Dykema, Grand Rapids; Paul Gibson, Ann Arbor; Herb Tallas, Sawyer; A. J. Buckman, Iron Mountain; E. J. Parr, Lansing; William Loebbrick, Saginaw.

Good Response to Blouses

Response on the part of retailers to the official showing of Fall blouse lines this week was very good, manufacturers report. Stores are pleased with the new ranges and have endorsed the cowl necks and sleeve treatments as embodied in the offerings. Manufacturers here indicated that sales this week compared favorably with those of a year ago and that in general the Fall season volume should surpass that of 1933. Retailers also confirmed their opinions that the coming season should be a very active one.

JUSTIFIABLE RETURNS

Efforts of manufacturers to include in codes provisions barring justifiable returns of merchandise are still being made and demand constant vigilance on the part of retailers, Channing E. Sweitzer, managing director of the National Retail Dry Goods Association, declared a day or two ago.

Citing several examples, Mr. Sweitzer said that lowering of quality in goods to meet higher manufacturing costs under the NRA resulted in a sharp increase in the amount of returned merchandise to stores by consumers. To offset this rising number of returns, many manufacturing groups sought to protect themselves in rigid return provisions in their codes.

"It must be recognized," he continued, "that because of the close relationship between the manufacturer, retailer and consumer, manufacturers' codes, as far as trade practices are concerned, are also in a sense retailer and consumer codes, and that these two groups have been awarded the right to be protected justly in them. At the same time, it is true that in a number of present code provisions stores cannot freely return merchandise brought back by the consumer because of latent defects of workmanship or materials in the process of manufacture."

As an example of such restrictive provision he quoted the return clause of the Millinery Industry Code, which reads: "No member of the industry shall accept for credit the return of merchandise from a purchaser unless such merchandise is not in accordance with the purchaser's specifications or is not in accordance with the order placed; then and in such event such merchandise may not be returned later than five days after the receipt thereof. Under no circumstances shall the return of the merchandise be accepted by a member of the industry if retained by the purchaser for more than five days after the receipt thereof."

The unfairness of this provision, according to the retail group, rests in the fact that it is often a physical impossibility for a defect in material or workmanship to be found on immediate inspection after receipt of a shipment by a store.

Originally, most return clauses severely restricted the return of merchandise under such provisions, Mr. Sweitzer said. Stores found it almost impossible to pursue the same policy in allowing returns from customers as previously. Among 400 proposed codes, allegedly containing provisions harmful and unfair to the retailer and consumer, the association was compelled to direct protests on return provisions in more than thirty cases. In most instances codes have been revised to permit justifiable returns, he said.

As an example of the attempts still being made to foster unfair return restrictions on stores and the public, Mr. Sweitzer cited the proposed return provision for the smoking pipe industry, which states: "Pipes priced for sale at less than \$1 shall not be sold upon a guarantee of replacement in the event that the same prove unsatisfactory, and no manufacturer shall accept a return of a used pipe or replace the same, except for defective manufacture, such adjustments to be made only between

the manufacturer and the ultimate consumer."

"Although this provision may sound fair enough on the surface, retailers can view it only as an attempt on the part of pipe manufacturers to remove the retailer from his role as guardian of his customer in the selling of merchandise, with the hope that the average customer will not return defective merchandise because of the expense and trouble involved," Mr. Sweitzer declared.

He cited as a similar danger the amendment reported as proposed by the undergarment and negligee industry, stating that no member of the industry shall accept for credit or exchange, worn or washed garments, except for repair. As in similar code rulings, we contended, this provision is unsound because often defects in workmanship and material can only be discerned after wear by the consumer, and it is a direct attempt by manufacturers to evade responsibility for the quality of their merchandise.

"The public owes it to itself to cut down the cost in large returns to stores," Mr. Sweitzer concluded. "The amount of returns in the dress industry alone in the first six months of this year is estimated at more than \$12,000,000, a loss which must be borne by the buying public. The retailer has a like duty in the operation of his store. But the manufacturer, no less, must stand behind the merchandise he makes and not pass on to the retailer and consumer the cost of his failure to make and ship merchandise in accordance with the specifications of the merchant."

LABOR UNREST GROWS

Intensified labor trouble on the Pacific Coast, a crop report which showed record low acreages for the principal products and a final decision by NRA to finish up its code work were features of the past week in general business. At the same time the New York State factory employment figures were issued for the month running to June 15 and disclosed a loss of 1.2 per cent. in employment and 18 per cent. in payrolls.

A conference of the newly appointed National Labor Relations Board with officials of the various regional boards may find ways of reducing growing labor unrest. Moreover, some of the cases now being handled point to a more thorough-going treatment of NRA violators, big and little. But it is agreed that only speed and decision will meet the troubled situation.

In the meantime, agricultural conditions are shaping themselves more definitely toward short supplies and higher prices. Whether the latter will compensate for the shortages on the average is doubtful, but government funds will make up for serious differences. Trade reports from drought districts are not unfavorable.

Efforts to get the capital-goods industries moving ahead are not altogether successful as yet. There are, of course, certain new lines, such as air conditioning and refrigeration, which are showing remarkable gains. Construction reports, however, are still rather cheerless except for publicly financed projects. Private building in the first half of the year, for instance,

was less than 5 per cent. ahead of the first six months of 1933.

SEASON BEGINS WELL

With the largest number of buyers on hand in four years, the Fall wholesale season opened under auspicious circumstances in New York last week. Retail sales were rising, lower prices or better values were offered in the various markets and prospects seemed reasonably promising.

From the early operations in the merchandise markets it was indicated that distributors intend to emphasize the necessity of keeping down prices. When manufacturers attempt to justify higher quotations, the answer of the buyer is that the public has demonstrated quite positively that it won't pay increases.

A year ago the situation was quite different. For a while there was a sellers' market, and finally something of a shortage of merchandise was experienced. At the same time, retail buying spurted ahead under the fear of inflation.

A much more normal situation now prevails and last week saw an orderly start made upon Fall requirements. Toward the close of the week purchases became heavier. Advance buying in some lines is also more liberal, indicating that merchants have grown more confident of Fall prospects.

From the drought area came confirmation of earlier orders and additional business, so that fears which were originally entertained concerning effects of the disastrous dry spell have practically disappeared. The upturn in cotton meant, of course, a renewal of activity in the cloth markets. Wholesalers were quite active.

FINISHING THE CODES

It is clear that the NRA is moving very definitely in the direction of junking the more artificial devices for reducing competition and thereby (?) increasing profits. The base code, into which all industries will fall that have not completed their agreements within thirty days, boils down to the labor clauses and protection against destructive price-cutting.

This "code to finish up the codes" permits the filing of prices but allows no waiting period in which the producer may be persuaded to change his mind. Costs will govern prices except in an "emergency" when an impartial agency may recommend a minimum price for a stated period.

These provisions look imposing, but they offer a good deal less than many of the codes under which industries are now operating. It is doubtful that there will be any changing over to this code and a gradual simplification of the NRA system unless it is made more attractive through other circumstances.

Such a circumstance was at first seen in the President's order on prices. But if the Executive regulation is overthrown, something else will be required to bring about what are generally regarded as highly desirable objectives—namely, the elimination of artificial restraints upon business and a simplifying of the complex recovery machinery.

DRY GOODS CONDITIONS

Retail trade in the week held to its recently improved level. Local stores reported that clearance sales were drawing good patronage, while new merchandise offered at special prices also attracted demand. Lower prices have overcome consumer hesitation.

Department store sales in June were 9 per cent. above those in the same month last year, according to the preliminary report issued during the week by the Federal Reserve Board. Due to strike conditions probably, the lowest gain, of 1 per cent., was turned in by the San Francisco area, while the Atlanta district was again on top with 33 per cent. In this section the increase was 4 per cent.

These figures were in line with expectations. The Federal Reserve Board index, however, which makes allowances for the number of business days and seasonal changes, dropped to 73 from 77 in each of the three preceding months. The decrease in June sales was larger than seasonal.

For the half month just closed, estimates of sales in New York vary. The recent improvement has enabled some stores to make substantial increases. The average, however, is probably not more than 6 or 7 per cent. ahead of a year ago. The second half of the month compares with a marked expansion last year in home furnishing sales, which have been quite slow so far this month. Lower prices and larger promotion may bring a better demand and cut the losses from a year ago.

PRICE ORDER OPINION

From the NRA there came two important pieces of news during the past week. One told of the winding up of code writing within thirty days and the other indicated that the public would not gain through the President's recent order permitting deductions of as much as 15 per cent. under posted prices.

The latter was a decision of the legal division and not concurred in by other NRA officials. According to this opinion, which was given to the steel industry, among others, the bid price on government orders where the reductions were allowed, need be filed "for information only," and does not become the price to all customers.

This was scarcely the White House formula, since it was definitely stated that the posting of the reduced prices would give the public the advantage of the reductions obtained by the Government. Industrial purchasing agents and other buyers immediately viewed this order as ending rigid price-fixing. Within short order they obtained numerous concessions.

It was pointed out at the time that the Executive regulation was regarded as a method of getting industry to adopt the new code formula which eliminates many of the objectionable price-fixing provisions now contained in the industrial agreements that have been adopted. But confusion has become intensified as a result of recent conflicting moves.

A new vanity case also serves as a door-key container. A small knob slides the key out ready for use without removal.

OUT AROUND

Things Seen and Heard on a Week End Trip

Old Sol played havoc with last Saturday's Out Around. The early morning was comfortable, but by noon the thermometer had climbed to such a height that we agreed to abandon the idea of spending the afternoon in Shelby, as we had planned to do, and hug the lake shore as closely as possible for the remainder of the day.

At Sparta I was told that the trip August Johnson, of Johnson-Smith Co., recently made to Rochester, Mnn., for inspection by the experts in the Mayo institution, resulted in a verdict that he was as good as new.

I inspected the drug store which W. J. Mann recently purchased from the estate of E. T. Webb, Casnovia. I could hardly believe my eyes. Mr. Mann has created a modern establishment, for which he is entitled to great credit.

When we meandered through sand and gravel from Casnovia to Muskegon twenty-five years ago I never thought the cement pavement would make such a change in that thoroughfare, which was then sparsely settled by people who were anything but progressive. Now the entire distance is lined with many good buildings and many tracts of land I thought could never be brought under successful cultivation are producing good crops. Perhaps I ought to except the half dozen miles West of Casnovia from this sweeping statement, because in that vicinity there are some of the finest Northern Spy orchards in Michigan; and it must not be forgotten that Michigan grown Spys are the best in the world.

Muskegon looked very businesslike and the merchants I called on insisted that business was fully up to expectations. I am sorry to see so many chain stores creeping into the Sawdust City and gaining foothold. That means greater prosperity for Wall street, but an ultimate lack of local funds for a community which will need all the funds it can obtain to keep up the praiseworthy pace it has set in the way of permanent improvements of a civic character. Included in this category is, of course, the cause-way between Muskegon and North Muskegon and the remarkable oval on Lake Michigan.

I had hoped for some time that the sixteen times I had been compelled to face libel suits would end the senseless expense and annoyance—the expense I have been compelled to assume during the past half century having amounted to about \$60,000—but this year I have been called upon to go through all the preliminary expenses up to the time of trial, when the case was thrown out of court by Judge Taylor, of the Superior Court, because the complainant failed to file security for costs satisfactory to that tribunal. The complainant in this case was J. R. Dertien, whose life has been replete with shadows and whose conduct has been anything but immaculate. He had no grounds on

which to base a preposterous claim for \$100,000, because I was prepared to prove every statement made in the article of which he complained. The character of the complainant is clearly shown in his attempt to secure the acceptance of two straw bonds, which were promptly rejected by the court.

There are two defenses in a libel case which preclude the possibility of a verdict—truth of the statements and proof that they were made without malice and for good and sufficient reasons. In every libel case I have ever faced these conditions have been so plainly in evidence that verdicts of "no cause of action" have been reached on the first ballot after the juries were handed the cases by the trial judges. If the verdicts were reached towards the close of the day I usually learned of the results early in the evening, because juries—being human, like most of us—have learned that if they hold the announcement of the verdict until after court adjourns for the day, they receive an extra day's pay.

Permit me to again express the hope that having reached the age of seventy-five years and having published the Tradesman fifty-one consecutive years, I may never have to defend another libel suit. I think the record of seventeen successful defenses ought to be sufficient to convince any misguided and badly advised individual that prosecuting libel suits against the Tradesman is not likely to be a profitable proposition.

This appears to be a season of paradoxes so far as axioms and common sayings are concerned. Since I was a small child I have frequently heard that a dry spring is invariably followed by a wet summer. We certainly had a dry spring and we have had anything but a wet summer so far. We have usually assumed that an East wind brings rain, but this year the wind has been in the East for days at a time without a drop of rain falling. Notwithstanding the lack of moisture, corn, potatoes and beans have taken the little precipitation which has been grudgingly handed out to us and made the most of it. Berries—with the exception of whortleberries—have done remarkably well, flavor being greatly in evidence this year.

City Librarian Ranck (Grand Rapids) will this year devote his third summer to re-traveling the routes covered by Father Marquette when he was carrying the Cross of Christ to the Indians of this country and Ontario. Another season will complete his self-imposed task. Then he ought to spend his spare time during a winter in writing a book, describing the rivers he has navigated, the cities he has visited and the evidences of Father Marquette's accomplishments he has located.

This week's issue marks the completion of the fifty-first publication year of the Michigan Tradesman without any change in ownership, editorship or business management. As time rolls on these constantly recurring birthdays appear to come closer and closer to-

gether. When I was a young man I looked forward to retirement at the age of 60. When I reached that milestone I felt that much I had set out to accomplish was yet to be completed and decided to set the date of retirement at 75. Now I still find plenty of work to be done in behalf of the business public and have decided to stay on the job, Providence permitting, twenty years longer. My mother lived to be 95, without serious impairment of her God-given faculties, except her eyesight, and I see no reason why I should not use the knowledge I have acquired during the past half century to the continued improvement of business conditions and the increased betterment of trade practices and customs.

Among the many lines of activities I have espoused is the elimination of abuses which had crept into the fire insurance business. I feel very proud of my accomplishments along this line, which perhaps will excuse the frequent references I make to the subject in this department.

When I started the Tradesman, fifty-one years ago, there were uniform fire insurance policy forms in use in only two states—Massachusetts and Connecticut. I could see that such uniformity would be a great advantage to all concerned and succeeded in inducing the Legislature to enact a law creating an insurance policy commission, to prepare, adopt and promulgate a uniform form.

The law provided that the commission be composed of the attorney general, the insurance commissioner and a third member to be appointed by the governor. Cyrus G. Luce was then governor and was importuned by many stock company officials to appoint a stock insurance man on the commission. I showed him how all the insurance commissioners who had occupied the position up to that time had really represented the insurance companies, instead of serving the people who were supposed to be protected by such a department. He conceded that I had proved my statements and, at my request, appointed Charles Buncher, credit man for Edson, Moore & Co., of Detroit, as the third member.

When it came time for a hearing I clearly saw that we would need the best legal talent to be obtained to meet the dozen or fifteen stock company attorneys who would be on the job. I passed the hat among the wholesalers and furniture factories of Grand Rapids and secured \$2,500, all of which I placed in the hands of N. A. Fletcher, now dead, who devoted four weeks to the cause of his clients. Not a cent of this money was retained by me. This form was in use about thirty years, when it was held invalid by the Supreme Court, because the state constitution prohibits the Legislature delegating the lawmaking power to another body. The Legislature happened to be in session at the time and we put out form through the Legislature, which enacted it without a change. It was subsequently amended during the first administration of Gov. Groesbeck,

but none of the changes made were material.

My next move was to secure the enactment of laws which would enable mutual companies to be organized to compete with stock companies on an equitable basis. This was a very difficult accomplishment, because the stock companies were determined to defeat any such legislation and expended many thousand dollars to accomplish their purpose. This effort involved a long and hard struggle, but we finally succeeded.

Subsequent to the kaiser's war I succeeded in inducing the insurance commissioner to force the stock companies to abandon the wicked and unnecessary surcharge they undertook to saddle on the insuring public during the war. They were very reluctant to do this and in relinquishing the illegal and uncalled for expedient frankly stated this action was taken because of "newspaper coercion." This is a term stock companies have frequently used when I have forced them to revise settlements they have made through their adjustment companies which have been outrageously small, unfair and unjust.

For many years I have devoted a page of the Tradesman to the subject of mutual insurance, which has been of great assistance to the mutual companies in building up their business.

As the insurance matter is only one of the important features I have assiduously cultivated in behalf of the business public, I think my friends in trade will agree with me in the statement that my efforts in their behalf have been an asset to them worth having. Perhaps I ought to permit this estimate to be made by others, instead of myself, but I feel a good deal like a certain local attorney evidently felt when asked who was the best lawyer in the county. "I am," he promptly replied. "How can you prove it?" "Don't have to prove it," he replied, "I will admit it."

While some Grand Rapids people were recently being shown through Jackson prison, they were informed that John Cox, the notorious criminal who is serving a fifteen year sentence for obtaining goods under false pretenses, is now assigned to the editorship of the prison publication. The guide remarked that he is a "fine man." That is what his victims always thought of him until they woke up some morning to find they had been wickedly swindled by him. This is his second experience serving time in a penal institution.

Called on Vandecar & Son last week to commiserate them on losing the local representation of the Reo Motor Car Co., which they have held for twenty-nine years. Sorry to learn they were both out of town. When I bought my Packard car, over eleven years ago, I discussed the purchase of a Reo with the younger Vandecar. I had never met him before or spoken to him since, except a month or more later, when he asked me what my decision was

(Continued on page 23)

FINANCIAL

History of Early Banks in Grand Rapids

The first bank in Grand Rapids that might be called a bank was founded about 1837. It was called the Grand River Bank, of which John Almy was president and William A. Richmond the cashier. It was a part of the promotion of the Kent Plat of Lucius Lyon. Lyon was trying to develop the city in North of what is now Lyon street in opposition to Louis Campau, who held forth South of Lyon street. The office of this bank was located at the Northeast corner of Ionia and Michigan. William A. Richmond's residence was one block East.

Afterward there was a bank by the name of the Peoples Bank, which started and had bills engraved, but both of these banks were established just in time for the panic of 1837, and were wiped out.

I quote from an article written on the development of the banking industry in Grand Rapids by the late Harvey J. Hollister:

"The first bank or exchange office was started by Wm. J. Wells, now deceased, in 1852, in what was formerly known as the Rathbone block or the 'Wedge.' With a very limited capital, Mr. Wells put out his modest sign, and offered to our merchants and business men his drafts on New York, Detroit and Chicago, in exchange for the different sorts of currency then offered, most of which, however, was George Smith & Co.'s Georgia money, and South Western Plank Road currency. A few months later, Daniel Ball offered to the business men of the town his drafts on the different cities of the country, to procure which it was necessary to mount up into the old wooden warehouse by outside stairs—situated where now is the elegant office of the First National Bank.

"From year to year, until 1861, these two banking institutions, with comparatively limited means, furnished all the banking facilities enjoyed by the good people, of a vigorous and growing town, and the country for many miles about. Indeed, had it not been for the aid thus furnished many of the enterprises then originating and now developed into wonderful prosperity and dimensions, would never have attained any prominence whatever. Banking from 1850 to 1860 was a very different business in this country from banking at the present time. During those years, no more hazardous business could be engaged in. What with a heterogeneous lot of irresponsible banks of issue scattered from Maine to Georgia (most of them in Georgia), beset with a class of impetuous adventurers desiring and pressing for accommodations—with but very meager facilities for obtaining intelligence, or of transmitting moneys—it is no wonder that those who were engaged in the business often felt that they received but poor return for all their risk and labor. The rate of exchange on New York was oftentimes enormous, at one time rising as high as ten per cent. on Illinois and Wisconsin Stock Bank Currency, and rarely running down to less than one-half

per cent. on any kind of paper money or coin. These high rates, at that time, were due to two facts: the impossibility of converting the Western currency into Eastern currency—it not being current farther East than this state; and, second, the high rates of the express companies for transmitting from the East to the West and back again. It became necessary, many times, in order to keep the New York accounts good, to send special messengers to Chicago or Detroit, in order to convert the multifarious issues of paper money into New York drafts. With the incoming of the Detroit and Milwaukee Railroad, in 1859, and the plank road to Kalamazoo, these difficulties of transmitting currency were in a measure obviated; but the business of banking, during the first ten years of its history,—surrounded by the uncertain values incident to an unorganized, unformed commercial community—was neither pleasant nor profitable. Nevertheless, both of the institutions were of great value to this new and rapidly growing section of the state, and would have undoubtedly continued in successful operation but for the losses attending the winding up and failure of the Illinois and Wisconsin banks, the currency of which, at the breaking out of the great rebellion, formed, together with the currency known as the 'Daniel Ball currency,' almost the entire circulation of the Grand River Valley. About the year 1860, Ledyard & Aldrich opened a discount and exchange office in the office formerly occupied by Wm. J. Wells—he having built for his especial use a neat wooden office, about where the entrance to the arcade now is, in Powers' Block, and opposite to the imposing edifice of the City National Bank. At that date the aggregate banking capital of the city could hardly have been more than \$50,000—certainly not more than \$75,000. In May, 1861, Wm. J. Wells, owing to causes before referred to, was obliged to suspend operations; and in October, 1861, the Exchange Bank of Daniel Ball & Co. was also obliged to go into liquidation. It is only most proper here to record the facts, that both of these institutions yielded to the pressure of the times only after the most strenuous efforts to avert so great a calamity as it then seemed, both to themselves and the community. And also to record the fact that, within a reasonable time, both Mr. Wells and Daniel Ball & Co. had the pleasure of liquidating in full their entire obligations, with interest.

"William J. Wells, our first banker, was an early settler of our city.

"A man respected by all who knew him, and esteemed for his integrity, honorable and just dealings and blameless life. He died suddenly in 1874.

"Daniel Ball, our other pioneer banker, was noted for his energy and business ability, combining many other enterprises with his banking establishment. He was a valuable part of a vigorous whole in the make-up of our early history, and his relinquishment of his business relations, and retirement from our city in 1866, left a large space which has not since been entirely filled. He died in New York in 1873.

"I have thus far omitted to mention the name of one R. Wells, who for a

brief time held forth as a private banker and custodian of other people's money. His career was so brief, and yet so painful to some of our older inhabitants, that I will only say that, after making many promises to pay large rates of interest and obtaining several thousand dollars of the people's money, he suddenly left for parts unknown, finally turning up in California, or somewhere upon the Pacific Slope, where he now lives.

"In December, 1861, Martin L. Sweet opened the office formerly occupied by Daniel Ball & Co., and he, together with Messrs. Ledyard and Fralick, who had succeeded, in 1860, Messrs. Ledyard and Aldrich, continued until March 10, 1864, to transact the general banking business of the city. At this date, under the direction of several of our prominent business men, the First National Bank was organized and commenced operations with Martin L. Sweet as president and Harvey J. Hollister as cashier, with a capital paid in of \$50,000. Even at this date, in the history of our city, this capital was deemed quite too large and fears were entertained that it could not be safely invested in business paper.

"In 1865, about one year later, the City National Bank was organized and commenced business with Thomas D. Gilbert as President, and J. Frederick Baars as Cashier, with a capital of \$100,000. The impetus given to all kinds of business by the large issues of the Government, growing out of the war, had its effect on our city to an unusual degree, both in the accumulation of deposits, and also in the demand for banking accommodations, so that each year the two National banks found it necessary to increase their capacity in both capital and clerical force. In 1866, the First National Bank increased its capital to \$100,000. In July, 1866, to \$150,000. Again in 1868, it was increased to \$200,000, and in 1871 to \$400,000. Meantime, the City National Bank had increased its capital in 1867 to \$200,000, in 1871 to \$300,000, so that the present capital and undivided profits of the banks amounted to not less than \$1,100,000. In 1869 the Banking House of E. P. & S. L. Fuller was opened and continued to do a prosperous and honorable business until 1876, when they were succeeded by Graff, Dennis & Co., a firm comprised of young men who bid fair to retain the confidence reposed in their successors, being entirely reliable and responsible. In 1871, M. V. Aldrich, formerly of the banking firm of Ledyard & Aldrich, resumed the business of banking, and with ample capital, succeeded rapidly to a lucrative business, his large line of deposits bearing testimony to the confidence reposed in his business capacity and financial ability by the people. In 1874, L. H. Randall, associating with him J. C. Darragh, who had been for several years engaged in the business of banking in another section of the state, and the firm of Randall & Darragh was

added to the list of sound Grand Rapids bankers. One more we must not fail to mention. The Grand Rapids Savings Bank, situated on the corner of Canal and Pearl streets, with capital of \$100,000, was organized about 1865. This institution ought to be, and we trust will be, so managed that the savings of our laboring classes will be largely increased. The Savings Bank of this city should have not less than \$500,000 deposits and should confine itself strictly to the savings department of business. It is a safe, reliable institution and its officers only need to keep before the people the advantages of the savings system as they do in the larger cities of this and other states. This completes the lists of banks and bankers that have been a part of the history of Grand Rapids, if we except, as we ought to do, that merciless swindler, Lauterette, who in two short years, defrauded our people out of about \$75,000. He came here from the Eastern part of the state, with some reputation as a banker and capitalist, and with specious promises in the way of high rates of interest and low exchange, induced many of our citizens to do business with him. In a fit of insanity (?) he left us. The dividends on the investment thus thoughtlessly made by many worthy people has been only nominal." Claude Hamilton.


Squeaking and wearing of moving parts, sticking of drawers, windows, doors, etc., are said to be stopped by a new waterproof lubricant in pencil form. It's said to contain no graphite, grease, wax or oil.

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MUSKEGON

OUR LAST FRONTIER DAYS

Graphic Description of Opening of Cherokee Strip

My old friend, Judge R. J. Edwards, of Oklahoma City, recently visited me. I first met Judge Edwards in 1905 when we first began to buy Oklahoma school bonds. Oklahoma was almost our last frontier. It was a very rich country and only needed settlement to make it thrive and prosper. From that time on, due to the conservative but progressive spirit of Lewis H. Withey, our President, we bought several million dollars of these Oklahoma bonds. We sent Harry Probasco down to check up on the different issues before purchasing them and never did any of the issues default which he purchased. I understand Oklahoma bonds have stood up through this financial panic better than almost any other bonds in the whole country.

There came a time when a man who had been connected with J. P. Morgan & Co., succeeded Mr. Withey, and he could see nothing West of the Mississippi but scalping Indians and buffalo, and sold several million dollars of these choice bonds and put the proceeds into hotel bonds, foreign bonds and real estate mortgage.

Oklahoma was open to settlement in April, 1889, and Judge Edwards went there in 1891, so that he is entitled to be called a pioneer. In the course of time he has told me interesting stories of early days, one or two of which I will recount.

He was not present at the great rush into Oklahoma on April 22, 1889. In order to give the readers a picture of what did happen at such a time, I quote from another writer as to what happened on Monday April 22, 1889. The United States soldiers were supposed to have kept anyone out of the new territory until 12 o'clock on April 22:

"The Sunday before 22d was a warm bright day, and promised well for the morrow. Soldiers and deputy marshals were the only living beings in sight around the station, and those who tried to descend from passing trains were pushed back again at the point of the bayonet. The course was being kept clear for the coming race. But freight cars loaded with raw lumber and furniture and all manner of household goods, as well as houses themselves, ready to be put together like the joints of a trout rod, were allowed free entry, and stood for a mile along the side-track awaiting their owners, who were hugging the border lines from fifteen to thirty miles away. Captain D. F. Stiles, of the Tenth Infantry, who had been made provost marshal of the new Territory, and whose soldiers guarded the land before and maintained peace after the invasion, raised his telescope at two minutes to twelve on the eventful 22d of April, and saw nothing from the station to the horizon but an empty green prairie of high waving grass. It would take the first horse (so he and General Merritt and his staff in their private car on the side-track decided) at least one hour and a quarter to cover the fifteen miles from the nearest border. They accordingly expected

to catch the first glimpse of the leaders in the race with their glasses in about half an hour. The signal on the border was a trumpet call given by a cavalryman on a white horse, which he rode in a circle in order that those who were too far away to hear the trumpet might see that it had been sounded. A like signal was given at the station; but before it had died away, and NOT half an hour later, five hundred men sprang from the long grass, dropped from the branches of trees, crawled from under freight cars and out of canyons and ditches, and the blank prairie became alive with men running and racing about like a pack of beagles that have suddenly lost a hot trail.

"Fifteen minutes after twelve the men of the Seminole Land and Town Company were dragging steel chains up the street on a run, the red and white barber poles and the transits were in place all over the prairie, and neat little rows of stakes stretched out in regular lines to mark where they hoped the town might be. At twenty minutes after twelve or forty tents were in position, and the land around them marked out by wooden pegs. This was the work of the "sooners," as those men were called who came into the Territory too soon, not for their own interests, but for the interests of other people. At a quarter past one the Rev. James Murray and a Mr. Kincaid, who represented the Oklahoma colony, stopped a sweating horse and creaking buggy and hammered in their first stakes. They had left the border line exactly at noon, and had made the fifteen miles at the rate of five minutes per mile. Four minutes later J. H. McCortney and Colonel Harrison, of Kansas, arrived from the Canadian River, having whipped their horses for fifteen miles, and the mud from the river was over the hubs of the wheels. The first train from the south reached the station at five minutes past two, and unloaded twenty-five hundred people. They scattered like a stampeded herd over the prairie, driving in their little stakes, and changing their minds about it and driving them in again at some other point. There were already, even at this early period of the city's history, over three different men on each lot of ground, each sitting by his stake and calling the others "sooners," therefore ineligible, and many names of more ancient usage."

The first experience Edwards had was in the opening of the Arapahoe and Cheyenne reservations. As in the main opening described above, no one was supposed to be within the lines before 12 o'clock on opening day, but like many others, Edwards and two other friends crawled between the pickets at night and went as far as they could before daybreak and hid themselves in the long grass. Edwards intended to locate some land for a friend of his, as he was saving his, homestead right for another opening which was expected the next year. He was merely going ahead and finding a choice piece of land in advance and staying there until his friend came out with the main body. He said he had a fishpole to which he had tied a red handkerchief, intending to set that up

so his friend could locate it among the others when the rush began. He and his friends hid out all night until about 10 o'clock in the morning when three United States troopers passed them on horseback, and they thought that they had not been discovered. However, about an hour later, the troopers came galloping over and finding Edwards, ordered him to get out of his hiding place and go to the border. A command to get out of a place where you do not belong, backed up by three United States cavalrymen with sabres, was something to be obeyed, so Edwards started. It was a hot day and he was tired out and could not walk fast and the cavalryman threatened to speed his progress with a sabre but finally took pity on him and took him up behind him on the horse and galloped toward the line where the crowd were waiting. When he got there he was met with jeers by the people who were trying to make the legitimate run, so his first effort at being a "sooner" met with failure.

One year later occurred the opening of the Cherokee Strip. It is interesting to note that the Cherokee Strip was a ribbon of land in Western Oklahoma which was obtained for the Cherokee Indian tribe by Leonard Slater, who was a missionary to the Grand River Indians about 1825 and the first postmaster of the town which is now known as Grand Rapids. He moved West about 1836 as our country became "too crowded" for him, and went to Indian territory. The Cherokees were accustomed to go over to New Mexico each Fall to hunt buffalo and the tribes in between them and their hunting grounds were hostile, so that finally by agreement with all the tribes this Cherokee Strip was made a sanctuary for them to pass to and fro without being molested. This was done by agreement with the other intervening tribes by Leonard Slater.

Two years' residence in Oklahoma had sophisticated our friend, Edwards, and this time he prepared for the run in a practical and also political way. He had obtained the appointment from the Territorial Government as Judge of the District in which the land office was to be located. This time the government tried an improvement on the former method of rushing helter skelter onto the land and having several settlers fight for the same 160 acres. The new system was to have a line formed at the new town of Perry, Noble county, and the first one in line would have first choice and so on, just like getting tickets at the show. This time trains were to take the land seekers but the land office was quite a distance from the stopping place of the train and so Edwards prepared for the run from the train by going out early every morning for a month before hand, and taking a cross-country run. It was in the days when we did not have thermos bottles or other conveniences and so he had a tinner solder two tin washbasins together with a hole for a cork and a rig to hand around his neck, thus making a home made canteen for water. He got down to the train early and the soldiers got there and ordered everybody

out of the train, but he slipped into the toilet room and locked the door. A soldier came and tried to open the door and threatened to shoot if it were not opened, but Edwards stayed there quietly until just as the soldier was about to put his threat into execution the cry was "all aboard" and everybody crowded on the train. When the train got into Perry, he made his run but there was a long line of "sooners" at the land office before him in spite of all his precautions. He saw one of the United States marshals, Sam Bartell, whom he knew and he went up to him and said, "Sam, you know I am to be the County Judge here and it is necessary for me to be up at the window to make the divisions of the town lots. How can I get through this crowd?" The marshal swung around with his Winchester rifle and cried out, "Make way for the County Judge." Edwards got first place at the window and found a political appointee sent down by the Federal Government, who greeted him with enthusiasm as the clerk who knew the ropes about handling such matter had been celebrating the night before, and lay asleep on the sofa, drunk.

The politician said, "Edwards, for heaven's sake, come around here and help me, as I do not know anything about this business." Edwards said, "Not yet, I want to wait on this side of the window first and file for my homestead right and for my father and my uncle." That having been done, Edwards went around and helped his friend the rest of the day.

Everything was wild, there were no houses, nothing but tents, or shacks, and Edwards as County Judge set up his court in a tent. Everyone carried a six-shooter. The Judge's lodging place was a bunk he had made up among some bales of hay which some hay dealer friends had sent down there to go into business and fixed it up for him, because they thought it was a good plan to have the Judge on hand at night.

The first night after Edwards had set up court he was awakened by loud talking and he heard this conversation, "By Gawd, Sir, I am going to shoot the blankety blank blank if he don't get off my land. He is a 'sooner' and I can prove it." His companion said, "No, no, you don't want to do anything like that. You go down before that Judge there and get a 'junction'." "What's that?" said his friend. "I don't know, but it is something they call a 'junction,' and it will be all right after you get it."

The next day the Judge was called to a tent to investigate a shooting. There was a dead man inside and he found out that somebody had shot during the night. The bullet had gone through the tent hole and hit this man in the head while he was asleep. His tent mate did not know that his companion was dead until he waked up in the morning.

These are stories of our last frontier days that were formerly familiar to us when we were young through old folks telling us of the times here in Michigan and our own West as it was then called.

Claude T. Hamilton.

RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

President—Rudolf Eckert, Flint.
First Vice-President—Vincent Miklas, Manistee.

Second Vice-President—O. A. Sabrowski, Lansing.

Secretary—Herman Hansen, Grand Rapids.

Treasurer—O. H. Bailey, Sr., Lansing.

Directors—Holger Jorgenson, Muskegon; L. V. Eberhard, Grand Rapids; Paul Geron, Grand Rapids; Lee Lillie, Coopersville; Martin Block, Charlevoix.

A Small Town Merchant

I have reviewed the advertising of George Cavalli, Cloverdale, California, several times, but hitherto what I have seen has been his special circulars, designed, illustrated and executed entirely by himself. This time I have a half-page newspaper advertisement to consider.

This is an anniversary celebration, June 1, 1910—June 1, 1934: 24 years. Except that the type resources of a small town paper are necessarily limited, this half page would pass muster anywhere.

Headed Thank You, there is a usual bit of courteous acknowledgment of the friendly patronage of the past twenty-four years, this following:

"We are always happy to show you why some merchandise is worth more than others. Why pay more than the lowest price? Why buy better foods when less expensive foods will do? We can answer this for you."

Is that not a novel thought — an angle seldom stressed by merchants anywhere? Yet what more sensible, more confidence-inspiring? Here we are folks, ready—and able, too—to show you precisely why costs vary and how you may save money by buying what will just fulfill your needs without useless frills and trimmings? Ah, yes: But more. Here is inference that not only is Cavalli willing to do this, but that he is able to do it. That is something on which merchants are going to have to think far more in future than most of them have thought in the past.

For consider: Just over a year ago the NRA idea was heralded from Washington. It was about to bring the millenium to small merchants. The way was to begin with elimination of loss-leaders, sales below cost. Fine! But if we are not to stress price, what shall we stress in its place? O, that's easy, was the rejoinder. We'll talk quality. And again I'll say, fine, provided we then know what we are talking about. And because quality can be low as well as high, because also—as Cavalli so well indicates—second grade may serve the purpose in many cases as well as first grade, I prefer to say character.

And then the next step crowds the heels of the first: That to talk character won't get us far unless we are well prepared to convey real knowledge; and that, believe me, is going to strain plenty of grocers far harder than cut prices strained them. For to know character in any line of business, and to keep pace with developments therein, demands an exhaustive knowledge and ability to study which few grocers possess.

But Cavalli further lays his cards on the table, face up, challenging anybody

to call him. Under The Difference is So Small, he says:

"It is the general impression that people pay a great deal more for food from a store like ours. This is not so. Of course, there is a difference. But it is small on most items." Then he proceeded to list prices which prevailed on May 28 in non-service, cash-carry stores, and says: "The little addition it costs to have goods delivered and charged is certainly worth it."

I copy comparisons on some of the twenty-eight items listed, thus:

	Non-Service Cash-carry Prices	Our Prices
Canada Dry ginger ale.....	2 for 25c	2 for 25c
White King granol. soap, 1 lb.	27c	29c
Ghirardelli's chocolate, large.	33c	34c
H O Mush, small.	14c	15c
Jello, any flavor.	6c	3 for 20c
Booth sardines.....	9c	9c

And thus through the list—surely substantiating Cavalli's claim. On the hardware end, he says that when it comes to hardware, "we compete with mail order houses and you see what you buy. Every article sold with money back guaranty." Then a similar list as of May 29th.

	M.O. Catalog, Delivery charges to be added	Our Price Here
Bit braces, ten in sweep.....	\$1.15	\$1.10
Bit braces, ten in sweep.....	2.25	2.15
Same, ball bearing.....	3.49	3.25
Drawing Knives, 1½ in. blade	.95	1.05
Comb. Pliers, nickel finish	.40	.35
Forged Snips, 12½ in.	.59	.68
Tinners Snips, 14 in.	1.79	1.85

And so on, showing both sides frankly. And why not? Are prices anywhere secret? Then why hesitate any time to print them? To fear frankness is to evince weakness. Cavalli is not weak and he knows it. So he does not fear.

Then maybe to show how "success succeeds," he says:

"Believe it or not—business is good—last year's record shows: 19,695 postings to our charge customers' bills (records show only two errors); 6878 deliveries made to our customers; 4,793 phone orders received; ½ per cent. credit losses our maximum (we are particular to whom we extend credit). We handle a fine line of imported foods. We carry about three times as many food products as found in cash and carry stores. Some customers take pride in reminding us they have traded with us for twenty-four years; many have for ten to fifteen years. We have as fine a class of merchandise as can be found anywhere in a town of this size. We like the merchandise business. We like to meet people and please them."

Need we wonder that Cavalli is a success? Elbert Hubbard once wrote: "Blessed is the man who has found his work." Again, "Get your pleasure out of your work or you will never know what real pleasure is." And that's eternal truth. For when we love our work, we enjoy it, take real pleasure in it and are exhilarated daily and hourly as we perform it.

Notice particularly one point in the above: That Cavalli carries three times the variety found in cash and carry stores. I have emphasized that advantage of the service family grocer for years, but the idea is slow to penetrate. If any grocer will consider that this means that he has twice as many items as the cash and carry man which the cash and carry man has not at all, he will herein find 66⅔ per cent. assortment advantage—on which the cash

and carry man cannot compete because he does not have the goods—why, what more can anyone want as an offset to price-competition?

Cavalli has not gone along twenty-four years without keen competition and in little places of 800 population or so, mail order houses are preferred competitors. You see what he does about that. Formerly, I have found his advertisements so serenely unconscious of any competition that I have remarked on that fact, but that is only because when he advertises, he picks out stuff in which he leads. Think it all over. That way the future points!

The Pennsylvania Association has a new president; so clear across from Cloverdale, 800 population, to Philadelphia's 2,000,000 we look to J. A. Edgar, another master merchant. I condense his Greetings:

"You have a new president, neither figurehead nor yes-man, admits he knows something about organization; also admits he is not satisfied, that it is no time to sit down to take things easy. We have some ideas we believe will work out to advantage of everyone associated; no lost motion, right down to hard-pan. Let us look forward both in theory and practice."

Which, it seems to me, is ample for this week. Paul Findlay.

Grocery Jobbers Seek Ruling

Charges that grocery manufacturers working under codes are trying to usurp wholesalers' rights and dictate the manner in which products shall be sold to retailers, were made by jobbers in the New York market last week. No official complaints have been made as yet, but jobbers plan to ask the NRA to draw up rules defining the rights of the producing groups. Wholesalers contend that manufacturers are trying to use codes as a means of extending direct control over merchandise from the time it leaves the plants until it is delivered to retailers.

A new, simple accounting system for small businesses is contained in one loose-leaf book, is said to be self-proving, to eliminate general ledger posting, to show periodic balance sheet and profit and loss statement, to facilitate tax returns.

Proceedings of the Grand Rapids Bankruptcy Court

In the Matter of Rae Walter Carpenter, bankrupt No. 5725. The first meeting of creditors has been called for August 1, at 10 a. m.

In the matter of William Boerma, bankrupt No. 5710. The first meeting of creditors has been called for July 25, at 11 a. m.

In the matter of William E. Fitzgerald, bankrupt No. 5747. The first meeting of creditors has been called for July 25, at 10 a. m.

In the matter of Verne A. Burnett, bankrupt No. 5750. The first meeting of creditors has been called for July 25, at 10 a. m.

In the matter of M. A. Guest Co., bankrupt No. 5648. The first meeting of creditors has been called for July 24, at 2 p. m.

In the matter of Sherman G. Draggoo, Bankrupt No. 5727. The first meeting of creditors has been called for July 24, at 11 a. m.

In the matter of Homer P. Morley, bankrupt No. 5047. The sale of assets has been called for July 27 at 2 p. m. at the office of the Trustee, No. 552 Houseman Building, Grand Rapids. The property for sale consists of two Motiograph DeLuxe motion picture and sound projectors complete with reflectors, Arc lamps, projector lens, amplifier and speakers, also 1 Roth multiple arc, Acto-detector motor generator 3 H.P. 220 Volt 70 Amps, 3 Cyl. 1740 R.P.M. Complete with volt meters and resistances, total appraisal \$1600.00. All interested in such sale should be present at the date and time above set forth.

July 13. On this day the schedules, reference, and adjudication in the matter of Herman P. Bannings, doing business as Dustless Ash Co. and Penn Oil Products Co., bankrupt No. 5768, were received. The schedules show total asset of \$307.50, (all of which are claimed exempt), and total liability of \$1,115.22 listing the following creditors:

Markle Cement & Coal Co., Muskegon	\$ 39.65
Towner Hardware, Muskegon	82.15
Radium Photo, Muskegon	6.00
Dr. G. H. Tellman, Muskegon	8.00
A. D. Osterhart, Muskegon	14.94
Porter, Spofford Langtry Corp., Chicago	230.00
Wm. Keefe, Muskegon	21.97
Enterprise Brass Works, Muskegon Heights	29.27
Wolverine-Empire Refining Co., Oil City, Penn.	148.33
Etheridge Co., G. R.	29.73
The Olson Co., G. R.	19.68
Comm. Art Engraving Co., G. R.	8.70
Alfred J. Hunter, Muskegon	84.56
Earle Press, Inc., Muskegon	145.00
Buhls Sons Co., Detroit	1.75
Ross-Way Mfg. Co., Spring Lake	52.25
Gerald Wheeler, Muskegon Heights	100.44
Muskegon Chronicle, Muskegon	25.00
Oppie's Service, Muskegon	25.80
Peoples State Bank, Muskegon	42.00

In the matter of Grand Rapids Trunk Co., a corporation, bankrupt No. 5749, first meeting of creditors was held July 11. The bankrupt was present by Thomas G. Cummings, President, and represented by Grant Sims, attorney. No creditors present or represented. Thomas G. Cummings was sworn and examined before a reporter. Fred G. Timmr, of Grand Rapids, was appointed trustee and his bond fixed at the sum of \$1,000. The meeting then adjourned without date.



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**50%
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RED STAR YEAST
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Price: 20 cents per doz., delivered
Selling at 2 cakes 5 cents

Place Your Order at Once

RED STAR YEAST and PRODUCTS COMPANY

Milwaukee, Wisconsin

Strictly Independent — Since 1882

MEAT DEALER

To "Main Street" and Back

When Pete Mills moved from a little neighborhood in the West End downtown, he let it be known that he was going to put up a meat market that would outdo anything that had ever been attempted before. He had worked for twenty years, worked hard, always dreaming of the time when he could have a real shop—one that would make people sit up and take notice. At last his chance had come. He had saved diligently. He had managed to do with his old fixtures as long as possible. He had even let his own personal appearance suffer a bit in order that the goal might be attained.

Pete's chance finally came, just as chances do for those who constantly work for them. A real estate man had dropped into Pete's market one afternoon to buy some meat for dinner. He had forgotten to make his purchase when he was downtown and it was only the sight of Pete's dingy little market with its weather-beaten sign that reminded him.

"You deserve a better place than this," the real estate man observed as he watched Pete expertly slice off the chops. "I should think you'd make a few improvements and draw more trade to your shop. You have a good location here and the neighborhood is a prosperous one. I believe you could do real well here with a few improvements."

"We'll have our little market in due time," Pete assured him. "Just you wait, mister. It won't be any little dingy affair like this, but a real market, down on the main street of the town, too, if you please. I've been working and saving all these years for just such a market, and it won't be long now before I'll be able to make it."

"You don't say," the real estate man observed, quickly alert. "But why wait, my man? 'You can just as well have the business now as to wait and let someone else come along and beat you to it. I happen to know of a good location which can be acquired on a lease and it will give you an excellent place.'"

Pete listened eagerly while the real estate man described the property, stressing its location, the number of people who passed the spot every day, the accessibility to street cars, main thoroughfares, and other good points. Before he had left, he had made an appointment with Pete for the following morning. A week later Pete was preparing to realize his one big ambition.

Pete was happy. It was true that the fixtures and cost of opening another store were much greater than he had dreamed; but the thought that it would soon be open and earning profits readily hushed any qualms that he might have felt.

A salesman from an electric plant called, and before he had left Pete had placed his order for the best hanging globes that could be had. Gee! Wasn't this going to be a real store? That would draw the trade all right, all right.

In due time the new market was opened. It was indeed a wonderful

place and his chest fairly burst with pride as he stood in the front and greeted the people who came in to buy and to congratulate him on his new shop. He glanced with pride about at the baskets and bouquets which had been sent him by his commercial friends. There was a handsome basket of American Beauty roses from his bank. And there was a large bunch of chrysanthemums from his wholesale meat dealer. They sure must think a lot of a man when they send him all these things.

For a few days things went along smoothly and it looked as if the new market would prove a huge success. Then, Pete began to realize that conditions were not just as they should be. He could not tell what was wrong, yet it didn't seem as though the market was earning all that it should. The market was hardly making expenses. It worried him a little but he concluded that it would all be right in a few days as soon as the trade got worked up.

A month later Pete began to worry in earnest. The trade had not shown any material increase. If anything, it seemed to have dropped off a bit. And, great guns, how the expenses were piling up. It did not seem possible that it could cost so much to run a market. Funny, it never cost anything like that in the little market in the West End.

Six months later Pete decided he'd better close and make the best of it. He had been hoping against hope that things would work out as they should. He had worked harder than he had ever worked in the other place. He had spent long hours endeavoring to think up schemes for building up more trade; for stretching the dollars a bit further. But all failed. The doors were closed and Pete moved to the old stand. He is doing well there, making more money than he did when he was there before by reason of his better equipment, greater facilities and more appealing appearance of the store.

His case is not an uncommon one. There are hundreds who have had their dreams and who have partly or wholly failed. Let us analyze the circumstances and see what was the matter:

In the first place, Pete endeavored to shoot too high. He had been accustomed to his little shop, where the best was not required. He had been used to wearing an apron a day or so; possibly longer if it wasn't too dirty. He did not require such fancy surroundings or so much help. His customers bought meat and liked him.

But on the main street another class was encountered. Here was a group of people who were accustomed to quick service and demanded it. They expected good surroundings.

Here were other conditions. Where he had a fine big store, Pete found that more clerks were required to keep the store looking well. He had to furnish his butchers with clean aprons at least once a day; many times oftener if business was rushed. Where he could attend to most of the trade that gathered around his little counter in the West End, he found that it required three men at all times to work behind the long equipment which he had installed.

Then, another angle entered into the confusion. Another class of trade to be dealt with. The lady who appreciated

having one ask about the baby in the West End shop felt a man was too familiar if he made such a remark in the new place. The consensus was that the place was bigger than Pete. He had been able, within a few weeks, to move from a commercial cottage into a commercial palace, but he was the same Pete; and, after all, the personality behind the business is what really counts.

Pete Mills has had one experience and he will not go back. Evenings he sits on his front porch drawing lazily on his pipe, gazing dreamily through the smoke and wondering why the bubble of his dreams burst. He does not realize he was getting out of his sphere; that he tied up too much capital commensurate with the amount of trade that the business produced. He does not realize that because of this fine display, he had to require his butchers to dress in comparison with surroundings; and to allow them to do this, he had to pay them more money. He only realizes that his dream did not materialize.

More might be said, but Pete remains quiet. His little shop, reconditioned and service improved, is doing well. The old location is all right. All that was needed was new spirit and newer methods.

Power Legislation Forecast

Presentation to the next Congress of draft legislation for the regulation of holding companies in the power industry is now anticipated as the result of indications given by President Roosevelt in his Executive letter setting up a National Power Policy Committee.

The President in effect forecasts such legislation, which also would cover regulation of electricity in interstate commerce.

The new committee is to take this into consideration in undertaking to formulate National power policy so as to be able to denote the lines which should be followed in shaping legislation.

In view of the methods pursued by the Administration in seeking legislation, which in the past it had favored, it is expected that by the time Congress again convenes there will be waiting for its consideration appropriate draft legislation on the subject matter of the committee's work.

The immediate intent of the President's action in setting up this committee is the unification of National policy in power matters, making electricity more broadly available, and at cheaper rates to industry, domestic and agricultural consumers.

Home Modernization Issue Clarified

Considerable misunderstanding is said to have been created on the measure providing for Government underwriting of advances made for the modernization and renovation of homes.

Deputy Administrator of Housing Albert L. Deane explains that the Government it not to guarantee 20 per cent. of each individ-

ual loan against loss, but will cover total losses by volume. For instance, if a bank lends \$50,000 for the purpose named, the Government agency will pay all losses up to \$10,000.

However, it is pointed out, since the highest loss ratio figure is only 3 per cent., this will give the banks practically complete security. It is further asserted that not all of the modernization expected to be stimulated by the Federal program will be on a credit basis, for normally 40 per cent. is cash business.

On this basis, if it is operative, the total expended in renovation should exceed the maximum figure of \$1,000,000,000 which can be insured on the 20 per cent. basis with the \$200,000,000 that has been set aside in the housing law for that purpose.

To Promote Chromium \$1 Ware

Counting upon the growing popularity of chromium-plated hollow ware, manufacturers of steel, copper and other ware will double the variety of such items in their Fall lines to be opened within the coming two weeks. One large house specializing in popular-price merchandise has completed plans for introducing a line of chromium-plated steel ware for special promotions by stores. These products will be sold to retailers in assortments priced so that all items can be sold at \$1. The assortments include sandwich trays, bon-bon dishes, sugar-and-cream sets and similar articles.

Dinner Set Orders Delayed

With less than 40 per cent. of seasonal chinaware sales orders placed to date, manufacturers predict that a serious shortage of merchandise for August and September promotions will develop before the end of this month. Domestic plants have refused to make up stocks except against actual orders and their surplus stocks were cleared through the purchasing done late last month. The shortage will be acute, the producers said, in the 53 piece dinner sets which can be retailed for around \$7, and the 32 piece sets to sell for \$4.

A new refrigerant, frozen sodium chloride brine, is offered for use in refrigerated delivery trucks, etc. Made in small flakes or in blocks, the frozen brine's said to melt at -6 deg. F., leaving no sludge or solid residue, only brine.

Some codes are proving helpful; some harmful.



Beech-Nut
GUM & CANDIES
COFFEE · PEANUT BUTTER
CATSUP · BUTTER WAFERS
and other foods
of exceptionally fine flavor
BEECH-NUT PACKING CO., CANADARHIE, N. Y.

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

Codes, Competition and Price Dominate NRHA Discussions

The thirty-fifth annual congress of the National Retail Hardware Association was a very unusual convention. There were only two straight speeches—the opening remarks by President E. W. Peterson and the closing summary by Managing-Director H. P. Sheets. The bulk of the program was handled on the interview basis through a series of prepared questions and answers. Then came open forum discussion from the floor. The man who answered the prepared questions was "put on the stand" for questioning from the audience. And there were ample questions from the floor. Each session developed a spirited debate, sometimes so spirited and tense that it taxed the excellent skill of the presiding officer. Not for many years have the retail hardware men shown such active, interested participation in a national congress.

There were marked differences of opinion on practically all subjects. The Tuesday morning session got so "hot" when discussing codes, and the recognition of state associations in national code policies and objectives. Mr. Sheets suggested many business men suffered from "a case of nerves." It was truly a fighting convention from which the national organization gained specific ideas on the wishes and problems of its members. With about three exceptions, the ten assigned topics for consideration led to strenuous complaints about inequalities of codes, price discrimination against the hardware trade and the competitive advantages enjoyed by mail order and chain stores. Several members said these same problems had been discussed for more than thirty years; that to-day these competitors are stronger than ever and that the problem is even more serious to the hardware trade.

The problem of internal competition was brought up several times. From every section of the country, dealers told of wholesalers supplying their needs and competing with them for business in the same lines. The general dealer opinion appeared to be that this practice of wholesalers selling retail customers is on the increase.

Prompted by these discussions, the organization went on record in favor of continuing a publicity program by the NRHA exposing all examples of manufacturers discriminating against the hardware trade, giving unfair price advantages to mail order and chain store organizations. Another resolution opposed the existing and proposed "definition of a wholesaler" as found in the general wholesale code and the pending supplemental wholesale hardware code. In its place a new definition was urged.

The resolution regarding publicity for evidences of price discrimination reads as follows:

Whereas — The National Retail Hardware Association has provided a

distinct service to its membership by the publicity given to the price discriminations and other unfair trade practices of some manufacturers and feeling that this weapon of publicity should be used forcefully and vigorously in exposing any and all other firms guilty of such practices; therefore, be it

Resolved—That the National Retail Hardware Association through its officers devise some plan whereby similar price discriminations and unfair trade practices shall be made known to the membership whom we feel have the right to such information."

The resolution dealing with the "definition of a wholesaler" in codes reads as follows:

Whereas—It has come to the attention of this association that the present definition of a wholesaler in the general wholesale code as well as the proposed definition of the wholesaler in the supplemental code tends towards placing a burden upon our own craft; therefore, be it

Resolved—That the definition of a wholesaler as written by Rivers Peterson, editor of Hardware Retailer, and reading as follows:

Wholesaler—For the purposes of this supplemental code a wholesaler shall be defined as any individual, partnership, association, corporation, or other firm, or a definitely organized division thereof, organized to render and offering to render a distributive service of the lines of hardware and/or kindred lines of which it maintains a stock at its place of business to retailers and/or which it sells to industrial concerns materials for fabrication of the products of such concerns, and/or sells to industrial and institutional concerns major items of equipment but which does not sell in small quantities to such industrial or institutional concerns, such sales in small quantities being deemed as retail transactions. This definition shall supersede the definition of the wholesaler in the general Wholesale Code insofar as it may apply to the members of the wholesale hardware trade. Be it further

Resolved—That a copy of this resolution be forwarded at once to the divisional code administrator and further that all state associations be instructed to file with the divisional code administrator their endorsement of this resolution.

The resolutions committee was not a rubber stamp group. Instead it was beset by arguments, long drawn out, which forced night sessions and early morning meetings. A supplementary group, the economics committee, was appointed to offer suggestions to the resolutions committee. This it did, as did several state groups interested in having the Congress go on record in conformity with their own resolutions passed during the winter conventions.

A resolution on open prices was tabled. Another calling for price equalization, based on functions performed, regardless of quantity, was referred to the board of governors, it being impossible to get from the convention a conclusive majority opinion. This latter proposal led to a somewhat critical comment on the work of the price committee. In explaining the efforts of that committee, its chairman, Director C. G. Gilbert, charged the state secre-

taries and the members themselves with failing to co-operate by sending in completed questionnaires and reports as requested. This led to rebuttal from several state secretaries who claimed they had co-operated to the fullest extent and that their reports and suggestions were not acknowledged.

Part of this proposal called for a full time national office employee to handle the price survey work, it being recognized that even the most willing, active dealer could hardly be expected to have sufficient time available. To this suggestion and Mr. Gilbert's comment on the state secretaries, Phil Jacobson, Iowa secretary, responded. He said the price problem had been talked of for twenty years and that net results were no better than when started. Mr. Jacobson called for a fearless price survey man at national headquarters, who would be given free rein in the pursuit of his duties. Then came a suggestion that no one man could possibly keep currently posted on price matters for the entire country; that if he could the data could not be supplied all sections in time to be useful and that local efforts, such as were going on at present, would probably be most effective and satisfactory. At the end of this rather heated discussion it was agreed that the current program should be pursued.

Paul Sherrod submitted a proposal that a new district be set up including the Texas, Oklahoma and the Panhandle associations. This would be District 14 and have its own representative on the national board. This request was also submitted to the governors for future action.

N. E. Given was elected president, succeeding E. W. Peterson who presided during the Congress. C. C. Carter is vice-president and Geo. W. Green the new director. The 1935 congress will be held at Detroit. Director Hobart M. Thomas, Creston, Iowa, was chairman of the resolutions committee which did yeoman service. Past President R. J. Atkinson, Brooklyn, N.Y., headed the nominations committee, and Director W. B. Martin, Mansfield, Ohio, took charge of the place-of-meeting group.

Past President W. B. Allen, Palo Alto, Calif., retiring member of the advisory board, presented a silver service to Mr. and Mrs. E. W. Peterson as a token of appreciation from the board. Chas. F. Ladner, St. Cloud, Minn., and first president of the Minnesota association, presented newly elected NRHA president, N. E. Given, to the closing session of the congress. Official registration was 360; delegates, guests and ladies.—Hardware Age.

Harvest-Time Parade in a Dealer's Store

Our small grain harvest has ended. It was the shortest and the most crowded harvest I recall. The unusually dry hot weather caused early ripening, and before any of us were prepared, the farmers discovered that they

must be in their fields. There was a rush to get ready, and machines were started out only half prepared for the jobs they had to do. And the job could be only about half completed, for much of the oats was too short to cut with a binder and was mowed for hay.

Altogether it was a brief and an unsatisfactory harvest. I did more of the actual work of waiting on repair trade than I had ever done before. It all came so suddenly that we did not have a chance to clear up the work that takes our men out of the store. I had to assume responsibility for seeing that the repair bins were replenished; if anybody got away with the wrong pinion it was my fault. And I know how helpless one can feel in the face of description of "the little gear that works under the flat pinion that runs the shaft that turns the sprocket on top of that little arm that has the square nut on one end of it."

Harvest for us always is a season of reunion. We see farmers we haven't seen since last corn harvest when they came to buy parts for their corn binders, or their tractors. It is not uncommon while the grain is being cut to see cars from five counties parked in front of our repair room. A few of these customers from a distance are strangers, but most of them are old friends. Many of the older men have known me since I was a little girl.

We are always on the alert for new names to add to our mailing list. This is one item on which we have not economized during the depression. Particularly have we made generous use of the free mailings that are offered by many of the concerns with whom we do business. It costs nothing but a little effort to send in a prospect list. We like to make our lists as complete as possible. Perhaps if we cannot sell a farmer from our store, in the instance where he is closer to another dealer, we may be the cause of helping some fellow dealer to make a sale. In any event, it helps the manufacturer and we owe him a debt of helpfulness, just as we have a right to expect his help and protection.

Our harvest of new names this year was quite satisfactory. We were pleased with the number who commented upon receiving advertising literature from us. They all expressed pleasure, and some asked particular questions about some machine or other of which they had been thinking. I was so busy working that I didn't have much time for conversation, but there were many old standbys coming and going, to let me know that the small grain was ripe and that the farmers were at the most serious business of the year, their harvest.

There is, for example, the old man who every harvest time hires an "expert" to work over his binder when he gets ready to pull into the field. He was in this year, bringing his "expert" with him and loading up with repair

(Continued on page 24)

SHEET METAL PRODUCTS

ROOFING and FURNACE SUPPLIES—CONDUCTOR PIPE and FITTINGS
EAVETROUGH—TONCAN IRON SHEETS

THE BEHLER-YOUNG CO.

342 Market Street, S. W.

— Wholesale Only —

Grand Rapids, Michigan

DRY GOODS

Michigan Retail Dry Goods Association
 President—Jos. C. Grant, Battle Creek.
 First Vice-President—D. Mithlethaler, Harbor Beach.
 Second Vice-President—Clare R. Sperry, Port Huron.
 Secretary-Treasurer—Leon F. Rosacrans, Tecumseh.
 Manager—Jason E. Hammond, Lansing.

Dishonest Swim Suit Ads Hit

A drive on dishonest bathing suit advertising by the retail trade has been started by the National Knitted Outerwear Association, which intends to prosecute and publicize false price claims and misrepresentation, it was made known. Several cases have already come to the attention of the Association in which suits were advertised as being marked down from prices higher than the original levels. In a letter to leading retailers, the knitwear groups asserted that deliberate misrepresentation violates the retail code, a New York City ordinance on the subject and a specific ruling of the Federal Trade Commission.

Dry Area Stores Confirm Orders

Fears that the drought may cause a sharp drop in men's wear volume in the areas affected were removed yesterday, when stores operating in those districts sent in confirmations to clothing manufacturers here on Fall orders placed previously. Furthermore, a few large operators placed additional commitments, indicating their convictions that Fall business would at least equal that of last year. Among those buying more goods was a Midwest clothing chain which some weeks ago included a clause in its contracts to the effect that 50 per cent. of the orders were subject to cancellation if the drought became more severe.

Enlarge Liquor Gadget Lines

Small liquor gadgets will make up nearly 30 per cent. of the items to be marketed this Fall by the average manufacturer of kitchen utensils. The gadgets, which include bottle openers, mixing spoons, strainers, bottle caps, lemon squeezers and a number of other related articles, proved surprisingly profitable adjuncts to regular lines in the Spring. For Fall promotion many of the producers will make up special assortments of the beverage accessories which stores can sell to consumers at unit prices ranging upward from 50 cents.

Lamp Buying Continues Brisk

Manufacturers of lamps did an active business on special sales merchandise this week as buyers, returning from the Chicago lamp exhibit, visited showrooms in New York. Orders placed were mainly for low-end goods for immediate shipment. Both buyers and selling agents who visited the Western trade event reported Fall business there 10 to 15 per cent. ahead of last year. Some of the buyers said that the volume at Chicago would have been much heavier except for the fact that a number of the lines shown were incomplete.

Back 'Learn-to-Swim' Drive

Enthusiastic over the possibilities of increased sales contained in the numerous 'Learn to Swim' campaigns recently initiated in several parts of the

country, bathing suit producers will meet shortly to further the drives. A suggestion to contribute suits free to the various sponsors of the campaign is under consideration and will also be taken up at the meeting. Means to get similar campaigns under way in those cities which have not yet developed the idea will be discussed. While the wholesale season is rapidly drawing to a close and the industry may not benefit much this year, mills expect that the campaigns will be reflected in increased sales in 1935.

Premium Houses Buy Glassware

Contracts for glass cereal sets, mixing bowls and other glass kitchenwares are being placed this week by buyers for coupon premium houses. Orders are all for delivery in September and October and are intended to cover normal requirements for the entire Fall season. In other branches of the glassware market demand is off sharply this week. Reorders on beer glasses were small and there has been practically no call for table stemware. New Fall lines will be offered the trade late this month. Until the new goods come out, manufacturers said, the market will remain dull.

Glass Output Down

Seasonal dullness continue to affect activity in the glass industry and average production is smaller in practically all branches of the industry. Production of table glassware fell sharply, due largely to the seasonal shutdowns. Production of plate glass dropped off and the July output will show a decline compared with June. Demand for window glass continues to decline. Lower prices announced recently failed to bring about any sharp increase in purchasing. In the bottle and container branch of the industry production compares favorably with the corresponding period in 1933.

Large Berets For Fall

Large berets, feather trims and pile-finished fabrics will be the important features of Fall millinery styles, when they are officially opened here this week by the Millinery Quality Guild. Observers returning from Paris last week confirmed these trends and mentioned a switch to more hand work on millinery and away from the machine type of production so prevalent in recent years. This emphasis on hand work, combined with the reduction in hours, will cut considerably the volume of output and will make it necessary for retailers to cover commitments earlier.

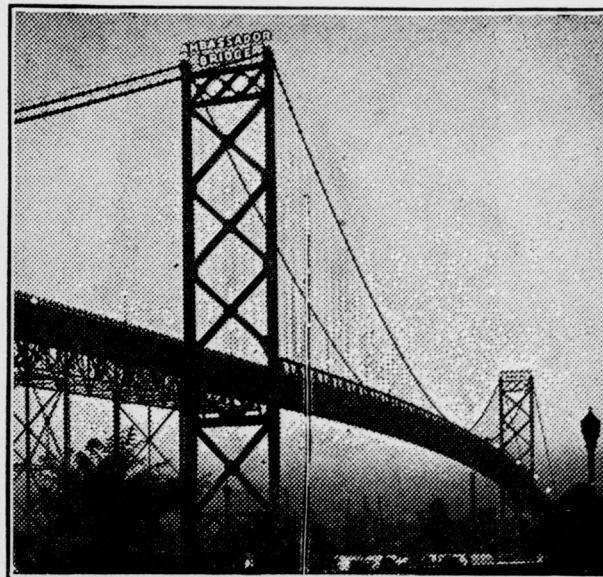
Fall Apparel Orders Heavy

A substantial volume of business on Fall piece goods and ready-to-wear characterized the operations of the many buyers in the Eastern markets this week. While most of the orders were restricted to popular-price goods, manufacturers expected a trend to better merchandise later in the season. Woolen styles received more attention by dress buyers than had been expected. Fur trimmed cloth ensembles were most active in the better dress commitments. Piece-goods purchases stressed the all-silk weaves. With most accessories lines not ready yet, little activity developed on them.

Flowers are said to keep longer if cut with a new device which slices the stems off cleanly and at the proper angle.

A new rubber household glove has curved fingers for a more natural fit and a roughened finish for a firmer grip.

MICHIGAN BELL TELEPHONE CO.



Ambassador Bridge—Detroit

SPEND AN ECONOMICAL VACATION IN MICHIGAN

There is no disposition in Michigan to "soak the tourist". Here you will find vacation costs moderate and accommodations to fit every pocketbook. Inexpensive tourist homes . . . moderately priced hotels . . . free camps . . . many points of historic interest and a variety of sports that cost but little to enjoy . . . all contribute to the pleasure and economy of a vacation in Michigan.

Michigan's tourist and resort business brings large sums of money to the state each year. It provides employment for thousands, and greater prosperity for all of us. We can increase that business further by telling out-of-state friends about Michigan's vacation advantages and by spending our own vacations here.

And, no matter which part of Michigan you visit this summer, banish worry by telephoning home and office frequently. Call ahead for reservations, or to tell friends you are coming. Long Distance calls will add but little to the cost and much to the enjoyment of your vacation.



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

More About the Top of Mt. Wilson

Mount Wilson, Calif., July 14—Robert E. Kelly, who has been managing Hotel Briggs, Detroit, for some time past, left there last week to become manager of Hotel Jefferson, one of the leading hotels of Peoria, Illinois. Mr. Kelly was assistant manager of the Jefferson, prior to his acceptance of the Briggs management, consequently will be entirely at home in the Illinois field, where he was very highly esteemed. Lore Venner, who has been associated with the Briggs for the last three years, has been appointed manager of same in Mr. Kelly's place. He served as clerk at the Detroit, before joining the front office force at the Briggs.

Lippan Halpert, operator of the Dover and LeFandora hotels in Detroit, has taken over control of Hotel Auburn, Pontiac, which has been operated by T. W. Ryan for some time for the Detroit Trust Company. Mrs. Mary A. Curtis was manager for Mr. Ryan.

Thoma Brooks, owner of the Log Cabin Hotel, at Mio, has reopened the hotel, and will be assisted by Arthur Ingles in its operation.

J. Bingham Morris announces the completion of the rehabilitation program at Hotel Rowe, Grand Rapids, at which institution he is general manager, at a cost approximating \$200,000. This work has been going on for several months. While, to the ordinary observer, it did not appear that repairs were necessary in any portion of the establishment, the principal feature of the program was the changing of the former lobby into what is now known as the Louis XV dining room and lounge, which is done in French gray, as are the present lobby, mezzanine and entrance. Large ferneries are to be installed to separate the lounge and dining room, which have facilities for throwing both rooms into one in case of large parties or conventions. The English Hunt Room, containing the bar, is supplied with specially designed furniture in solid walnut, with long, narrow tables matching the walnut wall paneling. Seats are built around the walls and the pillars are supplied with seats with leather cushions, in pink. Artistically painted murals of hunting scenes adorn the walls, which were executed by a New York decorator.

Lloyd McGregor, well-known in Michigan hotel circles, passed away in Ohio last week. For several years he was on the staff of the Addison and Tuller hotels in Detroit, but two years since took charge of Devon Hall, Cleveland.

A change in the receivership affairs of Hotel Sherman, Chicago, which, like many other Chicago hostels, has been in financial difficulties for some time, has taken place, Gilbert H. Scribner now being sole receiver of that institution. It is assumed that no changes will be made in the active management of the Sherman, as it has been making a very satisfactory showing in the past two years.

There seems to be a general tendency on the part of hotel operators to try out certain air cooling devices, and very little is known about the added cost of operation from results of investigations up to this time. It seems to me like a wonderful proposition, especially as I had recent opportunities of observing the service on railroad trains, most of whom are enthusiastic over the scheme. There may still be the question as to whether the expense will justify its application generally, and as to what its reception will

be by the public: for it goes without saying that it will entail a considerable extra cost in operation, and there is likelihood that a certain percentage of guests will look with alarm on the introduction of same in hotels generally. It will no doubt make a big hit if applied to restaurant service. Anyhow, it is bound to come and ought to be appreciated.

Two active former hotel operators in Michigan, who were outstanding in the Michigan Hotel Association, have actually been transplanted from the Wolverine field, and retired to private life in Sunny California. I refer to Thos. C. Riley, former operator of Hotel Dresden, Flint, and Walter Lietzen, who conducted Hotel Frontenac, Detroit, for many years. I run across them occasionally in my explorations around the territory occupied by the City of Angels. Their families are with them and enjoying beautiful surroundings, and they seem to rest happy in the notion that there really is a pot of gold at the end of the rainbow. Both of these individuals were warm constituents of mine for many years, and they were much asked about on my recent visit to Michigan. I have to report that they are enjoying the best of health and send sincere greetings to their former colleagues.

And then there is my particular friend, John Stein, who operates Hotel Castenada, Ocean Park, whom I visit occasionally and am always glad I know him. For many years he was connected with the Fred Harvey system in an executive capacity and, naturally, was a "side kick" of Charley Renner. When I came out here on my initial trip I carried credentials from the aforesaid Renner and the other day we got together and talked about him. Health good, enjoying a satisfactory business. Page the Renner contingent.

Finally, I am back here on the mountain top with those school boys who claim me for a "mascot" and beseech me for tales of Honolulu and other ports of entry which I have negotiated. There are just thirty-nine of them, ranging from 14 to 17 years, and they are having the time of their life under the chaperonage of my good friend, Dr. Moore, who gave me a day off and took me over to Arrowhead Lake last week. They are here for two weeks in camp and are certainly some gormandizers even if they do not sleep so well. Sunday morning they made a very flattering breakfast out of Bancroft Hotel corned-beef hash, which has been served at the aginaw hostelry for 75 years, thrice-daily, and where they seem to enjoy it. Of course I had to tell the young "shooters" all about it, who was responsible for it, and even had to produce a copy of the Tradesman "showing up" my friend Hollister. They unanimously voted to have it next Sunday—and I presume they will, and nearly carried a motion to have it every morning. They seemed to like it. Every night they come over to the "boss's" cabin, tell me what they plan to do when they reach maturity, and enjoy looking down on the electric lights of sixty-five cities, which can be accomplished any evening from our lanai (front porch). I think I have written about Mt. Wilson previously, so I will not have so much to say about it just now. If not, it will keep. The sturdy old piece of "dirt" is over a mile high, and is of the Sierra Madre range. It is reached by a private (toll) road with an average grade of ten per cent. First of all it is the astronomical center of the whole world, its observatory being equipped with the largest and third largest telescopes on the globe, the first named having a lens 120 inches in diameter, with a tube 150 feet in length, through which an automobile could negotiate. Another lens twice as large is being prepared somewhere in New Jersey, which will be too expan-

sive for rail transportation, and must be brought here via the Panama Canal. This is expected to bring the lunar orb so close to California that personal conversation can be arranged with the old gentleman who is popularly supposed to reside there. Day and night seven telescopes are busy probing the mysteries of the universe. Mt. Wilson about twenty miles distant from Los Angeles and is a favorite resort for many. While its area is controlled mostly by private parties who collect a toll of 25 cents for all automobiles and their passengers, there are numerous good hotels where accommodations are supplied at a reasonable charge. There is a wonderful swimming pool, dance halls and almost every sort of amusements. Every Fri-

Warm Friend Tavern Holland, Mich.

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

JAMES HOEKSEMA, Manager

The MORTON

400 ROOMS EACH
WITH BATH

\$1.50 up

Grand Rapids' Friendly Hotel
Phil Jordan, Manager

An Entire City Block of Hospitality



Have You Seen Our New

- Cocktail lounge — Popular afternoon and evening rendezvous.
- "Pub," our famous Tony at the service bar. Delicious 60c lunches and \$1 dinners.

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Universally conceded to be one of the best hotels in Michigan. Good rooms, comfortable beds, excellent food, fine cooking, perfect service. Hot and Cold Running Water and Telephone in every Room.

\$1.50 and up

60 Rooms with Bath \$2.50 and \$3
HENRY M. NELSON, Manager

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The Most Popular Hotel
in Western Michigan

300 ROOMS — SHOWERS
SERVIDOR

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

CODY HOTEL

GRAND RAPIDS

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

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IONIA AND

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

Park Place Hotel

Traverse City

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

New Hotel Elliott

STURGIS, MICH.

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

Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$2.00 and up

EDWARD R. SWETT, Mgr.
Muskegon Michigan

Columbia Hotel

KALAMAZOO

Good Place To Tie To

day night an astronomical lecture, without charge, is given by a member of the observatory staff, after which visitors are given an opportunity of gazing through a huge lens at the stars. There is always some snow in evidence and winter sports are much indulged in up here. On a clear day Catalina Island, 70 miles away, ships in Los Angeles harbor and the Pacific shore line for many miles may be plainly seen. There are a lot of interesting places to be seen within a short distance of the camp, many of which I have inspected with the aid of my 39 guides. I often think Providence has favored me specially in many instances, and these dear lads are so kind and deferential to me in every way, I wonder if there is a chance of a possible doubt as to their sincerity. Flowers galore grace my humble apartment, and special war whoops have been invented to be applied on my rising in the morning, or returning to camp after a visit to the outside world. I met many of them last year and it was because of their insistence that I should do so, that I returned this season. We are expected to break camp next Monday.

From a report made by Horwath & Horwath, based upon evidence submitted at the public hearings at Washington on the hotel and restaurant codes, I glean the following, which may interest some of my hotel friends: Eighty per cent of hotel mortgages are in default. Hotel mortgage bonds are selling for fifteen cents on the dollar. Hotels earn principally nothing toward mortgage interests. Thirty-two per cent of hotels do not earn taxes. Fifteen per cent of hotels do not earn payrolls. A very large percentage of hotel restaurants report losses. However, there seems to be a strong tendency toward improvement in volume of business and a consequent increase in profits. The hotel industry will continue in evidence until time is no more, and when the necessary readjustments are finally accomplished there will be more cheerfulness everywhere.

Arthur Brisbane, America's great editorial writer, announces that he has purchased many thousand acres of arid farm lands in California, but in the same breath warns other prospective purchasers that he would not advise them to invest unless they are willing to wait long and weary years for returns. I certainly have a great deal of admiration for anyone who takes a position such as has been assumed by Mr. Brisbane. California has certain areas which bloom as the rose, and she develops them profitably, but there are other areas upon which one could not raise an umbrella. It is the proper differentiation which encourages "safety first" in the purchase of land for agricultural or any other purpose. Some day the Hearst editor may cash in on California investments, but the deserts will not be scattered with skeletons of those who were inveigled into buying wastes at his behest.

Mary Lewis, a former grand opera star, has begun suit for damages against a vitaphone operator, claiming that three drinks he gave her prevented her performing properly in the talking movies. She claims she was forced to wait all day in the damp air of the studio and that the stimulant seemed necessary. Now the problem is whether the same stimulant affected the star like it does the well known singers of "Sweet Adeline." Even some old prescribers I know of would have claimed that such a libation would have beneficial results in a case of "hoarseness."

Some hotel operators advance the argument that repeal of prohibition has the advantage of preventing damage to tabletops heretofore used as bottle openers.

Frank S. Verbeck.

To overcome, keep going.

Items From The Cloverland Of Michigan

Sault Ste. Marie, July 16—The Algoma Steel Corporation, located in the Canadian Sault, which has been closed for the past several months, bids fair to reopen in the near future. John A. McPhail, co-receiver for the company, received a telegram from Montreal, stating that a survey of the steel plant there is being made to lay the ground work for re-organization of the company. Two steel industry specialists, Chas. G. Atha, England, and Charles Hart, New York, are actively engaged in making a complete study of the business and its future possibilities. They are also studying further possible outlets for the business. The steel plant is one of the largest industries in the Canadian Sault and means much for its business success.

Sherwin Overholt, President of the Upper Peninsula Bakers Association, and Manager of the Retail Wholesalers Bakery here, returned last week from Escanaba, where he attended the annual meeting of the Association. He brought back the glad tidings, that the price of bread would go up here as the new code sets the maximum working hours at 40 hours a week instead of 44 hours, as it had been under the blanket code. Mr. Overholt said that several cities in the Upper Peninsula have already raised the price 2 cents per loaf. Always something more to be thankful for.

Some cities have been dealt some hard knocks, but it may be said that a progressive city has never been down for long.

A. Cheeseman has opened a gas station at Hessel in the station which has been closed for the past year. Mr. Cheeseman has put in a stock of confectionery, tobacco and soft drinks.

Miss June Patrick has opened her store at Cedarville for the season. In addition to the gas station she has the store stocked with a well selected line of stationery, confectionery and novelties. The store has been a popular place with the tourists and is doing a nice business.

The bankers really coined the phrase "Come up and see me some time." But Mae West is the only one using it at the present time.

Thomas A. Leigh, 67, died July 12 at his residence on Easterday avenue, after a short illness of three days. He was born in the county of Tipperary, Ireland. He came to Port Albert, Can., at the age of 16 and came to the Sault in 1901. Later he entered the employ of the Cornwell Co., where he remained for twenty-five years until the business was purchased by Swift & Co., where he remained for the next six years until he was retired. He spent the last two years working a small farm and selling nursery products. He was well known in the Sault, also in Canada, where he traveled some several years as salesman for the Cornwell Co. He left to mourn his widow and three sons. The funeral was conducted by the L.O.I., No. 171. Burial was at Donaldson.

Mrs. Alice Hanson, of Minneapolis, is visiting friends here after an absence of twenty years. She conducted a confectionery store here and after moving to Minneapolis she started in the manufacture of candy, in which she has been very successful. Her products are well known, as Alice Hanson home made candy.

The Tahquamenon Hotel, at Hurlbert, is being enlarged and extensive improvements made to the building. The lobby and dining room have been rearranged and a private dining room is being added. Pure water is provided from an artesian well. The hotel is one of a few Michigan hotels providing a tennis court and golf course, all for the enjoyment of guests. The course is a 9 hole court golf, with greens sowed to bent grass and is maintained in perfect condition. When all is completed the Tahquamenon Ho-

tel will be the largest and best equipped establishment of its kind between the Sault and Newberry, with many features which are unique. Deer can be seen every evening in the immediate vicinity of the hotel and several trails have been opened in the woodlands nearby for the hotel guests. The proprietors, Mr. and Mrs. John Hunter, are to be congratulated on their accomplishments.

With thousands of college graduates marching out into life, there seems no reason to fear a shortage of brain trusters.

William G. Tapert.

State Wide Unified Campaign

Wyandotte, July 11—I certainly appreciate the co-operation you are giving me and the State Association.

I attended yesterday a meeting of the Presidents and Secretaries of nine different retail independent trade groups in Michigan. We organized an association which will try and do the things that you have been advocating for the independent merchant for years. I was very glad to recommend to them the Michigan Tradesman, as I know you have been carrying on a fight for the independent merchant. I am sure the new association will co-operate with you and give you the wholehearted support you deserve.

If the independent merchants of the state of Michigan could get organized and work together they can certainly render a vast service for good in this state. It was decided the executive committee of this association would be two men from each of the Associations represented with memberships in the combined organization. I personally hope that you will write a potent editorial in next week's Tradesman endorsing this move if you so see fit and urging all state retailers' organizations to co-operate with it to the fullest extent. I know with your following around the state that this will launch a successful unified campaign for this movement.

Clare F. Allan,
Secretary M. S. P. A.

Militant Drug Organization Needed

By helping others you help yourself.

Right now is the time to pledge your support to the newly elected officers of the Michigan State Pharmaceutical Association. President Ernest Mahar and Secretary Care F. Allan have the enthusiasm and are working hard. The Executive Committee is with them 100 per cent. to make the MSPA the outstanding organization it should be.

The old officers kept the Association functioning serving without pay, showing their loyalty to pharmacy and working for the best interests of every Michigan druggist, whether a member of the Association or not.

Many knotty problems were handled during past trying times that saved Michigan pharmacists a lot of money and annoyances. Now it takes co-operation, unity of action, and the strength of numbers to put over any big program. The time is over for just sitting back and saying, "Let the other fellow do it."

The state legislature will soon be in session again and some bills are sure to be presented which will not be to the best interest of public health and inimical to the advancement of pharmacy. Then there is the drug code which needs strengthening, the taking of dang-

erous drugs out of grocery stores and general stores and grocery items out of drug stores. That is just, fair and to the best public interest.

The Board of Pharmacy, through its inspectors, is constantly after the vendors or peddlers of drugs and is doing a good job.

Be a regular fellow, join the MSPA, and if it is not the best \$3 you ever spent I will see that it is refunded.

You want to know what is taking place and be a partner in making pharmacy all it should be in this great state of ours. Send \$3 for one year's dues to Secretary Clare F. Allan, Wyandotte, Michigan.

M. N. Henry,
Chairman Executive Committee,
Michigan State Pharmaceutical Association.
Vice-President Michigan Board of Pharmacy.

Gabby Gleanings From Grand Rapids

Mrs. Richard D. Warner fell down cellar at her home in this city last week and broke the bones in one finger. The Warners will leave soon for Mackinaw City, which they will occupy for the remainder of the summer.

Port Huron Times-Herald—James A. Stewart, 49, Detroit, brother of the late Alex T. Stewart, Times Herald columnist, and Mrs. Clara M. MacArthur, 1104 Richardson street, dropped dead early Wednesday, July 4, at Whitefish Lake while on a fishing trip. He was born in Port Huron and attended Miss Coyle's private school and Port Huron high school, from which he was graduated at the age of 16. During his boyhood he was a Times-Herald carrier. Thirty years ago he left Port Huron to join the staff of Polk's Directory Co., Detroit, which corporation has employed him since. At the time of his death Stewart lived in Detroit and worked in Grand Rapids. He had been in charge of Grand Rapids Directory Co., 452 Houseman building for the last fifteen years. He is survived by his widow, Gertrude Stewart, of Detroit, and sister, Mrs. Clara M. MacArthur, of Port Huron.

J. W. Triel, who has worked the city trade for Rademaker & Dooze for the past twenty-two years, will be with the G. A. Lindemulder Co. in the same capacity starting Thursday of this week.

Seven New Readers of the Tradesman

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

W. J. Mann, Casnovia
Maurice Yodido, Edmore
V. C. Waters, Morley
Big Rapids Pharmacy, Big Rapids
D. G. Bigelow, Niles
Mrs. Blondene Van Allsburg, Hart
Gerard Burghdorf, Rodney

Then there's a new device which air-conditions your bed. It consists of an electric air-conditioning cabinet and a canopy which hangs over the bed from arms fixed to the cabinet.

Americanism: Senate millionaires investigating fellow-citizens who are trying to get that way.

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.

President—J. E. Mahar, Pontiac.
 Ex-President—Duncan Weaver, Fennville.
 First Vice President—Ben Peck, Kalamazoo.
 Second Vice President—Joseph Maltas, Sault Ste. Marie.
 Treasurer—Henry Hadley, Benton Harbor.
 Secretary—Clare F. Allan, Wyandotte.
 Executive Committee—M. M. Henry (chairman), Lowell; Benjamin S. Peck, Kalamazoo; A. A. Sprague, Ithaca; Leo J. Lacroix, Detroit; James W. Lyons, Detroit; Ray Jensen, Grand Rapids; Duncan Weaver, Fennville.

SEA SICKNESS

Can Be Avoided By Adopting Rules of Diet

The symptoms of seasickness are too well known to merit description. Its immediate cause is the oscillation of the ship about its various axes, due to the action of the waves and the ground swell. To this constant rise and fall, pitch and roll, is added a secondary minor factor, namely, the fine, unremitting tremor and vibration transmitted from the engines throughout the framework and superstructure of the vessel. In large motor ships the influence of this factor has been much reduced. Also, the vista from the decks of wild tumult everywhere—tossing breakers and milk-white foam constantly rushing by—serve to dazzle and to fascinate the eyes.

The manner in which these factors act to produce in the human organism the symptom-complex known as seasickness, is not very simple. Many theories and hypotheses have been advanced, and among these the Labyrinthine Theory is presented by P. H. Desnoes, M.D., Port Medical Officer United Fruit Company, New York, as follows:

"Our equilibrium, or balance in space, is maintained by the functioning of a small bilateral (having two sides) group of organs, commonly referred to as the 'Labyrinth,' located in the petrous portion of the temporal bone. A labyrinth is any system of intercommunicating cavities or canals, but in this instance we refer to the internal ear, which is made up of the cochlea (a spirally wound tube resembling a snail shell) which forms part of the inner ear. It is situated horizontally in front of the vestibule, which is the oral cavity of the internal ear, forming the approach to the cochlea, with its apex directed forward. The labyrinth consists of two tiny cells, called the utricle (the larger of the two sacs of the membranous labyrinth in the bony vestibule of the ear), and the saccule (a little bag or sac) springing from the wall of which are fine hairs immersed in a mucilaginous medium called endolymph. In this material there are suspended minute crystals of calcium carbonate. In addition to these two

sacs, there are three small canals, semi-circular in shape, extending in three spatial directions. The function of the first two (utricle and saccule) is to convey sensation of vertical movement, while the latter three semi-circular ear canals register angular movement."

The Labyrinthine Theory holds that over-stimulation of these equilibratory organs causes irradiation or overflow of stimuli from their own center to other contiguous and associated centers, such as the vagus, respiratory, vaso-motor, etc., and initiates in these associated centers the objective phenomena seen in their central stimulation, i.e., vomiting, irregular breathing, dizziness, pallor, sweating and so on.

The part played in seasickness by the internal ear has been recognized for many years and may now be regarded as fully accepted. James, writing in the American Journal of Otolaryngology, noted that congenital deaf mutes were never seasick. Infants, and those who have had bilateral disease of the internal ear, with destruction of the labyrinth, are similarly immune. It therefore seems rather well established that seasickness does not occur in those who, as a result of disease, operation or lack of development do not possess a complete and functioning equilibratory apparatus.

It may interest some to know that birds commonly get seasick, probably because of their very highly developed and sensitive equilibratory organs. Sailors have frequently noted this phenomenon in the case of the albatross perched on a spar, and passengers coming up from the tropic with macaws and parrots often see the symptoms of seasickness in these birds. Monkeys likewise are very susceptible.

Dr. Desnoes also refers to the "Muscle-sense Disturbance." Closely related to the Labyrinthine Theory, but probably of minor importance, is disturbance of the so-called muscle-sense. Muscle is very richly supplied with afferent fibres. These afferent impressions consist of three main classes: (a) Impressions giving rise to pain, as in muscular cramp. This class does not concern us here. (b) Impulses causing a rise in blood-pressure. (c) Impulses which are not associated with a distinct impression in consciousness, but which enable us to localize in space the position of the limbs, head, eyes and other parts of the body. When one is at sea, these latter muscles are being constantly excited by the continual oscillation of the ship, and confusion results from the impossibility of perfectly coordinating the irregular stimuli. In locomotor ataxia, muscle sense is lost through destruction of the posterior cord tracts. It would be interesting to learn whether there is any diminished susceptibility to seasickness among people with this disease.

A fourth theory concerns itself with the manifestation of peripheral vagus-nerve irritation. Owing to the vessel's motion, the freely moving organs of the abdominal cavity, stomach, intestines, etc., make wider excursions than usual, and these with irregular frequency. Succussion-like movements of the stomach contents are set up, and

no doubt these affect the irritability of that organ's nervous mechanism.

Pschic impressions play a part in persons of a nerotic disposition. There are some who become nauseated and even vomit if they go aboard a ship for a few minutes, as for instance, to see a friend off. This effect, of course, is suffered only by those who have been once seasick. Others have been made quite ill by just hearing a roommate retch and vomit, or by simply listening to tales of similar unpleasant experiences. The smell of food to one who is nauseated is at times sufficient to precipitate an attack. In general, the psychic element is in many people the strongest element of all and the most difficult to overcome.

T. Gwynne Maitland, M. A., M. D., D. Phil., Medical Superintendent, Cunard Line, in an article entitled, "General Observations on Seasickness and the Labyrinthine Theory," says that quite a number of old travelers (ship captains among them) never acquire complete adaptability to ship movement. Nevertheless, seasickness has not the terror for passengers it had in old times. Our parents may have been harder, but the descriptions of crossings in the days of the sailing ships and early steamers make nauseating telling. The present-day liners, with their size, their exquisite balance, the diversion by exhaust of all unpleasant odors from engine and from galley, and the immense precautions with regard to cleanliness and comfort, make of the ordinary crossing a genuine rest and holiday.

It is not possible for a ship to be so constructed as to keep an even keel at sea. A ship's stability, its reputation as a good sea boat, depends to a certain degree on its harmonic response to wind and wave. The tendency has lately leaned toward giant liners, as

they are unaffected by the wave movement which smaller craft find definitely uncomfortable, although these big vessels with a certain type of sea, may also roll and pitch to an uncertain degree.

Treatment

According to Dr. P. H. Desnoes, the great majority of passengers can avoid seasickness by adopting, a week or so before sailing, a few rules of hygiene and diet. Abundant sleep must be obtained to place the central nervous system in as good a functioning condition as possible. Exercise in the open air, especially for those who ordinarily spend most of their time indoors, is important to prepare for the fresh and stimulating air of the marine climate, and to tone up the reflexes, both muscular and visceral. Horseback riding and aquatic sports are especially to be recommended. Avoidance of excesses of all kinds is, needless to say, important.

Proper bowel elimination should be achieved by exercise and diet and, if necessary, a laxative dose of sodium phosphate, 2 drachms in six ounces of water, should be taken one hour before breakfast. Those who prefer pills may use phenolphthalein, from 1 to 2 grains, or one or two vegetable laxative pills at night before retiring. Drastic cathartics is not indicated.

Tracy H. Clark, M.D.

Protection for revenue stamps on liquor bottles is offered by new transparent cellulose bands. Moistened, they're put over the neck after the stamp's affixed, shrink tight as they dry.

Old newspapers, magazines, waste paper are reduced to paper excelsior by a new machine. It cuts curling strips of various widths, at rates up to 1,200 pounds an hour.

MONOGRAM BRAND LINE OF PACKAGED DRUGS

Sparkling and beautiful new modern packages, extra fine quality merchandise that will bring retail druggists a high rate of repeat business. Next time you need—

Castor Oil, Aromatic Cascara, Bay Rum, Camphorated Oil, Carbolic Acid, Cod Liver Oil, Ess. Peppermint, Glycerine & Rose Water, Milk of Magnesia, Mineral Oil, Oil of Citronella, Olive Oil, Paregoric, Peroxide, Rubbing Alcohol, Mineral Oil, Spirits Camphor, Spirits Turpentine, Sweet Spirits Nitre, Tr. Arnica, Tr. Iodine, Witch Hazel, Alum, Bicarb. Soda, Blue Vitriol, Borax, Boric Acid, Copperas, Cream of Tartar, Epsom Salts, Flaxseed Meal, Fullers Earth, Henna Powder, Moth Balls, Mustard, Oxalic Acid, Potassium Permanganate, Rochelle Salts, Salicylic Acid, Salt Petre, Senna Leaves, Sodium Fluoride, Sulphur, White Hellebore, Whiting—

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All put up in convenient sizes: Liquids in metal capped bottles, dries in sealed canisters with tin top and bottom. Specify Monogram Brand on your next order.

Hazeltine & Perkins Drug Co.
 Grand Rapids
 Michigan

WHOLESALE DRUG PRICE CURRENT

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

ACID			FLOWER			NAPHTHALINE			NUTMEG			QUASSIA CHIPS					
Acetic, No. 8, lb.	06 @	10	Arnica, lb.	50 @	55	Bals, lb.	08 1/2 @	15	Pound	@	40	Pound	@	25			
Boric, Powd., or Xtal., lb.	07 1/2 @	20	Chamomile			Flake, lb.	08 1/2 @	15	Powdered, lb.	@	50	Powd., lb.	@	30			
Carbolic, Xtal., lb.	36 @	43	German, lb.	55 @	60								@	40			
Citric, lb.	33 @	45	Roman, lb.	@ 1 40									@	30			
Muriatic, Com'l., lb.	03 1/2 @	10	Saffron										@	40			
Nitric, lb.	10 @	15	American, lb.	50 @	55								@	90			
Oxalic, lb.	15 @	25	Spanish, ozs.	@ 1 35									@	60			
Sulphuric, lb.	03 1/2 @	10															
Tartaric, lb.	33 @	40															
ALCOHOL			FORMALDEHYDE, BULK			NUX VOMICA			OIL ESSENTIAL			QUININE					
Denatured, No. 5, gal.	44 @	55	Pound	09 @	20	Pound	@	25	Almond			5 oz. cans, ozs.	@	77			
Grain, gal.	4 00 @	5 00	Powder, lb.	05 @	10	Powdered, lb.	15 @	25	Bit., true, ozs.	@	50						
V.ood, gal.	50 @	60							Bit., art., ozs.	@	30						
ALUM-POTASH, USP			GELATIN			OIL ESSENTIAL			ROBIN			ROSE					
Lump, lb.	04 @	13	Pound	55 @	65	Almond			Pound	@	04	@	15				
Powd. or Gra., lb.	04 1/2 @	13				Bit., true, ozs.	@	50									
AMMONIA			GLUE			Bit., art., ozs.	@	30									
Concentrated, lb.	06 @	18	Brok., Bro., lb.	20 @	30	Sweet, true, lb.	1 40 @	2 00									
4-F, lb.	05 1/2 @	13	Gro'd, Dark, lb.	16 @	22	Sweet, art., lbs.	75 @	1 20									
3-F, lb.	05 1/2 @	13	Whi. Flake, lb.	27 1/2 @	35	Amber, crude, lb.	71 @	1 40									
Carbonate, lb.	20 @	25	White G'd., lb.	25 @	35	Amber, rect., lb.	1 30 @	2 00									
Muriate, Lp., lb.	18 @	30	White AXX light, lb.	42 1/2 @	50	Anise, lb.	1 00 @	1 60									
Muriate, Gra., lb.	07 3/4 @	18	Ribbon			Bay, lb.	4 00 @	4 25									
Muriate, Po., lb.	22 @	35				Bergamot, lb.	3 25 @	3 75									
ARSENIC			GLYCERINE			Caraway S'd, lb.	1 50 @	2 00									
Pound	07 @	20	Pound	17 1/4 @	45	Cajeput, lb.	3 50 @	4 00									
BALSAMS			GUM			Caraway, USP, lb.	2 10 @	2 60									
Copaiba, lb.	60 @	1 40	Aloes, Barbadoes,			Cedar Leaf, lb.	1 70 @	2 20									
Fir, Cana., lb.	2 00 @	2 40	so called, lb. gourds	@	60	Cedar Leaf, Coml., lb.	1 00 @	1 25									
Fir, Oreg., lb.	50 @	1 00	Powd., lb.	35 @	45	Citronella, lb.	1 00 @	1 40									
Peru, lb.	3 00 @	3 60	Aloes, Socotrine, lb.	@ 75		Cloves, lb.	1 75 @	2 25									
Tolu, lb.	1 50 @	1 80	Powd., lb.	@ 80		Croton, lbs.	4 00 @	4 60									
BARKS			Arabic, first, lb.	@ 40		Cubeb, lb.	4 25 @	4 80									
Cassia			Arabic, sec., lb.	@ 30		Erigeron, lb.	2 70 @	3 35									
Ordinary, lb.	@	30	Arabic, sorts, lb.	15 @	25	Eucalytus, lb.	85 @	1 20									
Ordinary, Po., lb.	25 @	35	Arabic, Gran., lb.	@ 35		Fennel	2 25 @	2 60									
Saigon, lb.	@	40	Arabic, P'd, lb.	25 @	35	Hemlock, Pu., lb.	1 70 @	2 20									
Saigon, Po., lb.	50 @	60	Asafoetida, lb.	47 @	50	Hemlock Com., lb.	1 00 @	1 25									
Elm, lb.	40 @	50	Asafoetida, Po., lb.	75 @	82	Juniper Ber., lb.	3 00 @	3 20									
Elm, Powd., lb.	38 @	45	Guaiac, lb.	@	60	Juniper W'd, lb.	1 50 @	1 75									
Elm, G'd, lb.	38 @	45	Guaiac, powd.	@	65	Lav. Flow., lb.	4 50 @	5 00									
Sassafras (P'd lb. 50)	38 @	45	Kino, lb.	@	90	Lav. Gard., lb.	1 25 @	1 50									
Sassafras, cut, lb.	20 @	30	Kino, powd., lb.	@ 1 00		Lemon, lb.	2 00 @	2 40									
Scitree, Po., lb.	35 @	40	Myrrh, lb.	@	60	Mustard, true, ozs.	@	1 25									
BERRIES			Myrrh, Pow., lb.	@	75	Mustard, art., ozs.	@	30									
Cubeb, lb.	@	65	Shellac, Orange, lb.	35 @	45	Orange, Sw., lb.	3 25 @	3 60									
Cubeb, Po., lb.	@	75	Ground, lb.	35 @	45	Origanum, art., lb.	1 00 @	1 20									
Juniper, lb.	10 @	20	Shellac, white (bone dr'd) lb.	45 @	55	Pennyroyal, lb.	2 75 @	3 20									
BLUE VITRIOL			Tragacanth			Peppermint, lb.	4 25 @	4 80									
Pound	07 @	15	No. 1, bbls.	1 50 @	1 75	Rose, dr.	@	2 50									
BORAX			No. 2, lbs.	1 35 @	1 50	Rose, Geran., ozs.	@	75									
P'd or Xtal, lb.	06 @	13	Pow., lb.	1 25 @	1 50	Rosemary Flowers, lb.	1 00 @	1 50									
BRIMSTONE			HONEY			Sandalwood											
Pound	04 @	10	Pound	25 @	40	E. I., lb.	8 00 @	8 60									
CAMPHOR			HOPS			W. I., lb.	4 50 @	4 75									
Pound	80 @	1 00	1/2s Loose, Pressed, lb.	@ 1 00		Sassafras											
CANTHARIDES			HYDROGEN PEROXIDE			True, lb.	1 90 @	2 40									
Russian, Powd.	@ 4 50		Pound, gross	27 00 @	29 00	Syn., lb.	85 @	1 40									
Chinese, Powd.	@ 2 00		1/2 lb., gross	17 00 @	18 00	Spearmint, lb.	2 50 @	3 00									
CHALK			1/4 lb., gross	11 00 @	11 50	Tansy, lb.	3 50 @	4 00									
Crayons			INDIGO			Thyme, Red, lb.	1 75 @	2 40									
White, dozen	@ 3 60		Madras, lb.	2 00 @	2 25	Thyme, Whi., lb.	2 00 @	2 60									
Dustless, dozen	@ 6 00		INSECT POWDER			Wintergreen											
French Powder, Coml., lb.	03 1/2 @	10	Pure, lb.	31 @	41	Leaf, true, lb.	5 60 @	6 00									
Precipitated, lb.	12 @	15	LEAD ACETATE			Birch, lb.	4 00 @	4 60									
Prepared, lb.	14 @	16	Xtal, lb.	17 @	25	Syn.	75 @	1 20									
White, lump, lb.	03 @	10	Powd. and Gran.	25 @	35	Wormseed, lb.	3 50 @	4 00									
CAPSICUM			LICORICE			Wormwood, lb.	4 50 @	5 00									
Pods, lb.	60 @	70	Extracts, sticks, per box	1 50 @	2 00	OILS HEAVY											
Powder, lb.	62 @	75	Lozenges, lb.	40 @	50	Castor, gal.	1 45 @	1 60									
CLOVES			Wafers, (24s) box	@ 1 50		Cocanut, lb.	22 1/2 @	35									
Whole, lb.	30 @	40	LEAVES			Cod Liver, Norwegian, gal.	1 20 @	1 50									
Powdered, lb.	35 @	45	Buchu, lb., short	@	60	Cot. Seed, gal.	85 @	1 00									
COCAINE			Buchu, lb., long	@	70	Lard, ex., gal.	1 55 @	1 65									
Ounce	14 75 @	15 40	Buchu, P'd, lb.	25 @	30	Lard, No. 1, gal.	1 25 @	1 40									
COPPERAS			Sage, bulk, lb.	@	40	Linseed, raw, gal.	80 @	95									
Xtal, lb.	03 1/4 @	10	Sage, loose pressed, 1/4s, lb.	@	40	Linseed, boil, gal.	83 @	98									
Powdered, lb.	04 @	15	Sage, ounces	@	85	Neatsfoot, extra, gal.	80 @	1 00									
CREAM TARTAR			Sage, P'd and Grd.	@	35	Olive											
Pound	25 @	38	Senna			Malaga, gal.	2 50 @	3 00									
CUTTLEBONE			Alexandria, lb.	35 @	40	Pure, gal.	3 00 @	5 00									
Pound	40 @	50	Tinneveilla, lb.	25 @	40	Sperm, gal.	1 25 @	1 50									
DEXTRINE			Powd., lb.	25 @	35	Tanner, gal.	75 @	90									
Yellow Corn, lb.	06 1/2 @	15	Uva Ursi, lb.	@	31	Tar, gal.	50 @	65									
White Corn, lb.	07 @	15	Uva Ursi, P'd, lb.	@	45	Whale, gal.	@	2 00									
EXTRACT			LIME			OPIUM											
Witch Hazel, Yellow Lab.,			Chloride, med., dz.	@	85	Gum, ozs., \$1.40; lb.											
gal.	1 10 @	1 70	Chloride, large, dz.	@ 1 45		Powder, ozs., \$1.40; lb.											
Licorice, P'd, lb.	50 @	60	LYCOPodium			Gran., ozs., \$1.40; lb.											
MORPHINE			Pound	45 @	60	PARAFFINE											
Pound	4 54 @	4 88	MAGNESIA			Pound	06 1/2 @	15									
MERCURY			Carb., 1/4s, lb.	@	30	PEPPER											
Pound	1 50 @	1 75	Carb., 1/8s, lb.	@	32	Black, grd., lb.	25 @	35									
MUSTARD			Carb., Powd., lb.	15 @	25	Red, grd., lb.	45 @	55									
Bulk, Powd.			Oxide, Hea., lb.	@	70	White, grd., lb.	40 @	45									
Select, lb.	45 @	50	Oxide, light, lb.	@	75	PITCH BURGUNDY											
No. 1, lb.	25 @	35	MENTHOL			Pound	20 @	25									
NAPHTHALINE			Pound	4 54 @	4 88	PETROLATUM											
Bals, lb.	08 1/2 @	15	MERCURY			Amber, Plain, lb.	12 @	17									
Flake, lb.	08 1/2 @	15	Pound	1 50 @	1 75	Amber, Carb. lb.	14 @	19									
NUTMEG			MUSTARD			Cream Whi., lb.	17 @	22									
Pound	@	40	Carb., 1/4s, lb.	@	30	Lily White, lb.	20 @	25									
Powdered, lb.	@	50	Carb., Powd., lb.	15 @	25	Snow White, lb.	22 @	27									
NUX VOMICA			Oxide, Hea., lb.	@	70	PLASTER PARIS DENTAL											
Pound	@	25	Oxide, light, lb.	@	75	Barrels	@ 5 75										
Powdered, lb.	15 @	25	MENTHOL			Less, lb.	03 1/2 @	08									
OIL ESSENTIAL			Pound	4 54 @	4 88	POTASSA											
Almond			MERCURY														

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

Canned Apple
Canned Apricots
Canned Peas
Evaporated Apricots

DECLINED

AMMONIA

Little Bo Peep, med. 1 35
Little Bo Peep, lge. 2 25
Quaker, 32 oz. 2 10

APPLE BUTTER

Table Belle, 12-31 oz.,
Doz. 1 75

BAKING POWDERS

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



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

BLEACHER CLEANSER

Clorox, 16 oz., 24s 3 25
Clorox, 32 oz., 12s 3 00
Less special factory
discount of 25c per case
Lizzie, 16 oz., 12s 2 15
Linco Wash, 32 oz. 12s 2 00

BLUING

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

BEANS and PEAS

100 lb. bag
Dry Lima Beans, 100 lb. 8 25
White H'd P. Beans 3 50
Split Peas, yell., 60 lb. 3 10
Split Peas, gr'n, 60 lb. 6 10
Scotch Peas, 100 lb. 7 00

BURNERS

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

BOTTLE CAPS

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

BREAKFAST FOODS

Kellogg's Brands
Corn Flakes, No. 136 2 26
Corn Flakes, No. 124 2 26
Pep, No. 224 2 20
Pep No. 250 1 05
Krumbs, No. 412 1 55
Bran Flakes, No. 624 1 90
Bran Flakes, No. 650 85
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 10
Kaffe Hag, 6 1-lb. cans 2 57

Whole Wheat Fla., 24s 2 40
Whole Wheat Bjs., 24s 2 31
Wheat Krispies, 24s 2 40
Post Brands
Grape-Nut 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 26
Post Toasties, 24s 2 26
Post Bran, PBF 24 3 15
Post Bran, PBF 36 3 15
Sanka 6-1 lb. 2 57

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

BROOMS

Quaker, 5 sewed 6 75
Warehouse 7 25
Winner, 5 sewed 5 75
Top Notch 4 50

BRUSHES

Scrub Progress, dozen 90

Stove

Shaker, dozen 90

Shoe

Topcen, dozen 90

BUTTER COLOR

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

CANDLES

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

CANNED FRUITS

Apples
Imperial, No. 10 4 50
Sweet Peas, No. 10 4 50

Apple Sauce

Hart, No. 2 1 10
Hart, No. 10 5 25

Apricots

Baker Solid Pack, No. 10 7 50
Premio, No. 10 6 80
Quaker, No. 10 8 75
Gibraltar, No. 10 8 25
Gibraltar, No. 2 1 90
Superior, No. 2 1 25
Supreme, No. 2 1 25
Supreme, No. 2 1 85
Quaker, No. 2 1 80
Quaker, No. 2 1 40

Blackberries

Premio, No. 10 6 20

Blue Berries

Eagle, No. 10 8 75

Cherries

Hart, No. 10 6 25
Hart, No. 2 in syrup 3 00
Marcellus, No. 2 in syrup 2 10

Supreme, No. 2 in syrup 2 25
Hart Special, No. 2 1 35

Cherries—Royal Ann

Supreme, No. 2 1/2 3 20
Supreme, No. 2 2 25
Gibraltar, No. 10 9 00
Gibraltar, No. 2 1/2 2 60

Figs

Beckwith Breakfast, No. 10 12 00
Carpenter Preserved, 5 oz. glass 1 35
Supreme Kodota, No. 1 1 80

Fruit Salad

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

Gooseberries

Michigan, No. 10 5 35

Grape Fruit

Florida Gold, No. 5 4 75
Florida Gold, No. 2 1 40
Quaker, 8 oz. 90
Quaker, 2 1/2 1 40

Grape Fruit Juice

Florida Gold, No. 1 90
Quaker, No. 1 90
Quaker, No. 5 4 50

Loganberries

Premio, No. 10 6 75

Peaches

Forest, solid pack, No. 10 6 10
Supreme, sliced, No. 10 7 75
Supreme, halves, No. 10 7 75
Nile, sliced, No. 10 5 70
Premio, halves, No. 10 5 70
Quaker, sliced or halves, No. 10 7 00
Gibraltar, No. 2 1/2 2 00
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 10
Quaker sliced or halves, No. 2 1 60

Pears

Quaker, No. 10 8 25
Quaker, Bartlett, No. 2 1/2 2 30
Quaker, Bartlett, No. 2 1 85

Pineapple Juice

Doles, Diamond Head, No. 2 1 60
Doles, Honey Dew, No. 10 7 00

Pineapple, Crushed

Imperial, No. 10 7 75
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

Pineapple, Sliced

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 17 1/2
Ukelele Broken, No. 10 7 90
Ukelele Broken, 2 1/2 2 25
Ukelele Broken, No. 2 1 85
Curfew Tid Bits, No. 2 1 80
Quaker, Tid Bits, No. 10 8 25
Quaker, No. 10 8 25
Quaker, No. 2 1/2 2 35
Quaker, No. 2 1 90
Quaker, No. 1 1 10

Plums

Ulikit, No. 10, 30% syrup 6 50
Supreme Egg, No. 2 1/2 2 30
Supreme Egg, No. 2 1 70
Primo, No. 2, 40% syrup 1 00

Prepared Prunes

Supreme, No. 2 1/2 2 35
Supreme, No. 2 1/2 2 00
Italian 2 00

Raspberries, Black

Premio, No. 10 8 50
Hart, 8-ounce 80
Raspberries, Red
Premio, No. 10 8 75
Daggett, No. 2 2 20

Strawberries

Hunt, Superior, No. 2 2 35

CANNED FISH

Clam Ch'der, 10 1/2 oz. 1 35
Clam Chowder, No. 2 2 75
Clams, Steamed, No. 1 2 75
Clams, Minced, No. 1/2 2 40
Finnan Haddie, 10 oz. 3 30
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 2 75
Fish Flakes, small 1 35
Cod Fish Cake, 10 oz. 1 55
Cove Oysters, 5 oz. 1 35
Lobster, No. 1/4 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
Sardines, Cal. 1 00
Tuna, 1/2 Van Camps, doz. 1 75
Tuna, 1/4s, Van Camps, doz. 1 15
Tuna, 1s, Van Camps, doz. 3 45
Tuna, 1/2s, Chicken Sea, doz. 1 80
Tuna, 1/2 Bonita 1 25

CANNED MEAT

Bacon, med., Beechnut 1 90
Bacon, lge., Beechnut 2 65
Beef, lge., Beechnut 3 45
Beef, med., Beechnut 2 05
Beef, No. 1, Corned 1 80
Beef, No. 1, Roast 1 95
Beef, 2 1/2 oz., Qua., Sil. 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, 1/2 Qua. 65
Potted Ham, Gen. 1/4 1 35
Vienna Saus. No. 1/2 90

Baked Beans

Campbells 48s 2 30

CANNED VEGETABLES

Hart Brand

Asparagus
Natural, No. 2 3 00
Tips & Cuts, No. 2 2 25

Baked Beans

1 lb. Saco, 36s, cs. 1 75
No. 2 1/2 Size, doz. 1 05
No. 10 Sauce 4 90

Lima Beans

Little Quaker, No. 10 7 90
Baby, No. 2 1 60
Marcellus, No. 2 1 25
Reber Soaked 95
Marcellus, No. 10 6 00

Red Kidney Beans

No. 10 4 25
No. 2 90

String Beans

Choice, Whole, No. 2 1 70
Cut, No. 10 7 25
Cut, No. 2 1 35
Marcellus Cut, No. 10 6 00

Wax Beans

Choice, Whole, No. 2 1 70
Cut, No. 10 7 25
Cut, No. 2 1 35
Marcellus Cut, No. 10 5 50

Beets

Extra Small, No. 2 2 00
Hart Cut, No. 10 4 50
Hart Cut, No. 2 1 00
Marcel. Whole, No. 2 1 35
Hart Diced, No. 2 90

Carrots

Diced, No. 2 95
Diced, No. 10 4 20

Corn

Golden Ban., No. 2 1 35
Golden Ban., No. 10 10 00
Country Gen., No. 2 1 20
Marcellus, No. 2 1 20
Fancy Crosby, No. 2 1 35
Fancy Crosby, No. 10 6 75
Whole Grain, 6 Ban-tam No. 2 1 45

Peas

Little Dot, No. 2 2 10
Sifted E. June, No. 10 9 50
Sifted E. June, No. 2 1 85
Marcel, Sw. W. No. 2 1 50
Marcel, E. June, No. 2 1 45
Quaker, E. Ju., No. 10 8 00

Pumpkin.

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

Sauerkraut

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

Spinach

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

Squash

Boston, No. 3 1 35

Succotash

Golden Bantam, No. 2 1 75
Hart, No. 2 1 55
Pride of Michigan 1 25

Tomatoes

No. 10 5 50
No. 2 1 85
No. 2 1 40
Pride of Mich., No. 2 1 10

CATSUP

Naas, 14 oz. doz. 1 40
Sniders, 8 oz. doz. 1 20
Sniders, 14 oz. doz. 1 85
Quaker, 10 oz. Doz. 1 23
Quaker, 14 oz. doz. 1 50

CHILI SAUCE

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

OYSTER COCKTAIL

Sniders, 11 oz. 2 00

CHEESE

Roquefort 70
Wisconsin Daisy 15
Wisconsin Twin 14 1/2
New York June, 1932 25
Sap Sago 48
Brick 16
Michigan Flats 13 1/2
Michigan Daisies 14
Wisconsin Longhorn 15
Imported Leyden 27
1 lb. Limberger 18
Imported Swiss 56
Kraft, Pimento Loaf 23
Kraft, American Loaf 21
Kraft, Brick Loaf 21
Kraft, Swiss Loaf 24
Kraft, Old End, Loaf 31
Kraft, Pimento, 1/4 lb. 1 60
Kraft, American, 1/4 lb. 1 50
Kraft, Brick, 1/4 lb. 1 30
Kraft, Limbur, 1/4 lb. 1 30

CHEWING GUM

Adams Black Jack 61
Adams Dentyne 65
Beaman's Peppin 65
Beechnut Peppermint 65
Doublemint 65
Peppermint, Wrigleys 65
Spearmint, Wrigleys 65
Juicy Fruit 65
Wrigley's P-K 65
Teaberry 65

CHOCOLATE

Baker, Prem., 6 lb. 1/2 2 30
Baker, Pre., 6 lb. 3 oz. 2 40
German Sweet, 6 lb. 1/4s 1 70
Little Dot Sweet 6 lb. 1/2s 2 30

CIGARS

Hemt, Champions 38 50
Webster Plaza 75 00
Webster Golden Wed. 75 00
Websterettes 37 50
Cincos 38 50
Garcia Grand Babies 40 00
Broadstreets 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
Kewaw 20 00
Budwiser 20 00
Isabella 20 00

Cocoanut

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

CLOTHES LINE

Household, 50 ft. 2 09
Cupples Cord 2 90

COFFEE ROASTED

Lee & Cady

1 lb. Package
Ryco 21 1/2
Boston Breakfast 24 1/2
Breakfast Cup 23 1/2
Competition 18 1/2
J. V. 21 1/2
Majestic 30 1/2
Morton House 32 1/2
Nedrow 27 1/2
Quaker, in cartons 24 1/2
Quaker, in glass jars 29

Coffee Extracts

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

CONDENSED MILK

Eagle, 2 oz., per case 4 60

Cough Drops

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

COUPON BOOKS

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.

CRACKERS

Hekman Biscuit Company
Saltine Soda Crackers, bulk 14
Saltine Soda Crackers, 1 lb. pkgs. 1 56
Saltine Soda Crackers, 2 lb. pkgs. 3 36
Saltine Soda Crackers, 6 1/4 oz. pkgs. 1 00
Butter Crackers, bulk 13
Butter Crackers, 1 lb. 1 72
Butter Crackers, 2 lb. 3 12
Graham Crackers, bulk 14
Graham C's, 1 lb. 1 90
Graham C's, 2 lb. 3 36
Graham C's, 6 1/4 oz. 1 00
Junior Oyster C's, blk. 13
Oyster C's, shell, 1 lb. 1 84
Club Crackers 1 86

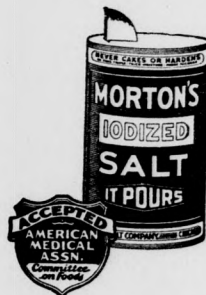
CREAM OF TARTAR

6 lb. boxes 25

DRIED FRUITS

Apricots
Evaporated, Ex Choice 19
Choice 17 1/2
Std. Fancy Moorpack 17
Citron
5 lb. box 27

Currents Packages, 11 oz.----- 14	JUNKET GOODS Junket Powder ----- 1 20 Junket Tablets ----- 1 35	FRESH MEATS Beef Top Steers & Heif.----- 11 Good Steers & Heif.----- 10 Med. Steers & Heif.----- 08 Com. Steers & Heif.----- 07	HERRING Holland Herring Mixed, kegs ----- Milkers, kegs ----- Lake Herring ½ bbl., 100 lbs.-----	SOAP Am. Family, 100 box----- 5 05 F. B., 60c ----- 2 25 Fels Naphtha, 100 box ----- 4 55 Flake White, 10 box ----- 2 85 Jap Rose, 100 box ----- 7 40 Fairy, 100 box ----- 3 25 Palm Olive, 144 box ----- 6 20 Lava, 50 box ----- 2 25 Camay, 72 box ----- 3 05 P & G Nap Soap, 100@2 80 Sweetheart, 100 box ----- 5 70 Grandpa Tar, 50 sm. ----- 2 10 Williams Barber Bar, 9s ----- 50 Williams Mug, per doz. ----- 48 Lux Toilet, 50 ----- 3 05	TEA Japan Medium ----- 19 Choice ----- 22@30 Fancy ----- 30@36 No. 1 Nibbs ----- 32 Gunpowder Choice ----- 34 Ceylon Pekoe, medium ----- 63 English Breakfast Congou, medium ----- 28 Congou, choice ----- 35@36 Congou, fancy ----- 42@43 Oolong Medium ----- 39 Choice ----- 45 Fancy ----- 50 TWINE Cotton, 3 ply cone ----- 40 Cotton, 3 ply balls ----- 40 VINEGAR F. O. B. Grand Rapids Cider, 40 grain ----- 18½ White Wine, 40 grain 19½ White Wine, 80 grain 24½	
Dates Imperial, 12s, pitted... 1 75 Imperial, 12s, regular... 1 35 Imperial, 12s, 2 lb.----- Imperial, 12s, 1 lb.-----	MARGARINE Wilson & Co.'s Brands Oleo Nut ----- 10 Cut A F Oleo ----- 09 MATCHES Diamond, No. 5, 144 ----- 6 25 Searchlight, 144 box ----- 6 25 Crescent, 144 ----- 5 65 Diamond, No. 0 ----- 5 00 Safety Matches Red Top, 5 gross case 5 25 Signal Light, 5 gro. cs. 5 25 Standard, 5 gro. cs. ----- 4 00 MUELLER'S PRODUCTS Macaroni, 9 oz. ----- 2 10 Spaghetti, 9 oz. ----- 2 10 Elbow Macaroni, 9 oz. ----- 2 10 Egg Noodles, 6 oz. ----- 2 10 Egg Vermicelli, 6 oz. ----- 2 10 Egg Alphabets, 6 oz. ----- 2 10 Cooked Spaghetti, 24c, 17 oz. ----- 2 20	Veal Top ----- 09 Good ----- 08 Medium ----- 07 Lamb Spring Lamb ----- 18 Good ----- 16 Medium ----- 14 Poor ----- 08 Mutton Good ----- 05 Medium ----- 03 Poor -----	Mackerel Tubs, 60 Count, fy. fat 6 00 Pails, 10 lb. Fancy fat 1 50 White Fish Med. Fancy, 100 lb.----- 13 00 Milkers, bbls. ----- 18 50 K K K K Norway ----- 19 50 8 lb. pails ----- 1 40 Cut Lunch ----- 1 50 Boned, 10 lb. boxes ----- 16	SPICES Whole Spices Allspice Jamaica ----- @24 Cloves, Zanzibar ----- @36 Cassia, Canton ----- @24 Cassia, 5c pkg., doz ----- @40 Ginger, Africa ----- @19 Mixed, No. 1 ----- @30 Mixed, 10c pkgs., doz ----- @65 Nutmegs, 70@90 ----- @50 Nutmegs, 105-110 ----- @48 Pepper, Black ----- @23 Pure Ground in Bulk Allspice, Jamaica ----- @18 Cloves, Zanzibar ----- @28 Cassia, Canton ----- @22 Ginger, Corkin ----- @17 Mustard ----- @21 Mace Penang ----- @20 Pepper, Black ----- @20 Nutmegs ----- @25 Pepper, White ----- @30 Pepper, Cayenne ----- @26 Paprika, Spanish ----- @36	SHOE BLACKENING 2 in 1, Paste, doz. ----- 1 30 E. Z. Combination, dz. ----- 1 30 Dri-Foot, doz. ----- 2 00 Bixbys, doz. ----- 1 30 Shinola, doz. ----- 90 STOVE POLISH Blackne, per doz. ----- 1 30 Black Silk Liquid, doz. ----- 1 30 Black Silk Paste, doz. ----- 1 30 Enameline Paste, doz. ----- 1 30 Enameline Liquid, doz. ----- 1 30 E. Z. Liquid, per doz. ----- 1 30 Radium, per doz. ----- 1 30 Rising Sun, per doz. ----- 1 30 654 Stove Enamel, dz. ----- 2 80 Vulcanol, No. 10, doz. ----- 1 30 Stovoil, per doz. ----- 3 00	WICKING No. 9, per gross ----- 80 No. 1, per gross ----- 1 25 No. 2, per gross ----- 1 50 No. 3, per gross ----- 2 30 Peerless Rolls, per doz. ----- 90 Rochester, No. 2, doz. ----- 50 Rochester, No. 3, doz. ----- 2 00 Rayo, per doz. ----- 75
Figs Calif., 24-33, case----- 1 70 Peaches Evap. Choice ----- 13½ Peel Lemon, Dromdary, 4 oz., doz. ----- 1 10 Orange, Dromdary, 4 oz., dozen ----- 1 10 Citron, Dromdary, 4 oz., dozen ----- 1 10 Raisins Seeded, bulk ----- 7½ Thompson's S'dless blk. 7½ Quaker s'dless blk. ----- 7½ 15 oz. ----- 7½ Quaker Seeded, 15 oz. ----- 8	NUTS Whole Almonds, Peerless ----- 15½ Brazil, large ----- 14½ Fancy Mixed ----- 15 Filberts, Naples ----- 20 Peanuts, vir. Roasted ----- 09½ Peanuts, Jumbo ----- 10½ Pecans, 3, star ----- 25 Pecans, Jumbo ----- 40 Pecans, Mammoth ----- 50 Walnuts, Cal. ----- 14@20 Hickory ----- 07 Salted Peanuts Fancy, No. 1 ----- 10½ 12-1 lb. Celloph case ----- 1 25 Shelled Almonds ----- 39 Peanuts, Spanish, 125 lb. bags ----- 7½ Filberts ----- 32 Pecans, salted ----- 45 Walnut, California ----- 48 MINCE MEAT None Such, 4 doz. ----- 6 20 Quaker, 3 doz. case ----- 2 65 Yo Ho, Kegs, wet, lb. ----- 16½ OLIVES—Plain Quaker, 24 4 oz. cases 1 87 Quaker, 24 7½ oz. cs. 3 55 High Life, 12 22 oz. cs. 3 45 1 gal. glass, each ----- 1 30 OLIVES—Stuffed Quaker, 24 2½ oz. cs. 1 87 Quaker, 24 4 oz. cs. ----- 2 75 Quaker, 24 5 oz. cs. ----- 3 55 Quaker, 24 7½ oz. cs. 4 55 Quaker, 24 10 oz. cs. 5 95 Quaker, 12 32 oz. cs. ----- 7 88 1 Gallon glass, each ----- 1 80	PROVISIONS Barreled Pork Clear Back ----- 16 00@18 00 Short Cut, Clear ----- 12 00 Dry Salt Meats D S Belles ----- 20-25 10 Lard Pure in tierces ----- 07½ 60 lb. tubs ----- advance ¼ 50 lb. tubs ----- advance ¼ 20 lb. pails ----- advance ¼ 10 lb. pails ----- advance ¼ 5 lb. pails ----- advance 1 3 lb. pails ----- advance 1 Compound, tierces ----- 08 Compound, tubs ----- 08½ Sausages Bologna ----- 11 Liver ----- 15 Frankfort ----- 13 Pork ----- 15 Tongue, Jellied ----- 32 Headcheese ----- 13 Smoked Meats Hams, Cert., 14-16 lb. ----- 20 Hams, Cert., Skinned ----- 20 16-18 lb. ----- @20 Ham, dried beef ----- @22 Knuckles ----- @11 California Hams ----- @16 Picnic Boiled Hams ----- @28 Boiled Hams ----- @11 Minced Hams ----- @20 Bacon 4/6 Cert. ----- @20 Beef Boneless rump ----- @19 00 Liver Beef ----- 10 Calf ----- 35 Pork ----- 07½ RICE Fancy Blue Rose ----- 5 00 Fancy Head ----- 6 10 RUSKS Postma Biscuit Co. 18 rolls, per case ----- 2 10 12 rolls, per case ----- 1 39 18 cartons, per case ----- 2 35 12 cartons, per case ----- 1 57 SALERATUS Arm and Hammer 24s ----- 1 50 SAL SODA Granulated, 60 lbs. cs. ----- 1 35 Granulated, 18-2½ lb. packages ----- 1 15 COD FISH Bob White, 1 lb. pure 25	Seasoning Chili Powder, 1½ oz. ----- 62 Celery Salt, 1½ oz. ----- 80 Sage, 2 oz. ----- 80 Onion Salt ----- 1 35 Garlic ----- 1 35 Poneltz, 3½ oz. ----- 3 25 Kitchen Bouquet ----- 4 25 Laurel Leaves ----- 25 Marjoram, 1 oz. ----- 50 Savory, 1 oz. ----- 65 Thyme, 1 oz. ----- 50 Tumeric, 1½ oz. ----- 75 STARCH Corn Kingsford, 24/1 ----- 2 10 Powd., bags, per 100 ----- 3 95 Argo, 24, 1 lb. pkgs. ----- 1 58 Cream, 24-1 ----- 2 25 Gloss Argo, 24, 1 lb. pkgs. ----- 1 55 Argo, 12, 3 lb. pkgs. ----- 2 25 Argo, 8, 5 lb. pkgs. ----- 2 25 Silver Gloss, 48, 1s ----- 11¼ Elastic, 16 pkgs. ----- 1 38 Tiger, 50 lbs. ----- 2 82 SYRUP Corn Blue Karo, No. 1½ ----- 2 40 Blue Karo, No. 5, 1 dz. ----- 3 30 Blue Karo, No. 10 ----- 3 14 Red Karo, No. 1½ ----- 2 62 Red Karo, No. 5, 1 dz. ----- 3 59 Red Karo, No. 10 ----- 3 46 Imit. Maple Flavor Orange, No. 1½, 2 dz. ----- 2 87 Orange, No. 3, 20 cans ----- 4 34 Maple and Cane Kanuck, per gal. ----- 1 10 Kanuck, 5 gal. can ----- 4 75 Grape Juice Welch, 12 quart case ----- 4 40 Welch, 12 pint case ----- 2 25 Welch, 26-4 oz. case ----- 2 30 COOKING OIL Mazola Pints, 2 doz. ----- 4 10 Quarts, 1 doz. ----- 3 60 Half Gallons, 1 doz. ----- 6 00 TABLE SAUCES Lee & Perrin, large ----- 5 75 Lee & Perrin, small ----- 3 35 Pepper ----- 1 60 Royal Mint ----- 2 40 Tobasco, small ----- 3 75 Sho You, 9 oz., doz. ----- 2 60 A-1, large ----- 4 75 A-1, small ----- 2 85 Caper, 2 oz. ----- 3 50	WOODENWARE Baskets Bushels, Wide Band, wood handles ----- 2 00 Market, drop handle ----- 90 Market, single handle ----- 95 Market, extra ----- 1 60 Splint, large ----- 8 50 Splint, medium ----- 7 50 Splint, small ----- 6 50 Churns Barrel, 5 gal., each ----- 2 40 Barrel, 10 gal., each ----- 2 55 3 to 6 gal., per gal. ----- 16 Pails 10 qt. Galvanized ----- 2 60 12 qt. Galvanized ----- 2 85 14 qt. Galvanized ----- 3 10 12 qt. Flaring Gal. Jr. ----- 5 00 10 qt. Tin Dairy ----- 4 00 Traps Mouse, wood, 4 holes ----- 60 Mouse, wood, 6 holes ----- 70 Mouse, tin, 5 holes ----- 65 Rat, wood ----- 1 00 Rat, spring ----- 1 00 Mouse, spring ----- 20 Tubs Large Galvanized ----- 8 75 Medium Galvanized ----- 7 75 Small Galvanized ----- 6 75 Washboards Banner, Globe ----- 5 50 Brass, single ----- 6 25 Glass, single ----- 6 00 Double Peerless ----- 8 50 Single Peerless ----- 7 50 Northern Queen ----- 5 50 Universal ----- 7 25 Wood Bowls 13 in. Butter ----- 5 00 15 in. Butter ----- 9 00 17 in. Butter ----- 18 00 19 in. Butter ----- 25 00 WRAPPING PAPER Fibre, Manila, white ----- 05 No. 1 Fibre ----- 06½ Butchers D F ----- 06½ Kraft ----- 06 Kraft Stripe ----- 09½ YEAST CAKE Magic, 3 doz. ----- 2 70 Sunlight, 3 doz. ----- 2 70 Sunlight, 1½ doz ----- 1 35 Yeast Foam, 3 doz. ----- 2 70 Yeast Foam, 1½ doz ----- 1 35 YEAST—COMPRESSED Fleischmann, per doz. ----- 20 Red Star, per doz. ----- 20		
California Prunes 90@100, 25 lb. boxes ----- @07 80@ 90, 25 lb. boxes ----- @07½ 70@ 80, 25 lb. boxes ----- @08½ 60@ 70, 25 lb. boxes ----- @08½ 50@ 60, 25 lb. boxes ----- @09½ 40@ 50, 25 lb. boxes ----- @10½ 30@ 40, 25 lb. boxes ----- @11½ 20@ 30, 25 lb. boxes ----- @13 18@ 24, 25 lb. boxes ----- @15½ Hominy Pearl, 100 lb. sacks ----- 3 50 Bulk Goods Elb. Macaroni, 20 lb. bx. 1 38 Egg Noodle, 10 lb. box 1 25 Pearl Barley 0000 ----- 7 00 Barley Grits ----- 5 00 Chester ----- 4 50 Lentils Chili ----- 10 Tapioca Pearl, 100 lb. sacks ----- 7½ Minute, 8 oz., 3 doz. ----- 4 05 Dromedary Instant ----- 3 50 Jiffy Punch 3 doz. Carton ----- 2 25 Assorted flavors.	FRUIT CANS Ball Mason F. O. B. Grand Rapids One pint ----- 8 00 One quart ----- 9 30 Half gallon ----- 12 40 Mason Can Tops, gro. 2 55 FRUIT CAN RUBBERS Presto Red Lip, 2 gro. carton ----- 78 Presto White Lip, 2 gro. carton ----- 83 GELATINE Jell-o, 3 doz. ----- 1 90 Minute, 3 doz. ----- 4 05 Knox's, 1 dozen ----- 2 25 Jelsert, 3 doz. ----- 1 40 HONEY Lake Shore 1 lb. doz. ----- 1 90 JELLY AND PRESERVES Pure, 30 lb. pails ----- 2 60 imitation, 30 lb. pails. 1 60 Pure Pres., 16 oz. dz. ----- 1 80 12 oz. Apple Jelly, dz. ----- 95 13 oz. Mint Jelly, dz. 1 60 7 oz. Cranberry Jelly, dz 90 JELLY GLASSES ½ Pint Tall, per doz. ----- 35 POP CORN Sure Pop, 25 lb. bags 1 25 Yellow, 25 lb. bags ----- 1 25	PICKLES Sweet Small L and C, 7 oz., doz. ----- 92½ Paw Paw, quarts, doz. 2 50 Dill Pickles Gal., 40 to Tin, doz. ----- 8 20 32 oz. Glass Thrown ----- 1 50 PIPES Cob. 3 doz. in bx. 1 00@1 20 PLAYING CARDS Blue Ribbon, per doz. 4 50 Bicycle, per doz. ----- 1 70 Caravan, per doz. ----- 2 25 COD FISH Bob White, 1 lb. pure 25	WASHING POWDERS Bon Ami Pd., 18s, box ----- 1 90 Bon Ami Cake, 18s ----- 1 65 Brillo ----- 85 Big 4 Soap Chips 8/5 ----- 2 30 Chipso, large ----- 3 65 Climaline, 4 doz. ----- 3 60 Grandma, 100, 5c ----- 3 50 Grandma, 24 large ----- 3 50 Snowboy, 12 large ----- 1 80 Gold Dust, 12 la ----- 1 80 La France Laur. 4 dz. ----- 3 65 Lux Flakes, 50 small ----- 4 80 Lux Flakes, 20 large ----- 4 55 Old Dutch Clean, 4 dz. ----- 3 40 Octagon, 96s ----- 4 90 Rinso, 24s ----- 4 80 Rinso, 40s ----- 2 95 Spotless Cleanser, 48, 20 oz. ----- 3 85 Sani Flush, 1 doz. ----- 2 25 Sapolio, 3 doz. ----- 3 15 Speedee, 3 doz. ----- 7 20 Sunbrite, 50s ----- 2 10 Wyandotte, Cleaner, 24s 1 60			



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.

A New Merchant-Day Aborning

[Inspiring address by President Mittleman of Detroit, who covered the continent in behalf of NSRA at his own expense—to see for himself the rebirth of association zeal in every state in the Union.]

San Francisco, here I am. They tell me no finer concentrated retail market is to be found in America, for it is estimated that half a billion dollars is sold at retail in the city and county of San Francisco. Inasmuch as this is my first trip to the Coast, I wanted to know something about it from the viewpoint of a merchant. I wanted to compare it with my home city of Detroit and the state of Michigan. California, as a state, has better than 5½ million population—Michigan has just under five million. We are only exceeded by New York, Ohio, Pennsylvania and Texas. So we are really neighbors in terms of purchasing power.

Retailers, more than any other class of business men, are directly in close daily contact with consumers. They are numerous and are found in every community. The success of the whole distribution process rests in large measure upon the retailers, on their ability to render reliable and efficient service. Any proposals of legislative discriminations to be leveled against retailing should be scrutinized most carefully. Producers should be assured of means to bring their wares to market as economically and dependably as possible. Consumers should have available the best possible facilities for making their purchases. Retailers themselves are entitled to fair treatment.

Changes in business practice, in the nature of business units, and in the general economic situation, have brought to the trade association new opportunities and new objectives, as well as new responsibilities. While the general objectives of trade associations are not dissimilar to those of a decade ago, numerous new objectives and organization principles are now emerging. I am a New Deal President and I propose a New Dealer Philosophy.

Trade associations represent a natural development of our economic life. There is no common pattern for their organization. Classified as to purpose and activity, they vary widely. There is, however, a growing feeling that business concerns regardless of membership or non-membership in associations should comply with rules adopted by any substantial majority in interest of any industry, if such rules are in the

public interest. In this connection it has been urged that legislation might be advisable which would permit a Government agency to approve rules adopted by a substantial majority in interest, which would be binding upon the minority.

Business firms must frequently meet the question of maintaining associations representing geographical districts and also associations representing a certain commodity division of a general industry. As an illustration, the problem may arise as to whether there should be a hub, a spoke, and a rim association, or whether there should be a wheel association with divisions for each of these. Too much disintegration often results in an industry having a number of weak organizations.

On the other hand, an integrated organization in which appropriate divisions fail to function promotes the formation of separate and independent trade associations representing such divisions.

Trade associations render services which can be secured only through co-operation and services which can be more efficiently and effectively developed jointly than individually. If the trade association is to be of greatest value to the industry it represents, it must recognize the function of business itself, viz., that of rendering the best service with the greatest economy and efficiency. Without discussing the "profit motive" of business, we recognize that profit is essential to business, is necessary in order that the best services may be rendered, and, when reasonable, is in the public interest.

I believe in an association that nationally secures group opinion and action upon questions of national economic and social significance, or upon policy or technique involved in problems which are purely of an industry character. Through the trade association, co-operative intelligence of the industry is focussed upon the analysis of common problems.

Trade associations should openly promote a helpful relationship between business and the public, and between business and government. The leadership of an association is dependent upon the leadership of the business executives within the industry. The trade association has the task of developing a program fitted to the needs of an industry, with full recognition of the general economic considerations involved. This task merits the wholehearted support of the chief executives within each industry. The appeal for support by the leaders in industry does not preclude the support of individuals other than the chief executives. There is a place in association work for all the executives to make their contributions of leadership.

I believe the maintenance of a trade association should be considered a proper and essential item of expense, necessary to the efficient operation of business, which should be voluntarily assumed by all business concerns. Business concerns should recognize that the need of co-operative effort is likely to be greater under adverse than under normal business operations, and that the trade association should be in

a position to function effectively at all times.

I compliment you on having a very effective state-wide association, but I would be remiss in my duty as president of the National Shoe Retailers Association if I didn't point out that you and every other state association might mildly be called pikers, if you consider that National Dues as low as \$5 per year must still be further subdivided and made to include local dues as well. What does a merchant want for the small fee that he pays to be part of a national body, engaged in national issues? If the dues were five times the amount, we couldn't do a better job in national legislation, but we certainly could feel happier in the financial standing of our association.

I am giving you fair warning that after the NRA will come one of two things: strong, powerful national associations buttressed by vigorous local associations, or the chaos that comes through individual indifference. You can have either one. As you wish. Pay your dues in the National, and pay as much dues in your State, and as much in your Local, and you can get the greatest intelligent man-power working in your behalf that the industry can collect as captains to lead the fight. Ignore your National, your State, and your Local and save the \$15, more or less, and go to hell in a hand-cart—for that is what's going to happen—Hell for the merchant who won't fight for his rights.

Get busy. Give me your promise here and now that you will pay your National dues, your State dues, and your Local dues, and I will show you

how to get the money. Get down on the fitting floor yourself and sell a dozen extra pairs of shoes for the glory of your craft. Throw yourself into the extra pair with the feeling that what you are doing is not so much for your own immediate return, but for the greater return that you get in craft assurance and insurance.

I didn't take this job as president of the National Shoe Retailers Association to be the "patsy," but it looks as though I am that little spotted guy, for I am paying out of my own pocket this missionary trip to the coast and Jesse Adler is doing the same—where any National Association worthy of its salt would be collecting dues from ten thousand or more merchants, sufficient to pay us to have our national secretary, John Holden, along with us—for though we are perfectly willing, Jesse and I, to pay the journey, we didn't feel that we were authorized to spend association money for John Holden to be with us.

He is the man that is doing the big work in New York, and I would like no better token of our salesmanship of the NSRA than to have 100 individual checks of \$5 per member in the mails before we leave your great city. Pioneer with us in this New Deal, and you will profit with us in the new possibilities of association leadership, in a profit era that comes when we compete collectively—each craft fighting for its share of the public's unwilling dollar, and not fighting competitively with the neighbor across the street.

There is a new day aborning. Come with us down the road.

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 . . .

Corporations Wound Up

Albert E. Lee & Co., Inc., Detroit.
American Airlines, Inc., Detroit.
Continental Oil Co., Detroit.
Moffett Studios, Inc., Detroit.
Chicago Mill Paper Stock Co., Detroit.

Pioneer Paper Stock Co., Detroit.

The following Michigan corporations have recently filed notices of dissolution.

Colby and Spitzer Co., Hart.
Fordson Power Co., Dearborn.
Gorey Motor Sales, Inc., Dearborn.
Rubber Products Co., Plymouth.
Moriyte Service Co., Ionia.
Western Michigan Lake Frontage Co., Muskegon.

Field Building Co., Jackson.
Jacob & Van Wormer Co., Detroit.
Riverside Detroit Realty Co., Detroit.

Great Lakes Sales Co., Detroit.
Michigan Lumber Co., Manistee.
The Cliffs Electric Co., Ishpeming.
Detroit Grand Hotel, Inc., Detroit.
Men's Stores, Inc., Iron Mountain.
Menasha Products Co., Detroit.

E. J. Longyear Exploration Co., Marquette.

E. J. Longyear Manufacturing Co., Marquette.

Installment Securities Agency, Inc., Detroit.

Guaranty Co. of New York, Detroit.

Wolverine Wood Products, Inc., Ann Arbor.

Lower Peninsula Power Co., Plainwell.

Gratiot Furniture Shops, Inc., Detroit.

The Lighting Corp., Detroit.

Detroit Flower Shops, Inc., Detroit.

F. & E. Realty Co., Detroit.

Lumberman's Securities Corp., Muskegon.

Bremac Motor Car Corp., Detroit.

Southern Michigan Beverage Co., Sturgis.

Hiawatha Development Co., Ann Arbor.

Cedar Springs Creamery Co., Cedar Springs.

Transamerican Construction Co., Detroit.

Conners Avenue Land Co., Detroit.

Standard Industrial Laboratories, Inc., Detroit.

Carr-Weller Co., Detroit.

Old Laws Are Still Functioning

Most indices of business available are for the week including July 4, so that they are distorted, thus not giving a clear picture of the business trend. Nevertheless, there is evidence that the seasonal downward trend is continuing. No change from the usual trend is anticipated over the near term. Past experience indicated that some evidence of what may be expected for the fall should be indicated in business reports for August.

The injection of politics into the business picture complicates the problem of planning for the future. Additional examples of this type of situation were evidenced last week. When it seems that the NRA was retreating to realities through abandonment of price fixing, etc., a minimum price on cigarettes was set by declaring an emergency existed. A new blanket

code with more strict labor clauses was proposed for 262 uncodified industries. Also there was a ruling that the 15 per cent price cutting applied only to government bids. Also, the AAA re-imposed the 30 cent wheat processing tax even though American production through nature and acreage reduction had been reduced to the lowest level since 1893. At the same time the Secretary of Agriculture admitted that the disparity between farm products' prices and manufactured goods was substantially the same as before the first tax was announced a year ago.

In spite of the various artificial factors thrown into the economic picture, there are gradually increased evidences that the old laws are still functioning. The increased prices meet consumer resistance so that now lower prices are expected. Any tendency to lessen the disparity between prices of agricultural and manufactured products is actually encouraging, even though it is not conducive to better earning in the interim.

J. H. Petter.

OUT AROUND

(Continued from page 9)

concerning the purchase of a new car. I told him I had purchased a Packard. Without any indication of resentment, Mr. Vandecar remarked: "You will never regret your action. You have a good car and it will give you much satisfaction." Most automobile salesmen would have improved the occasion to make an entirely different remark. I have always held him in high regard, because he could accept defeat with the same grace as he would have acted in the event of victory. The Packard is still in use nearly every day, having traveled over 100,000 miles.

The Convention Bureau has issued a very beautiful 32 page pamphlet setting forth some of the attractive features of Grand Rapids. The illustrations are superb and the subject matter is written with much care and thoroughness. The mechanical portion of the publication was supplied by the Ward-Schopps Co. and reflects much credit on that institution and its talented manager, Mr. Schopps.

Arthur Brisbane makes the following prediction concerning the collapse of Hitler and Mussolini in the Sunday issue of the Hearst papers:

Baron Maurice de Rothschild, who is a member of the French Senate, and son of the head of the Rothschild family in France, is alleged to have said that he looks for "the economic collapse of Italy, civil war in Germany, and the fall of the Hitler regime." Baron de Rothschild, now in this country, comforts us with the statement that America will come out of her troubles within two years. The big European war does not seem as probable to him as it did six months ago.

When Hitler is thrown out, as he will be, by force of economic conditions, Baron Rothschild expects a "Socialist republic" in Germany.

Mussolini's troubles, he thinks, are based on the fact that he does not understand finance. Such understanding is necessary for a dictator. Without it he must lose his power.

Baron de Rothschild of Paris, like the Rothschilds of London, suffers not at all from race prejudice.

In fact, in Paris if you do not know the Rothschilds, you prove yourself unknown.

Their palace and the fine gardens around it are worth seeing.

James A. Reed, rugged Missouri Democrat, former senator, does not "go along" with the new era. Says he:

"There has never been a more pitiable spectacle than the last Congress, cowering at the feet of the President, and surrendering to him the powers vested in it."

Secretary of State Frank D. Fitzgerald, as a member of the State Board of Tax Administration, filed a separate answer in Ingham Circuit Court in the suit to secure sales tax exemptions for farm purchases which are used in the production of saleable farm products. The majority of the State Board of Tax Administration has held that the exemptions could not be granted in full. The Secretary of State, however, took the position that commodities purchased by farmers for use in raising taxable products should be exempt entirely from the three per cent. sales tax levy.

At least 1,000 Michigan motorists have not received their weight tax refund warrants because they moved without leaving a proper forwarding address. This number of warrants was returned to the Department of State and are being held in a special file until motorists write to the department and give the proper address. Enquiries are being received at the rate of twenty-five per day.

E. A. Stowe.

Government Reminders to Citizens

Resentment at the truculent language of income tax notices regarding duties and penalties appears to be revived as official reminders of the next installment payment are received. Women taxpayers especially seem to think that they are being threatened. Perhaps the State has concluded that persuasion is a preventive of delinquencies is no longer of any use. Yet there is something in the way a requisition is phrased.

Early in the war, when France and Germany both began urging their citizens to turn over their hoarded gold coin in exchange for banknotes, their manner of address to the public differed. The German Government began by asserting, angrily, "Gold belongs to the Reichsbank," held up non-assenting citizens to scorn, and ended by saying that the gold "can be presented at any public office" and that "no charge will be made for the exchange." France reminded her citizens that "la patrie" was in danger, that here was a way in which civilian patriots could help, and promised to the smallest contributor that he would receive a certificate that he had befriended his country. France and Germany each collected practically the same amount of gold, about \$250,000,000. This suggests that each government knew how its own citizens could best be managed.

Charity covers, our grand juries uncover, a multitude of sins.

Cowl Necks for Fall Blouses

A switch to cowl necks from the more tailored and mannish collar type of the Spring season was the main development in Fall blouse lines, which were officially opened yesterday by ten manufacturers in the Quality Blouse Group. Various versions of kimono and raglan sleeve treatments were offered. Satins were the dominant fabrics. Plaids, some of them shot through with metallics, and stripes were prominent patterns. A trend to the dressmaker type of blouse was reported by manufacturers. Price lines remain unchanged and maintain their usual differential over the Spring ranges.

Toy Makers Ask Confirmations

Manufacturers of toys complain that many of the holiday orders they received early in the Spring are still unconfirmed. Producers will not manufacture against such orders and have appealed to retailers to send in confirmations before the end of this month. A large accumulation of orders carried over into the active manufacturing period this Fall, the toy makers contend, will increase production costs sharply. If the back-log of orders is too large, they added, prices quoted early in the year will be raised 5 to 10 per cent to take care of the added cost of manufacture.

Berkshire Ringless Hose at \$1

The Berkshire Knitting Mills will introduce three ringless stockings, to retail for \$1, when its Fall line is officially opened this week. Priced at \$7 to \$7.25 a dozen, they will be the first ringless numbers of the company to sell at this level. They comprise a two, three and four thread construction. The four-thread forty-two-gauge full-fashioned numbers will be quoted at \$5.35 a dozen, packed in quarter dozen boxes, a reduction of 40 cents from the price made in January on Spring goods.

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

BUSINESS WANTS DEPARTMENT

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

Wanted—Experienced coffee salesman for established territory in Grand Rapids, and Northern Michigan. Karavan Coffee Co., Toledo, Ohio. 660

For Sale or Trade—Grocery building, stock, and fixtures, two apartments, and three-car garage close to Fisher Body Plant. George Shields, 1022 Baldwin Ave., Pontiac, Mich. 664

FOR SALE—Barbecue-Sandwich shop. Doing good business. Very modern, latest equipment. Established eight years. Price of \$11,000 includes business, lot on boulevard 30 x 150, two brick buildings. Home in rear, sandwich on front, 18 x 40. Hot water heat. Year round business. Cash required \$2,500, balance like rent \$55 month. Or will sell business and equipment and furnishings \$3,000, \$65 month. Chat & Crew Sandwich hop, 8128 So. Park Ave., Chicago, Ill. 665

Harvest-Time Parade in a Dealer's Store

(Continued from page 14)

parts. They were back the next day, insisting that the new binder head that we put on for him a year ago was no good because they couldn't make it tie. Failing to get any sympathy on that score, he and his mechanic departed, muttering.

Late the next day, he telephoned to ask us to send out a mechanic, "My expert's give up and gone home," he said. "I'm going to charge up his wages to you, because it's on account of that bad head it won't work."

In two hours our mechanic had it tying bundles. He hadn't needed any new parts to begin with. He and his "expert" had simply got it out of adjustment. The old man was in the next day to take out twine and he said he had told that "expert" he was turning too many nuts and things.

I said to him, "Why do you waste time with some of these homemade mechanics? You always have to send for us at last. Why don't you let us adjust it in the first place?"

And he said, "Well, you see it's like this: Joe needs some work. He's got a big family to keep. And I always think maybe he can make it go and, anyway, I always feel like I'd like to give him a day's work."

There are the men who try all kinds of schemes to get us to work over their binding apparatus without charging them anything. They suddenly have pumps that need overhauling and they say, "While the man's here I'd like to have him take a look at my binder." They come to town with the binder head and say they want all that it takes to make it work. Their hope is that we will have a mechanic put it all together for them, to be sure that it will work.

Even after years of making it a point to charge a good hourly rate for such work, we still have farmers who think maybe they can get their repair jobs done for nothing. We have reached the place where we say before we turn a screw, "Now, this is going to cost. If you'd rather take it to a blacksmith, it's all right with us." Once in a while one of these moochers will leave in a huff and we can give our attention to the next customer. Better not do the work than to do it for glory.

There are men who telephone in great distress, wanting a man sent out to service a binder or a tractor in the field, and then, when they receive a bill for such service, rave and grumble. We know those individuals and before the man leaves we say, "Now you know that this will cost. If you don't want to pay us cheerfully, get somebody else to take care of your troubles."

There are many farmers in our trade territory who are so thankful to be able to get ready and guaranteed service that they pay cheerfully and promptly. We have been able to work over some of the grouches. We work cheerfully, and make our work satisfactory, and we expect our customers to treat us in the same fashion. If we know it, we don't work for anybody who grudges us fair pay.

There are farmers who have the habit of growling about the price of everything they buy. They rave about

the price of every part, yet they expect us to have the parts on hand when they need them. We had one experience this season that gave us a great deal of satisfaction. One of the chronic growlers came in for a certain part. I took it out of the bin and offered it to him. It was the last we had and a part that would surely be wanted several times before our next shipment of parts arrived.

He began to rave about the price, so I put the part back in the bin. He turned away to others standing there and went into a tirade about the price.

While he was talking a shy little man, a stranger, stepped up and asked for the same part. I handed it to him, he paid for it, and said, "My, I'm glad to get that. I couldn't run without it and I was afraid I'd have to wait."

Presently the growler got tired of talking and said, "Well, I guess I'll have to have that part. What makes me mad is the idea of being held up every time I have to buy a little piece."

"That part was sold while you were growling," I told him. "The best we can do for you will be two o'clock this afternoon." He raved and stuttered and would have started a fight if the men standing around had not laughed at him. He sent his wife that afternoon for the part.

We still have farmers who ask for and expect to get credit for 30 or 60 days on twine and repair parts. When told that this is impossible and given the reasons why, most of them are very reasonable. In general, it is the man who is no good and does not intend to pay who gets angry when told that parts and twine must be paid for promptly.

There are still men who curse the times. They blame the weather for their failure to have a crop. Usually these individuals are the ones who do not pay any attention to tilling the soil or rotating crops or planning their work. Crops won't thrive unless it rains, we all know, but rain will not make good crops unless the crops are planted and well tended. This peculiarity of blaming misfortune on something or somebody seems to go with failure.

This thought was expressed by a young farmer who listened to the discussion while he waited for his repairs, and finally said, "If you fellows were as smart as you think you are, you wouldn't need to growl because you wouldn't be so poor."

Then, there is the man with six boys who is a regular customer of ours, but who just swings into real action once a year, at harvest time. This old man brings all six of his sons with him when he comes to town to do some shopping. They string along, Indian file, the old man in the lead. He wears a black felt hat with the top smashed in and the brim frayed and torn. He would not look like himself without that hat.

Whatever they do, they do together. Their neighbors laugh at them for their lack of management. Instead of sending the boys out two by two or detailing one of them to do a little job, they all attack one job at a time, together. They have been in our community twelve or more years and they have owed us money ever since they have

been here. They get one thing just about paid for and then they buy something else. Before that is completely liquidated, they buy something more. They pay regularly and faithfully. Sometimes their payments have fallen to a prettily low ebb, but they never miss one.

They swarmed over the place two or three times daily until the wheat was all cut. And they came back as soon as the threshing was done to report that a field of eighty acres had averaged 35 bushels to the acre! "It's going to be different this year," the old man said. "We'll be in just as soon as we get settled up for our crop. We'll have a nice little piece of money for you. And say, our old drill's getting in bad shape. Do you reckon we could stretch our credit for a new drill this fall?"

It has been a trying season, but it has been the most heartening harvest time that I recall. We have had more profitable June business than during the June just ending, but before we had a depression we never thought much about what people were thinking, whether their attitude toward things was changing, whether they were happy or what kind of outlook they were facing. This year there is a marked difference over a year ago in the sentiment of the farmers. In spite of the curtailed acreage of wheat and the lowered yields due to the dry weather, the wheat will bring the farmers of this diversified farming community more money than in 1932 or 1933, not counting the benefit payments.

In the face of the serious drought that still is not broken in our locality, farmers feel that the biggest enemy they have to fight now is one that they are used to battling—the elements. Quite generally they are agreed that they have an equal chance with other Americans who will work and try. The faith that it will rain in time to provide feed for winter if not soon enough to make a corn crop was expressed over and over again in the conversations that I overheard. The current prices for farm produce are so much better than a year ago that those who are fortunate enough to raise a crop this year will have modest profits.

Many farmers see in the drought, even though it is hurting them cruelly, a happy prospect for the producers of food. At least surpluses are not increased and the statistical position of agriculture is better than for many years.

It may not make them any happier, and it may make some other interests very uncomfortable, but the fact remains that we are face to face with a new generation of farmers, who think about the statistical position of their industry. Tax payers have not been spending money to educate the whole population without results. Some of the teachers in our high schools are keen economists. Their influence on the boys and girls under their instruction is beginning to bear fruit. Without this new leaven among farmers there would be no hope of ever putting over any co-operative project. Farmers would still be hopelessly the prey of any class that wanted to profiteer at their expense.

Farmers talk of working together to improve their own condition. They tell about planting soil-building grasses,

about planting woodlots, about sowing lime, about using labor-saving and profit-making implements, about adding something to their standards of living. Industry and agriculture are in the hands of young men, either young in years or in spirit or both. Only the young dare to adventure, only the young are not afraid. The young progress and they drag their elders along. The men and the women who settled the west were bold spirits. They came in spite of protests and tears. When the western prairies were plowed up there were many who protested that it was wicked to disturb the land as God had made it.

A scripture text says, "The earth is the Lord's and the fullness thereof." Modest youth—and the youth of every generation are modern—concede the truth of that text, but they believe that God has also put them here to make of His earth the most that human hands and ingenuity can make of it. If it was right to plow under the virgin sod it is right to turn an unproductive cornfield back to grass or let part of the wheat land lie fallow. I heard that all argued out several times in our repair room during the harvest just ended.

And best of all, over and over again until it is almost perfect agreement, they express the idea that the prosperity that they hope to be able to achieve for themselves will not be a selfish prosperity but a shared profit. Farmers make money to turn it into the things they need and would like to have. The implement maker and retailer need not worry about their sales volume when the farmer is in a position to buy.

I was reminded of that during the harvest just ended, too. It was most encouraging to note the number of men who took time to look over the display of new machines and to ask questions about them. The old argument about horses and tractors waged more than once. The conclusion nearly always reached was that the horses and mules, or whatever a man had, might do very well to bridge over an emergency, but that tractors were much to be preferred for reasons of comfort and economy. Even two or three of the defenders of the noble horse asked the price of tractors and wish to receive advertising folders.

And through all the worry and the work and the discouragement, there has been a spirit of cheerfulness, a faith that we are all going to live through. That has been a heartening experience for me. They even managed to laugh at their own experiences in hauling water, some of them several miles.

And I know, all over again, that I would rather sell farm implements to farmers and see that those machines are repaired and serviced than to be in any other business in the world. It is hard work, it often is not very profitable, and sometimes we think it is a thankless job. But it is a part of something real, a link in the feeding of the world. It makes an individual of some value to his community. There is cause for satisfaction in that thought.

Ellen Newman.

The gold standard is worshipped by a few, but there are many unbelievers.

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