

## THE ART OF LIVING

To touch the cup with eager lips and taste-not drain it;
To woo and tempt and court a bliss-and not attain it;
To fondle and caress a joy-yet hold it lightly,
Lest it become necessity and cling too tightly.
To watch the sun set in the West without regretting;
To hail its advent in the East-the night forgetting;
To smother care in happiness and grief in laughter;
To hold the present close-not questioning hereafter;
To have enough to share-to know the joy of giving;
To thrill with all the sweets of life-is living.
BISCUITS by Hekman MAY BE BOUGHT WITH CONFIDENCE AND SOLD WITH PRIDE

THIS NEW LABEL MEANS MORE BUSINESS FOR YOU.

> GOOD NEWS for YOU:

The new Fleischmann's XR Yeast means new sales opportunities for you. This amazing new Yeast relieves constipation, skin disorders and other common ills quicker than ever. And it supplies the antiinfective Vitamin A which helps to prevent colds.

It is supported by the greatest health advertising campaign in American history. Magazines, newspapers, radio are telling millions about it. A new and bigger demand is growing.

Take advantage of it. Push this new Yeast. Know all about it. Recommend it. Display it. It's your big opportunity for more sales.

## Home Baker Flour

A High Grade Kansas Hard Wheat Flour High Quality - Priced Low

Milled to our own formulae which is pleasing thousands of housewives. Sold throughout the entire State of Michigan. Will prove to be a valuable asset to your business. Sold by Independent Merchants Only.

# MICHIGAN TRADESMAN 

## Michigan Tradesman E. A. Stowe, Editor

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JAMES M. GOLDING<br>507 Kerr Bldg.

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SOME TRENDS IN TRADE

Sidelights on the General Business Situation

Our Washington correspondent, after a careful and detailed study of governmental trends, reports that the Government will put off for another year or even two or three, the enactment of certain reform ideas it has in mind, and will concentrate instead on the pushing of recovery plans. Postponement is based on the theory that the present Administration is practically assured of another term, barring an almost impossible change in sentiment, and that both industrialists and the country at large will be more enthusiastic about reform measures if business can be raised to a higher and more profitable level.
The implications are, therefore, that there will be less Government meddling in business. Little publicity has been given to the significant fact that in the past fortnight the President has had quiet but important conferences with a dozen of the nation's largest industrialists.
One of the most successful of the New Deal machines is the Federal Deposit Insurance Corporation. In approximately one year of operation only five small banks out of 14,000 under the insurance plan failed, and the failures brought practically no loss to any depositor. The importance of this cannot be minimized, for even in good years like 1928 and 1929 an average of 600 banks a year failed in the United States.
Stimulation from Government spending is likely to continue progressively for the next six months, but the best Washington information is that the government will only try to keep business on an even keel rather than to steam it up to a much faster pace.
Washington officials, when talking off the record, say that they expect
steady but moderate business expansion during the next half year. Next Spring is the date set in their minds for big improvement.

Moderate Fall expansion is under way in many important lines. The rate of steel activity has picked up several per cent in the last week or so; commercial borrowings reached the lowest point in the depression on July 18, and since then have increased more than a quarter of a billion dollars, which is considerably more than "normal" for this time of year; retail sales are holding up remarkably well; the new Housing Act is gathering steam, but is not likely to produce anything sensational before Spring; price levels of most commodities have temporarily at least stopped rising but have not fallen back much; car loadings recently have recorded sharp advances and last week loadings reached a new high for the year; business failures last week fell to the smallest number for any week in 14 years; the Department of Labor figures for August show 79.4 as the index of factory workers as against 76.4 in the 1933 month, and a wage index gain of 5.4 .
Awards for heavy engineering construction show a decline for both state and municipal public works, but a considerable increase in private work.
There is growing evidence that the business cycle has done much to deplete stocks and lay the foundation for a sound increase in consumption, production and business activity. Inventories in most lines are below normal, but at present replacement is being carried out with extreme caution because of the relatively low degree of business confidence.

The recently issued earnings report of the Pepperell Manufacturing Co. for the fiscal year ending June 30 , is to some extent at least proof that consistent advertising pays. The company earned $\$ 16.07$ a share, the largest earnings since 1920 .
Preliminary figures on the value of department store sales show an Au gust increase of considerably more than the normal seasonal amount, and this increase apparently carried through into September. The Federal Reserve Board's index was 79 in August on the basis of the 1923-1925 average as 100 , compared with 73 in July and 74 in June. The dollars and cents increase in department store sales this August over last was 2 per cent., but last August, remember, we were enjoying a boom. The largest increases, compared with last year, were in the Richmond, Atlanta and Chicago Federal Reserve Districts.
Chain store sales in August increased 8.76 per cent. over the same month last year, but the August increase was not as good as the figures for the first 8
months which show an increase of 15.1 per cent.

The extreme heat and unprecedented drought in many sections of the country have been relieved in recent weeks by cooler temperatures and copious rains which have helped retail trade. Business men who have recently made trips through the drought belt report far better than average business in the farm districts. Government estimates lead to the belief that the gain in cash farm income this year will be at least one billion and the actual purchasing power of the farmers has increased even more than that, for current figures show that the price level of the things the farmer buys is about 5 per cent. higher than last year, whereas the price level of the things he sells is more than 10 per cent. higher.

We estimate that about 17 per cent. of the farmers are in distress and must have assistance in addition to benefit payments and money collected from selling their stock. Then there is another group-possibly as large-of farmers who are doing a booming business because they have excellent crops which are being sold at much higher prices. The balance of farmers -more than half the total-may have suffered some from the drought, but they collected good crops before the drought hit them, or are doing so since the better weather came, and with higher prices for their products, benefit payments and the sale of livestock to the government, they are not only in more favorable position than last year, but are a great deal better off than during the first three years of the depression.

As an example of the spottiness of good sales territories-though there are a number of sections in the Rocky Mountain and Pacific Coast states which are far below the national average, the Spokane district is fortunate Twenty leading firms report continued gains through August and early September, with average August gains over the same month of last year as follows: department stores, 17 per cent.; wholesale grocers and druggists 16 per cent.; automobiles, 91 per cent. and refrigerators, 75 per cent. In addition to profiting from better farm prices and a greater demand for lum ber, this district is favored with a $\$ 63$, 000,000 Grand Coulee Dam project.
Bank debits are continuing to run slightly above the total for the corresponding week of last year. As of September 15, the gain was 8 per cent.

Life insurance sales for August for the nation duplicated results for the same month a year ago. The states of Virginia, West Virginia, Florida, Mississippi, Louisiana, Oklahoma, Texas, Idaho, Colorado, New Mexico and Ne-
vada all showed gains of 10 per cent. or more, compared with last year. Construction contracts placed during August exceeded August of 1933 by 13 per cent., according to F. W. Dodge Corp. August totals for non-residential building and public works classifications exceeded those of the same month a year ago, but residential building ran smaller than a year ago.
The sum of $\$ 72,500,000$ will be distributed this month among the cotton growers, This figure combines the third payment in the 1934 cotton adjustment program and the second instalment of the rental payment.
The tendency on the part of business to organize and to submit programs for expediting recovery is gaining much headway. The National Association of Manufacturers and the U. S. Chamber of Commerce are in the vanguard with specific programs. Many more will follow. Compositely they should do much good toward straight thinking.

The appointment of J. J. Pelley, recently president of the New York, New Haven \& Hartford Railroad, as a generalissimo for the railroad industry as a whole indicates that the railroads propose to make a major effort of asserting what rail policies they believe will work best as related to the public, to business, to investors and to the government.

The American Federation of Labor is questionnairing political candidates as to where they stand on labor policies. The National Association of Manufacturers is questionnairing them as to where they stand on such matters as what authority should be reserved for Congress, control of the management of private business, balancing of governmental budgets, labor relations, taxation, government competition with private business, etc.

## Price Trend Still Downward

The underlying price trend in many commodities and manufactured products is downward at the present time, and prospects are that the number of declines will exceed advances for some time to come.

Observers feel that the effects of the drought and production curtailment measures have now been fully discounted. Even further increases in production costs resulting from labor demands, as well as more extensive Government purchases for relief purposes, are not likely to bring about more than a temporary reversal of a slow downward trend, it is held.

A nation has hit bottom when travel advertisements say: "Go to Bermuda -where your children will be safe."

## GOOD TO DIE AS HE DIED

## Sincerely Mourned By People of Entire Community

After having lived in a community for thirty-five years one is surely so well known as to be either cordially liked by everyone else or so universally disliked that his movements and activ ities have but little, if any, interest for even the few friends he may have to depend on.
Abe Friedman, long-time clothing merchant of Belding, whose death took place several weeks ago, belong to the former class and when news spread over this city that Abe had died in a Grand Rapids hospital, where he had been taken in a last vain effort to battle the disease which had gripped him, practically everyone in the entire community was affected by the pall of deep gloom which cast itself over the town, for Abe Friedman was a friend of every one alike and the fact that one person was rich and another friend might be poor meant nothing to him-he counted the worth of his acquaintances by their citizenship and character.
Coming to this city thirty-five years ago, Mr. Friedman set up in the clothing business, in partnership with his brother, Dave. After a short time here. they transferred their business to Portland, but Abe came back to Belding with his stock after a short stay in Portland and ever since that time he maintained one of the largest stocks of clothing and men's furnishings to be found in any small city in the state Mr. Friedman took great pride in his business and nothing was ever left undone which would tend toward making his store on a par with the very best.
For many years Mr. Friedman occupied the distinction of being the only man of the Jewish race and faith in business in or a resident of the city. While he lived up to the tenets of his ancient faith, he was always broad in mind and very tolerant of his neighbor's belief and numbered among his warm personal friends members of every denomination in this city. Regardless of their religious or politial faith, Abe could see good in almost anyone and although the last few years of his life saw him afflicted with ill health for the greater part of the time, he never lost his genial disposition and his ability to meet his customers and friends with a cordial greeting, nor did he lose his optimistic opinion in regard to far better times in the future.
No project, for many years past. which smacked of a civic or community nature was ever launched but what it immediately had the moral and financial support of Mr. Friedman and while he was of a quiet nature, his counsel was always sought and highly valued by his associates.

Mr. Friedman was an example of the good American citizen the immigrant can become. He was born in Russian Poland 65 years ago. His parents lived near the German frontier and a part of their farm was around a lake, the far side of which was German territory. There was a great deal of smuggling going on at this point and the Russian government as a rule
kept a detachment of soldiers near the Friedman home to watch and catch people who were engaged in the illegal practice of smuggling. Abe's ability to make friends-as well as the value of friendships - in those early days of his boyhood, was in fact the actor which suddenly cut him off from Russian citizenship and headed him for the land of his adoption and his later long years as an American citizen of the higher type.
Abe often told of how he used ot loaf around the place where the czar's soldiers were barracked near his father's farm. He liked the soldiers and they liked him. One day, when it came time for the soldiers to visit the Friedman home and escort the youthful Abe off to the barracks to be inducted into the service of the Russian army, he quickly thought the matter over looked out over the ice which covered


The Late Abe Friedman
the lake lying between the home of his boyhood and German soil, which meant freedom for him in case he could reach it without being caught or shot by the soldiers and then he made up his mind to take the chance. While the squad of soldiers was at the front door of the home, Abe was leaving by a rear door and he was well across the lake before the soldiers knew what was going on. The shouts of the men in the czar's uniforms to return or they would fire, only spurred him on to greater speed, nor did he slacken his speed when the fellows fired a number of shots. Many times in telling of this event, Mr. Friedman would give a sly wink and say, "Those fellows were pretty good friends of mine and I never thought that they were trying to hit me." His escape from compulsory military service in the Russian army being successfully accomplished, Mr. Friedman continued on through Germany and eventually won for himself the freedom and ideal citizenship which he longed for in this country and which he prized very highly up to the time of his death.

Surviving Mr. Friedman are his widow, a son Charles and a granddaughter Meriam, the latter two of Chicago. There are also three sisters living, two in Detroit and another in England. The remains were taken to

Detroit, where the ancient rites of the Jewish faith were performed and the body of the man who was mourned by practically everyone in this city was laid to rest in Cloverhill cemetery, Detroit.

The Friedman store, which has been for years the main establishment of its kind in this city, will continue to do business, just as its founder would have ordered it. William P. Wood, for many years connected with Mr. Friedman and for a number of years actively in charge of the business, will continue as manager of the store.
It is good to have lived as Abe Friedman lived-well loved and liked by a vast legion of friends. It is good to die as he died-mourned sincerely by the people of the entire community

Ed D. Engeman.


Lines of Interest to Grand Rapids Council
Members of the Michigan Grand Council of the Order of the United Commercial Travelers of America were saddened Saturday morning when they learned of the death of Grand Secretary Maurice Heuman, who passed away at the Foote hospital in Jackson Friday night. Few were aware that he had been stricken with a malady that necessitated a major operation. He rallied from the operation, which was performed the first of the week, but grew suddenly worse and passed away Friday night.
Perhaps no member of the Grand Council was more favorably known among his fraters than was Maurice. He had been secretary of the Grand body for twenty years as well as secretary of Jackson Council for a great many years. Each year he was chosen by a unanimous vote to continue his duties for the Grand Council. He was thoroughly versed in the ramifications of that office and was ever ready to impart his knowledge to the younger members who were elected each year. Your scribe holds his memory in reverence for the assistance given him during his tenure of office as Grand Counselor in 1927. Many a successful secretary of a subordinate Council gained his knowledge of the office through the coaching of Grand Secretary Heuman. The order has lost a valuable member and the membership a true and loyal friend
Not only was he widely known among fraternities, but was also widely and favorably known among contrac tors and dealers in building materials He represented the Consolidated Ce ment Corp., of Jackson, for many year and sold more cement for road construction than any other one man in Michigan. His fair and just dealing with his customers gained for him an enviable reputation among cement manufacturers.
During his busy life he found time to devote to his city government and numbered his friends by the thousands
in the city which he served as mayor from January, 1932 to January, 1934.
Through thrift and careful invest ments he acquired a comfortable estate. He and his wife lived in a beautiful home at 404 South Bowen street Jackson, and the key always hung outside for his multitude of friends.
He leaves a widow and a grandson to mourn his loss. His only son having preceeded him in death several years ago.

The funeral was held Monday afternoon from the Weatherby funeral home and was attended by the officers of the Grand Council in a body. He was also a member of the Masonic and Elk lodges. He answered the call of the Supreme Counselor on High in his 68 th year.
Grand Rapids Council held its October meeting Saturday evening, October 6, in its council rooms in the Moose Temple.
The council was called to order at 8 o'clock sharp by Senior Counselor Ohlman with every officer present and in his station. It was noted that the officers had been studying their rituals, as they gave the charges of their various offices without any hesitation.
Walter T. Roat, a member of Saginaw Council, No. 43 , was admitted to Grand Rapids Council by transfer.

The Council discussed the Townsend rotating pension proposal and endorsed its legislation. The Legislative Committee was instructed to draft a letter to be mailed to our congressman and senator asking them to support the issue.

The Executive Committee was instructed to secure new cards to replace those that are now in various hotels announcing time and place of the Council meeting.
Wm. C. Allard, Junior Counselor of Detroit Counsel, No. 9, was a visitor and gave a very constructive talk concerning various things that his Council is doing to enlarge its membership. He announced that he had driven sixty miles to attend the meeting and was driving back the distance at the close of the meeting. We wonder how many of the boys who wear the emblem would show their interest by doing as much.

Counselor Tom Luce commented on the hotel convention which was held in Detroit last week. He also announced that Council officers or committees were always welcome to meet at his hotel any time they liked and that ample room would be furnished for such meetings.

At the close of the meeting it was announced that a luncheon would be served by the Ladies Auxiliary and that bridge would follow.
The next meeting will be held Saturday evening November 3 .
Nothing is ever accomplished by a committee unless it consists of three members, one of whom happens to be sick and another absent.
W. O. Cascadden and family have moved to 326 West State street. Has tings. Mr. Cascadden has charge of the Hastings Printing Co.
Carl Bloom has moved to Bay City. where he will headquarter for the

Brown \& Williamson Co. He formerly represented the American Tobacco Co.
It is not so much the size of the dog in the fight as the size of the fight in the dog.
John DeSmit, president of the Woodhouse Co., and family left for Chicago Saturday to spend several days. Mr. DeSmit will combine business with pleasure while on the trip.
Bill Jenkins, owner and manager of the Western Hotel, Big Rapids, has opened his dining room to the public again. It has been closed for several months, but the increase of business warrants its opening again.
Too many people don't care what happens so long as it doesn't happen to them.

Counselor D. N. White, of 559 Lyon street, is in ill health at his home. He will be glad to see any of the boys who desire to call on him.
Counselor J. T. Poling, now living at Traverse City, who has been confined to a hospital for some time, has been removed to his home where he is rapidly impoving. He will be glad to see any of the boys who may drop in when in that territory.
Past Counselor William K. Wilson, 220 South Union avenue, sustained accidental injuries on Monday, Oct. 1, by falling and cutting a deep gash in his forehead. He returned to his duties at the H. \& P. Drug Co. Monday.
Strong men are made by opposition like kites they go up against the wind.


Homer R. Bradfield, Grand Secretary U. C. T. of Michigan

Homer R. Bradfield, local insurance man, and SecretaryTreasurer of Grand Rapids Council No. 131, U. C. T. of A., was appointed Monday Grand Secretary of the Michigan jurisdiction, to fill the office vacated by the death of Grand Secretary M. Heuman, of Jackson, Michigan. This selection came after considering the applications of several candidates.

The appointment holds until the next regular session of the Grand Council which will be held at Saginaw on June 7th, 8th and 9th next.

Notgniklip.
Be thankful for slow courts. The cops now bring in criminals faster than the courts can turn them loose.

## Expanding Flax Acreage Faces Obstacle

The State Department's foreign trade policy has intervened to make it difficult for the Department of Agriculture to further its proposals to pay benefits to farmers for expanding flax acreage it is said.

The pressing need for replacement crops for those now produced in surplus led the farm group to turn to flax, since the United States is dependent upon

Argentina for upward of 13,000 , 000 bushels annually. But for months the State Department has been endeavoring to find commodities to use in reciprocal trade agreements, and this is one of the principal items.

To subsidize domestic production would lessen Argentina's sales here, and that is not to be thought of in State Department Circles. It also is asserted that despite a high rate of duty on imports home production is defi-
cient. In its rapid exhaustion of soil and relatively high handling expenses, flax has many weaknesses as a source of farm income, it is added. To attempt to expand such a comparatively inefficient crop at the cost of losing foreign outlets for textiles and machinery is not considered economically sound.

You can tell people who have been to Europe. Others still brag on America's trains.


THE GREATEST CHANCE YOU'VE EVER HAD TO SELL DEL MONTE! ARE YOU READY TO GET YOUR SHARE?

A brand new Del Monte merchandising plan goes into action this month.

A series of special advertising drives- three leading Del Monte Products featured in every drive - a new drive each month.

The first ad in this new campaign (shown above) will reach the majority of your best customers during October. It concentrates the full force of Del Monte advertising on three important products - Spinach, Pears and Sliced Peaches!

You know the power of the Del Monte name.
Think what you should be able to do-with millions of advertising messages on three special Del Monte

Products, all crowded into the space of thirty days! Special new dealer material
Here are 3 suggestions-to turn this business your way: 1. Ask any Del Monte representative for special "find-out" display cards, window posters, newspaper cuts, etc. The most complete dealer tie-up material ever furnished by Del Monte.
2. Plan special Del Monte events, featuring this first "find-out" suggestion, between October 10 and November 10.
3. Give all Del Monte Products special display and attention in your store - for the many women who will be wanting to "find-out" more about the whole Del Monte line.
"Find-out" for yourself what this new campaign can do for you! Get your share of this extra business.

## MOVEMENTS OF MERCHANTS.

Greenville-Frank Obetts has sold his grocery stock to Emil Walters \& Son.

Kalamazoo-Mungers Laundry Co. has changed its name to the Michigan Laundry Co.
Maybee-The Peoples State Bank of Maybee has increased its capital stock from $\$ 20,000$ to $\$ 25,000$
Detroit-McGlynn, Inc., Broadway Market bldg., has changed its name to Broadway Restaurants, Inc.
Detroit-The Geml-McGrath Dairy, Inc., 9155 Hayes Blvd., has changed its name to Cadillac Dairy, Inc.
Detroit-The Cadillac Dairy Co., 8004 Tireman avenue, has changed its name to the B. A. C. Dairy Co.
Detroit-Kopald-Quinn \& Co., 500 Penobscot Bldg., has increased its capital stock from $\$ 25,000$ to $\$ 100,000$.
Ypsilanti-Brien \& Stephens, Inc., retail dealer in shoes, has increased its capital stock from $\$ 2,000$ to $\$ 7,000$.
Detroit-Levitt-Ulmer Corporation, 2150 David Stott Bldg., has changed its name to the Jiffy Razor Corporation.

Mason-The Farmers Bank of Mason has decreased its capital stock from $\$ 50,000$ to $\$ 25,000$ and changed it again to $\$ 50,000$.
Three Rivers-The Major-Shannon Co., auto sales and service, has been incorporated with a capital stock of $\$ 2,400$, all paid in.
West Hancock-Renovations at the Campioni Grocery and Market have added much to the attractiveness of the establishment.
Munising-The Superior Market has been formally opened at 124 West Su perior street by Lenhart Miron and Rudolph Korpela
Grosse Pointe Park-The Red Head Beer Pump Sales, Inc., 721 Balfour Road, has been incorporated at $\$ 15,000$ $\$ 10,000$ of which has been paid in.
Grand Rapids-William Muller Co., Inc., wholesale baker and confectioner, 256 Eugene street, S. W., is succeeded in business by the William Muller Co.
Hartford-The State Welfare Relief Commission announces the opening of a meat canning factory here, with a daily output of 21,000 pounds of meat.
Escanaba-Thieves entered the hardware store of H. W. Blackwell, Delta avenue and 9 th street and carried away merchandise valued at approximately $\$ 150$.
Cadillac-Larson Bros. have purchased their fifth store to add to their chain of grocery stores. It is the Bell store located at 1002 North Mitchell street.
Holland-The Holland Credit Co., 491 Columbia avenue, has been organized to deal in promisory notes and contracts, capitalized at $\$ 5,000$, all paid in.
Detroit - The Eucozone Products Co., 3304 Eaton Tower, pharmaceutical and chemical products, cosmetics, has been capitalized at $\$ 100,000, \$ 56,050$ being paid in.
Jackson-The Index Machine \& Tool Co., 543 North Mechanic street, has merged its business into a stock company under the same style with $\$ 5,000$ capital, all paid in.

Detroit-The Blakeshire Mining Co., Inc., 512 Penobscot Bldg., coal, coke, coal tar and by-products, has been incorporated with a capital stock of $\$ 10,000, \$ 1,500$ being paid in.

Detroit-The Mid-West Trading Co., 14173 East Seven Mile Road, has increased its capital stock from $\$ 2,500$ and 600 shares no par value to $\$ 2,500$ and 800 shares no par value.
Detroit-The Kelly Sons Fuel Engineering Co., 12300 Greenfield avenue dealer in coal, coke and liquid fuel and installation of heating equipment, with $\$ 5,000$ capital stock all paid in.

Detroit-Candy-Cod Distributors of Michigan, Inc., 610 Lincoln Bldg., has been organized to sell the product of the Candy-Cod Co. It is capitalized at $\$ 15,000, \$ 1,000$ of which has been paid in.
Flint-The Art Marble \& Flooring Corporation, 105 West Kenneth street, has been incorporated to deal in composition floors, marble wainscoating, etc., with a capital stock of $\$ 20,000$, $\$ 2.000$ of which has been paid in.
Charlotte-W. R. Smith has purchased the People's Cash Meat Market in the Williams building. Mr. Smith has remodeled the store and changed the name to Quality Meat Market. He will be assisted by Foster Kerr, the former manager.
Detroit-Merle Gregg, formerly manager of the Cantilever shoe store at Minneapolis for nine years, has joined the organization of Stuart J. Rackham, Inc., being placed in the women's shoe department. He is also handling promotion for the store.

Detroit-The M. E. Von Mach Co., dealer in wall paper and paint, has merged the business into a stock company under the style of M. E. Von Mach \& Son, Inc., 3321 Michigan avenue, with a capital stock of $\$ 3,000$, $\$ 1.000$ of which has been paid in.
Detroit-Charles W. Tapert, veteran meat dealer, died at his home after a short illness. Mr. Tapert was born in the rear rooms of the meat market conducted by his father, Emil Tapert, 73 years ago. When he died, his son, Charles, took over the business and operated it up to a few years ago.
Detroit-Herman R. Lau, wellknown West side Detroit shoeman, is running for election as Wayne County Treasurer. Lou has formerly held this office, returning to the retail shoe business after his retirement two years ago. Lau was formerly with the Pingree and Smith Shoe Co., manufacturers, here.
Lansing-Page-Lamerson, Inc., have just moved six doors North to a room which they have remodeled into a very fine shoe store. The move gives them considerably larger quarters which they need to accommodate their increased business for their Brown Bilt line of shoes. A new front of black glass set off by chromium is most effective.
Detroit-Stott Flour Mills, Inc., makers of Peerless and Columbus brand flours, have completed installation of all automatic packaging system, the first flour mill in the country to adopt a system used hitherto with cement and heavy products. Product is weighed automatically as well and
seaed in package. Double and quadruple wall sacks are used.
Petoskey-Joe and Tom Karamol have taken over the active management of Karamol's restaurant at 426 East Mitchell street as well as the adjoining meat market, both of which were founded by their father, John Karamol over 35 years ago and been conducted by him personally until recently when he was forced to retire from business owing to ill health.
Detroit-Detroit grocers are uniting through the Detroit Retail Grocer's Association in support of an amendment to the State Constitution, to be voted on November 6, allowing classification of property for tax purposes. The prime purpose of the amendment is to exempt foodstuffs from the sales tax of 3 per cent. Michigan Merchants' Council of 11,000 merchants in varied lines is behind the move.

Detroit-Robert Cleary, manager of the new East side store of the A. S. Beck Shoe Co., spent his Sunday inspecting the window of the main store on downtown Woodward avenue, to the company's profit. He saw two men taking the safe right out of the store through the back door, and promptly reported it to police, saving the safe, altinough the burglars escaped. They had made their entry through a ventilator hole.
Detroit - William Posey literally proved the old story about being so frightened he jumped out of his shoes this week. He found another man attempting to get into his car, and accosted him. The bandit drew a knife and Posey left his shoes behind and started running. The assailant, possibly under influence of alcohol, picked up the shoes and sliced them to pieces with his knife. He was sentenced to thirty days in jail.
Nashville-E. C. Kraft, who for more than thirty-one years has been in Nashville, has sold his grocery business to Ray Thompson, of Chester The Kraft store is one of two places that have been in continuous business for more than thirty years, the other being the Wolcott harness shop. Kraft has been active in the local government, serving as village and township treasurer in 1917 and 1918. He was village president in 1928, 1929 and 1930.
Detroit-Clyde Coates, former manager of the Majestic building store for Earl's Smart Shoes, conducted by Earl Gregg, has been transferred to take over management of the Eaton Tower store. Larry Silver, who has been general manager of the two stores, is taking over personal management of the Majestic building store, while Arthur Cohen, manager of the Eaton tower tore, has resigned, and is understood to be making a connection with another Detroit store.
Detroit-Definite plans for a new shoe production plant owned by the city were made by Mayor Frank Couzens this week, following protest of retail shoemen over the FERA plans. Couzens proposed to lease a factory and install a tannery. Whether shoes would be made from the hides directly in Detroit was not determined, but exchange of the finished hides for shoes
from the Government was planned for Couzens envisages the idea as a permanent plan, with ultimate employment of 400 workmen in the factory.
Detroit-Mathes Shoe Co., of St . Louis has recently opened a new downtown shoe store at 1420 Woodward avenue. This is the first store of the company in Detroit, and is conducted under the name of Reel's Smart Shoes. Ted Miller, formerly of Columbus, Ohio, is manager, and Ed Allen, formerly of Toledo, is assistant. The store opened with a special introduction of the Town Talk line by giving away a small manicure set with each pair of shoes sold for one day, drawing considerably increased patronage with this premium. Only women's shoes are being handled in this store.

Lansing-Announcement has been made of the re-incorporation of the Arbaugh department store, increase in its capitalization from $\$ 100,000$ to $\$ 315,000$ and taking into the firm two new partners. George H. Arbaugh, son of the founder, becomes vice president, general manager and director and Alfred P. Kennedy, merchandise manager for four years, becomes secretary and director and continues head of merchandising. Frank N. Arbaugh, president and one of the pioneer mer chants of the city will continue at the head of the institution. He recently completed his 38 th consecutive year of active business on the same corner.

## Manufacturing Matters

Detroit-Dodd Furs, Inc., 15 East Grand River avenue, manufacturer and dealer in furs, has a capital stock of $\$ 10,000, \$ 1,000$ being paid in.
Detroit-Industrial Lubricants Co. 5736 Twelfth street, manufacturer of drawing compounds, has decreased its capital stock from $\$ 50,000$ to $\$ 10,000$.
Hamtramck-Arthur M. Glaser, Inc., 9723 Jos. Campau avenue, has been incorporated to manufacture and exchange goods, with a capital stock of $\$ 10,000, \$ 2,000$ of which has been paid in.
Detroit-Automotive Finishes, Inc. 2662 Hart avenue, has been organized to manufacture and sell enamels, tape, sandpaper, etc., with a capital stock of 10,000 shares at $\$ 1$ a share, $\$ 10,000$ being paid in.
Detroit-The Gehringer Candy Co. 12112 Grand River avenue, has been organized to manufacture and sell candy with a capital stock of 1,000 shares no par value and $\$ 1,000$ preferred, $\$ 1,000$ being paid in.
Detroit-W. C. Noack's Sons, Inc., 26 East Jefferson avenue, manufacturer and dealer in jewelry, electrical goods, sports goods and novelties, has merged the business into a stock company under the same style, capitalized at $\$ 40,000, \$ 6,000$ being subscribed and $\$ 1,000$ paid in.
Sparta-The Sparta Coach \& Body Co. has been incorporated to manufacture vehicle bodies with a capital stock of $\$ 140,000$ common, $\quad 15,000$ shares of class A and 125,000 shares of class B. $\$ 12,070$ has been subscribed and $\$ 10,000$ paid in.

## Essential Features of the Grocery

 StaplesSugar-Jobbers now hold cane granulated at 5.20 and beet sugar at 4.95 . Canned Fruits-The advances made in California Bartlett pears provided the week-end feature to canned foods. Pears have been overdue for a rise, considering the two or three price mark-ups which have been made in cling peaches during recent weeks. The advances are moderate, being based on 10 c a dozen for No. $21 / 2$ tins. All sizes are affected. It looks as if both independents and advertised brand packers will establish the higher price levels with the usual differential between them. Another matter of interest was the announcement of higher prices on Hawaiian crushed pineapple in No. 10s, both juice and syrup. This had been withdrawn some time back by packers who still have any to sell, and an advance was expected. It might also be said that Hawaiian pineapple is due for a general rise, too, as both peaches and pears have been marked up, and it seems natural that packers of pineapple will take steps to restore the differential between them. Of course, this depends on consumption, but pineapple is understood to have had a good movement, and might easily be advanced.
Canned Vegetables - The pea pack for 1934 totaled $15,359,653$ cases of all sizes, or the equivalent of $15,741,569$ cases on the basis of 24 No. 2 s to the case. Wisconsin packed a total of 6 ,558,083 cases; New York, 1,102,059 cases, and Maryland, 1,610,465 cases. Of the stocks remaining, in canners' hands on September 1, the total is computed at $7,336,330$ cases, or less than half of the total packed. The total stocks of Alaska's in canners' hands amounted to $1,838,827$ cases on Sept. 1, and Sweets, $5,497,503$ cases. Thus, the news is out about peas and guessing is over. The fact that somewhat more than half of the pack was moved in so short a time since the packing season ended testifies to the heavy futures buying that was stimulated. The question now is how fast stocks acquired by distributors can be moved into consumption. The results so far obtained are very favorable.
Canned Fish-Canned shrimp is being advanced to $\$ 1.20$ for fancy large No. 1s by the important packers in the South, with other sizes up 5 c a dozen also. Salmon is steady, but unchanged.
Dried Fruit-The dried fruit market continues firm on the Coast. There were few developments during the week. Prices apparently have leveled off at their tops for the present, at any rate, and attention is now being focused on the distributing markets where a close observation is being kept on the movement of dried fruits into consuming channels. So far as the New York market is concerned, this movement appears to have been quite satisfactory. There has been good seasonal business done here, according to jobbers, and prices here have not shown the appreciation which has taken place in other foodstuffs. The price situation here is steadily improving. Advances have not kept pace
with those on the Coast, but that is characteristic of New York. One thing is certain and that is that replacements must come higher here. Representatives of packers report that there has been some resistance shown to coast prices. Apricots have not been easy to move at present shipment quotations. On the other hand, there has been a good demand for figs on the spot. Raisins and prunes are going out in a routine way.
Nuts-The market was very active this week. The opening prices on walnuts and almonds were well greeted by the trade, particularly walnuts and the cheaper grades of almonds. The walnut association, as a result, withdrew several sizes and varieties, including Diamond large and fancy mayettes, large Paynes, medium budded; Emerald, medium budded, and all baby grades. It was also announced that Diamond No. 1, soft shells, were getting closely sold up. Demand for Brazils in the shell has been gratifying also, it was announced, and good business has been done. The shelled nut market was somewhat more active.
Olive Oil-The olive oil market was unchanged abroad. Prices in Italy and Spain were practically unchanged during the week. Demand for shipment is fair. First hands here report a good active movement of oil, with prices doing better on the spot.
Rice-The market continues quite active here. Shippers in the South report an improvement in harvesting conditions and expect cutting to be resumed next week. The heavy rains recently have done some harm to the late varieties and samples received here have shown up dark in color. Blue Rose, Rexora and Fortunas are expected to be made available in large quantities soon and they should get a good reception for the lateness of the crop has had the result of cleaning up old crop rice.

## Review of the Produce Market

Apples-No. 1 Wealthy \$1; Wolf River, 65c; Shiawasse, 90c; Greenings. 85 c ; No. 1 McIntosh, $\$ 1.25$; 20 oz . Pippin, \$1; Snow, \$1.
Artichokes- $\$ 1$ per doz.
Avocados - $\$ 2.50$ per case from Florida.
Bananas-6c per lb.
Brussels' Sprouts-20c per qt.
Butter-Creamery, 26c for cartons, and $251 / 2 \mathrm{c}$ for tubs.
Cabbage-Home grown, 30c per bu. for white, 50 c for red.
Cantaloupes-Home Grown, 60@85c per bushel.
Carrots-Home grown, 20c per doz. bunches or 50 c per bu.
Cauliflower-65c per flat for home grown.
Celery-20@ 30c per dozen bunches. Celery Cabbage- 35 c per doz.
Cranberries- $\$ 2.75$ per box of 25 lbs . Cucumbers-50@ 75 c per bushel.
Dill Weed-30c per dozen bunches.
Dried Beans - Michigan Jobbers pay as follows for hand picked at shipping stations:
C. H. P. from farmer---------- $\$ 2.80$ Light Red Kidney from farmer-- 4.50 Dark Red Kidney from farmer-- 5.50 Light Cranberry ----------------- 4.50

Dark Cranberry .--------------- 3.50
Eggs - Jobbers pay 15 c per lb . for all clean receipts. They sell as follows:
Large white, extra fancy---.-.-.-.-29c Standard fancy select, cartons----26c
Standard fancy select 24c
Fancy, fresh white 24 c
Candled, large pullets 21c
Checks
Storage eggs are being offered as follows:
XX April -23c X April 21.

Checks . 21c

Egg plant-75c per dozen for home grown.

Garlic-15c per 1 b .
Grape Fruit-Florida, $\$ 4$ for all
Grapes - Wordens and Concords. $\$ 1.30$ per dozen for 4 lb . baskets; $1 / 2 \mathrm{bu}$. 30c.

Green Beans-Home grown. $\$ 1$ per bushel.

Green Onions-10c per dozen.
Green Peas- $\$ 2.50$ per hamper for California and Washington.
Green Peppers-50c per bu.
Honey Dew Melons- $\$ 2.50$ per case
Lemons-The price is as follows:
360 Sunkist
\$5.00
300 Sunkist
6.00

360 Red Ball 4.50

300 Red Ball
Lima Beans-20c per quart.
Limes- 25 c per dozen.
Lettuce - In good demand on the following basis:
California, 4 s and 5 s , crate_-...- $\$ 3.50$
Leaf, out-door.
Onions-Home grown, 65c for yellow and 90c for white.
Oranges-Fancy Sunkist California Navels are now sold as follows:
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Red Ball, 50c per box less.
Parsley-25c per dozen.
Pears—\$1.25@\$1.50 for Bartlets.
Pickling Stock-Small onions. 75c
for 10 lb . bag. Small cukes, 75c @ $\$ 1$ per bu.

Potatoes-Home grown, 45 c per bu.
Idaho, $\$ 2.50$ per 100 lb . sack.
Poultry-Wilson \& Company pay as follows:

Light Fowls
Ducks 10c

Turkeys 10 c
Turkey
Geese 18c
Radishes- 8 c per dozen bunches for home grown.
Spinach-40c per bushel for home grown.

Squash - 50c per bu. for Red or Green Hubbard.
Sweet Potatoes-Virginias, $\$ 3.50$ per bbl.

Tomatoes-Ripe, 60 c per $1 / 2 \mathrm{bu}$. green, 35c per bu.

Turnips-20c per dozen.
Veal Calves - Wilson \& Company pay as follows:
Fancy
Good
Watermelons-20c.

Wax Beans-Home grown, 85 c per bushel.

## Minimum Wage and Unemployment Insurance

President Roosevelt's "social program," to be presented to Congress next session, is seen linking the question of minimum wage with unemployment insurance.

The Chief Executive has explained that he is more concerned with an annual wage sufficient to meet the minimum needs of workers than a fixed hourly or minimum wage. Therefore, it may be that he will seek some sort of wage formula that may contemplate a lowering of some of the high hourly wage minima conditioned upon a full year of employment, with interruptions thereto probably compensated from the unemployment insurance fund.

Of course, employers of labor will be called upon to bear their share of the cost of the new experiment, some contribution coming from the Federal and (or) state governments, depending upon the character of the legislation to be sought from Congress.

The $\$ 1.25$ per hour wage of the machinist in Detroit, to whose case the President has referred, instead of netting only $\$ 650$ for a year because of only partial employment, might be reduced to the end that his annual wage would be more commensurate with his needs.

## Pressure To Buy High Priced Goods

Complaints are heard here of manufacturers using high pressure methods of salesmanship to induce retailers to buy better quality merchandise at higher prices than the latter feel justified by the character of their patronage.

It is averred that by reason of their codes of fair competition, manufacturers are virtually enabled to dictate to retailers what they shall buy. It also is argued that they are using the fact that there is a scarcity of merchandise to exact a greater percentage of profit, partly through pushing the better quality goods.

This situation, it is said, is bound to come to the attention of the National Recovery Administration as an incident to the consideration of price and production control. Retailers fear not only that consumers will be led to buy cheaper substitutes for the merchandise offered but will defer purchases altogether. The merchants would, of course, it is declared, prefer better goods and better prices and better profits, but contend that now is not the appropriate time to seek these things.
Detroit-The Yukon Co., Inc., 411 Alger avenue, has been incorporated to manufacture and sell chemical preparations with a capital stock of $\$ 1,000$, all paid in.

## MUTUAL INSURANCE （Fire and Life）

## Who Pays For Fire？

Fire is an unmixed disaster even when it occurs among substantial sur－ roundings and prosperous people．No palliation can be found for it，nothing softens the blow，though the shock can be distributed，by insurance，over a large field and among many people． But insurance is not a shock absorber； it is simply a shock distributor．It does not lessen the calamity；it doesn＇t mol－ lify or ameliorate the suffering；it simply makes many participate instead of a few or only one．
If one were to take a roll of bills and deliberately destroy them by fire before the public gaze，a cry of indig－ nation would arise at this wanton，wil－ ful waste．But behind that paper there is ample security，which remains after the paper itself has been destroyed．
I wish it were possible to raise a sim－ ilar cry of horror when a man wan－ tonly and carelessly destroys by fire his own and his neighbor＇s property， which loss cannot be redeemed．So long as human nature is as it is，and so long as our citizenship views with complacency the destruction of insured property and feels horror only when the property is uninsured，we cannot expect any real improvement or any lessening of the fire waste．

Property destroyed is entirely de－ stroyed．No matter how replaced， whether by slow and painful thrift of the owner，or by the more rapid opera－ tion of fire insurance indemnification， it represents total loss；and，if the fire was preventable，it represents crim－ inal loss．So long as we steel ourselves against a feeling of righteous indigna－ tion at our national disgrace，and so long as we fail to use all energy and influence and power and ability to check the fire waste，we are accessories to the crime．It is the one national disgrace where each man is respon－ sible to himself and his neighbor．

A clean home or place of business seldom burns．Very frequently two re－ positories of dangerous and unsightly accumulations are the attic and base－ ment．These should be kept just as clean as the portions of the building exposed to public gaze．Deposits of waste paper and debris of various sorts facilitate the spread of fire，impede the activities of firemen，and often give rise to spontaneous ignition．Closets which do not permit the ready circula－ tion of air are the improper places for the storage of dust cloths，mops，oils and polishes．Dustless mops may cause spontaneous ignition and there＝ fore should be kept in metal containers when not in use．Polishes which are highly inflammable should never be used or stored in the neighborhood of flame－producing devices．It is impor－ tant to keep matches out of reach of children，and away from the stove． Every one in the family should be taught to be careful of fire，how to
eliminate fire causes，how to extinguish burned clothing，and shown where the nearest fire alarm box is and how to use it．It is advisable to keep a suit－ able fire extinguisher，properly charg－ ed，in a convenient place．
One of the outstanding causes of fire in the home is the careless and unne－ cessary use of kerosene，gasoline，and similar flammable liquids．Gasoline or naphtha should not be used for clean－ ing purposes in or about the home． In general these liquids have no place in the home．Even kerosene，less dan－ gerous，is annually the cause of hun－ dreds of deaths and considerable prop－ erty loss，particularly when kindling fires；care should constantly be exer－ cised in keeping and using any of these flammable liquids．
As special fire hazards in mercan－ tile and industrial establishments are quite diversified，it is impossible to discuss them in detail．The business man would do well to obtain the assist－ ance of some individual who has made fire prevention his business，who will recognize the various hazards and be able to recommend proper precaution－ ary measures．The fire risk justifies such definite recognition

If fires were caused，as is disease，by a microbe，the entire resources of sci－ ence would be given to finding a cure for them The waste of life and ma－ terials resulting from fire would be regarded as intolerable，and the phy－ sician discovering the cure would go down in history with the great healers of all time
As a matter of fact，fire is caused by a mental microbe－though it can＇t be imprisoned in a test－tube．The mi－ crobe＇s name is Carelessness．It dwells in the human mind－and the fact that millions of people allow it free play，making no conscious attempt to control it，is reason for an utter，in－ defensible fire waste of 10,000 lives and $\$ 500,000,000$ worth of property an－ nually
Fire can be prevented in a majority of cases．A little thought，a little knowledge－in other words，a little ordinary care－will do the job．Any fire marshal will be glad to tell you about the common fire hazards and how to eliminate them．The fire insur－ ance industry publishes booklets and carries on an unremitting war against fire，and it too will give you the men－ tal ammunition you need．Faulty fur－ naces－improper storage of inflam－ mables－uncut grass－improper electric work－such little things as these are the friends of the fire－microbe，and his ally in his work of destruction．
Learn how to prevent fire－only by doing that can you discharge a defi－ nite duty you owe your community， your neighbors，your family．Every fire starts because some individual was careless，and prevention of fire is largely an individual matter．If you and other citizens will take the little time that is necessary to learn the importance of care in relation to fire， a great problem will soon be solved．

Stock Exchange regulation need not prove strangulation．

Successful Candidates at Pharmacist
Examination at Big Rapids
Austin Hough Allen，Jackson． Emil Bacilla，Dearborn． Gordon Brigham，Ortonville． John H．Butts，Mt．Pleasant Ezra Castle，Kalamazoo． Elmon Lamont Cataline，Flint． Ellsworth Cook，Rochester． Lynn Cook，Flint．
Delbert R．Dabney，Ecorse． Coleman Frederick Flaskamp，Bir－ mingham．
Clyde Gardner，Jr．，Marlette Julius Glatter，Detroit． Dorothy Tennant Hall，Gladwin． William B．Hennessy，Detroit Everett Amos Jones，Flint． Harry Kendziejewski，Detroit． Myron H．Klein，Detroit． George Chas．Landry，Bay City． Milford O．Magnuson，Manistee． John William McCleak，Detroit． J．Glenn McCullough，Cass City． Joseph Russell O＇Brien，Detroit． Gerald E．Olmstead，Nashville Hazel V．Orr，Bangor． Gough E．Rockwell，Beulah． David Harry Safier，Highland Park Victor G．Schramm，Ionia． Nathan Schwartz，Detroit． Julius Sidney Silverman，Owosso
Ethel E．Taylor，Grayling．
Albert Tennen，Detroit．
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Henry Leslie Brooks，Detroit． Virgil Theodore Frantz，Bay City． Joseph B．Gaboury，Detroit． Royal B．Garrison，Albion． Chas．W．Glenn，Jackson． Erwin Greer，Pontiac． W．Harold Hart，Flint． Leo．M．Johnson，Flint． Carl A．Kissner，Big Rapids． James M．Koich，Detroit． Robert J．Lapo，Lake Odessa． Randall C．Mallery，Owosso． Joseph Wm．Mauterer，Detroit． Carl A．Mittlestadt，Monroe． Glen Peacock，Detroit． Mary Roach，Detroit． Raymond Sager，Augusta． Leonard M．Sieraczkiewicz，Detroit． Irving Stern，Detroit Delta Ruth Stroh，Flint． Agnes Taft，Lansing．

Successiful candidates at Marquette xamination：
Pitt F．Galloway，Ionia． Llewellyn E Armstrong，Marquette Grace E．Hill，East Tawas． Ida S．Linna，Ishpeming． Michael John Kovalcik，Detroit． John L．O＇Brien，Wayne． Jack Voloadsky，Detroit． Will H．Lane，Big Rapids． Leslie Weatherwax，Jackson． Earl VanWassenhove，Detroit． Floyd S．Filbert，Detroit Lawrence J．Gilles，Houghton．

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Pleasant Reference to Grand Rapids Man
The name of Lee M. Hutchins is identified with the constructive and extremely interesting years of the Na tional Association of Credit Men.
Mr. Hutchins was one of the parents of the Grand Rapids Association of Credit Men. He had been active in the business circles of his city, made a reputation among his local friends for initiative and integrity; he recognized the great value of our movement to the commerce of the nation and gave to it the very best that was in him.
His striking personality and sensible aggressiveness quickly won him recognition among the pioneers of the National organization, and at the Baltimore Convention of 1906 he was honored with a position on the National Board.
Mr. Hutchins possessed the power of presenting his ideas to an audience with force and persuasion, he was always welcome at the meetings of local Associations and in his official capacity attended the first state conference ever called in the Association's history, and it happened to be in Texas. The experiences of that journey and event will long be remembered by the little company who attended this convention and enjoyed for the first time some Texas pranks.
Until 1912, Mr. Hutchins continued to serve the National Association as a director, but in that year he was elected to the vice-president's office, a position that he filled with his usual distinction.
For many years Mr. Hutchins had held responsible positions in the successful business of the Hazeltine \& Perkin s Drug Co., of Grand Rapids. Among the members of this particular trade he had won a high place and his ideas on business and on credit were always listened to with the deepest respect.
Owing to the death of Dr. Hazeltine the responsibilities of the business devolved almost entirely on Mr. Hutchins and to meet these responsibilities he was forced to relinquish active duties with the National Association oi Credit Men. His memories will always be vivid with those who knew him as a companion and as a friend, his name will always be written high in the annals of the N.A.C.M.
Mr. Hutchins is still the pivotal power in his business organization. He holds in an unusual way the affection and the esteem of the Grand Rapids people. It would be a wonderful thing for the National Association of Credit Men had he the physical strength and the leisure to return to its ranks and once again take part in directing its
destiny.-Credit and Financial Management.

Retail Leader Hits Official "Mudslinging"
Mudslinging aimed at business men and business leaders, emanating from official Washington, was decried by David Ovens, president of the National Retail Dry Goods Association in an address before the convention of the National Restaurant Association at the Merchandise Mart, Chicago.
"It has been a popular pastime for official Washington to attack business men," he said, "and look upon our leaders with unfriendly suspicion. It is my opinion that the business leaders of the country are just as great patriots, just as fine ethical gentlemen, just as honest, and just as desirous of promoting the prosperity of this nation, and the welfare of all our citizens as is any politician that ever went to Washington.
"It is true that we have had some dishonest bankers, some crooked business tycoons, but you have also heard of crooked politicians and legislators that swap their votes for patronage or to hold their seats in congress."
Mr. Ovens, general manager of one of the leading Southern department stores, in addition to heading one of the largest trade associations in the country, deplored, as a business man, many of the present developments in Washington.
"We are developing in Washington now an entirely new philosophy of government, and are apprehensively watching the dark hand of socialism stretch out of the sleeve of the night to destroy us," he said. "We are seeing the sorry spectacle of government setting up in competition with the business of its citizens.
"You must consider to-day not only the future of your restaurant business, but the future of your country as a whole, and stand ready to contribute, yes sacrifice, to bring about a solution of our national problems. None of us ought to be discouraged. We are going to find our way out of our troubles one of these days, and develop an entirely new group of advisors-a new brain trust, if you please, that will point the way back to our old-time moorings."
Earlier in his remarks, the trade association president told the restaurant men to emphasize the human side of their business, and told them they must recruit young, intelligent, reasonably educated people into their business if they expected it to grow.

Annual Convention of Michigan Hotel Association
The twenty-first annual convention of the Michigan Hotel Association brought two hundred hotel operators from all sections of the State to Detroit, on September 21 and 22.
The conventioned opened at the Statler Hotel on Friday morning with President Preston D. Norton, presiding.

Frank R. Johnson, of Johnson's Rustic Tavern, Houghton Lake, responded on behalf of the Association to the address of Superintendent of Police

John P. Smith, who welcomed the members on behalf of Mayor Frank Couzens.
W. W. Carroll, of the Kellogg Hotel, Battle Creek, C. M. Luce, of the Mertens Hotel, Grand Rapids and H. V. Heldenbrand, of the Waldron Hotel, Pontiac, were appointed as a Resolutions Committee, and the appointees of the Nomination Committee were: M. V. MacKinnon, the Wardell, Detroit, L. G. Davis, Wequetonsing Hotel, Harbor Springs, and Carl H. Mont gomery, Post Tavern, Battle Creek.
In his Presidential address, Mr. Nor ton reviewed the accomplishments of a very busy year in association activities. He stressed strongly the effective work done by the special committee in regard to the liquor bill, and commended
highly the men who worked so hard to organize and put into effect the NRA Code. Mr. Norton also mentioned the fact that the membership roster had been increased by the largest number of new members secured during the past several years.
J. Doherty, of the Doherty Hotel, Clare, chairman of the Executive Council, announced that the association had lived within its budget for the past year and on the recommendation of the council the dues for the coming year were left the same as last year. namely, twenty cents per room per year, with a minimum of $\$ 10$.
The steady progress being made by the hotel course at Michigan State College was told by Ruth M. Myhan (Continued on page 23)

## PREVENT

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## HOLIDAY PROSPECTS GOOD

Entering upon the final and most important quarter of the year from both a volume and profit standpoint, retailers are showing increased confidence in the immediate outlook for distribution, as well as the prospects for a good Christmas holiday season. Progress in achieving a satisfactory Fall trade start, despite adverse weather conditions last month, has buttressed the expectation that dollar sales volume will show average gains ranging up to 10 per cent. or more for the next three months.
While heavy Government crop allowances and other spending account for the sharp gains in retail volume in several sections of the country, particularly those served by the mail order houses and general merchandise chains, it is noteworthy that an increasing number of retailers report a somewhat freer tendency on the part of many consumers to spend a greater percentage of their earnings.

Retail executives expect no marked change either way in the course of wholesale merchandise prices until the end of the year. They find that competition among producers is tending to keep prices within bounds, although price fixing is charged in many instances with raising levels unjustifiably. Buyers note that producers are developing ways of keeping costs down despite the elimination of overtime, and that a variety of new products is being brought out to increase volume.

Retailers add that until the end of the year at least, they plan no change in buying merchandise closely, on a thirty to sixty day basis. The recent tight delivery situation has eased and promises to continue easy unless cold weather causes a concentration of reorders, which is expected to be but a temporary situation. At present retailers are estimated to have covered from 50 to 60 per cent. of their Christmas holiday needs.
While the average of consumer earnings is not materially larger than last year, with no appreciable gain at all in many of the larger urban areas, retail executives see some significance in somewhat freer spending. The thrifty are reported to be "loosening up" somewhat, with a more marked tendency on the part of other types of consumers to spend more confidently.
This trend, apparently an outgrowth of rumored inflation, is more tangibly based on the example of heavy spending by the government, the swing toward greatly increased Federal, State and city taxation, leading to the view on the part of the consumer that he "had better spend his money than have the government spend it for him" and finally, the effect of the reduction in savings bank interest rates.
If this trend continues, it should mean a better opportunity for the sales of semi-luxury and luxury items during the coming holiday season. A gain of 15 per cent. or more in the sale of these items would not be surprising. Its effect would be a material increase in the size of the average sale during a most important part of the merchandising year.

Most retailers, however, find that volume increases are not being obtained without promotional pressure and merchandise appeal above the average. If consumers are willing to spend somewhat more freely, it was pointed out, they are demanding values of a high order. Retail executives emphasized there is no doubting the strength of the call for quality merchandise. well built to the price at which it is offered, but not necessarily higher price merchandise. Increasing use of standards for merchandise is being made by stores, but almost entirely where such standards are contributory to merchandising profit or promotional advantages.

Profits for the entire year in the distribution field will be largely dependent upon the course of trade during the current quarter. Comment indicated that the mail order houses and general merchandise chains, unless conditions change radically, will enjoy increases in both sales and profits for the period, following the excellent results they achieved during the first nine months of the year. The drought has almost been forgotten in the calculations of these concerns and the farmer is credited with having larger funds than a year ago, and being willing to make up for lost time in spending them.
In the department store and specialty shop field, the indications are that a better showing than last year will be experienced on the average. Many concerns are expected to show improved earnings, although the factor of inventory appreciation which featured last year is lacking. If the average for the department store field does not show a profit, then a smaller loss may be in prospect. In general, department stores have achieved a higher degree of operating efficiency, costs have been held in check and some gain in unit sales has recently developed. Gross margin, however, is believed to be running smaller than a year ago.
The smaller retailer is doing as well this year as last, well posted comment indicated. He is holding his own in numbers and is gradually becoming more vocal in his relation to his larger competitors.

## RETAIL BOARD CONSIDERED

Although the only public declaration from the conference of the Re tailers National Council at Chicago last week dealt with certain New Deal policies which affect retail trade, the proposal for one central board to represent the distributors of the country received sympathetic consideration and is being worked out, according to reports. The support for this plan comes from highly influential quarters in the trade field.
If the progress made in forming such a group is not quite as fast as some proponents would like to see, a ready explanation is found in the diversity of interests which an all-embracing retail organization would represent. There are a dozen points of view in distribution, depending upon the size of the enterprise and its type of operation.

The organizations now in the field have done highly valuable work, and it is with no reflection upon their efficiency that the new plan of a central board is put forward. Each would still have very wide play for its initiative, and only the broad questions of common importance would fall within the province of the projected body.
Time must be allowed for the necessary cohesion of retail interests, and it is more than likely that developments at Washington in the coming months will help to bring about the united front that is desired. Honest differences of opinion among the varied types of distributors should be composed at least to the extent that the most important business in the country from the standpoint of employes and volume will be represented adequately upon all broad economic problems.

## BUSINESS SURVEYS

The number of surveys undertaken to sound out basiness opinion upon features of the New Deal grows apace. Practically all the large business organizations of the country have either put out their questionnaires or are in process of doing so. The obvious object is to head off undesirable legislation at the next session of Congress, which may be expected to grow if the business situation does not show sharp improvement in the meantime and the popular vote next month registers significant approval of the administration program.
Ordinarily these groups of organized business are not so eager to obtain rank-and-file opinion. Strong leadership in the past has dictated their policies and the humble privates have kept in line. The impression which present tactics convey, therefore, is that there is some uncertainty about what the average business man is thinking and what policies he will support.
In one instance in the last year, for example, the head of one powerful association suddenly changed the theme of his public addresses because, as he explained privately, he looked back from the head of his procession and found his cohorts headed in the other direction.
It would be expecting too much of these surveys to find questions which were not framed to obtain biased views divorced from facts, Similarly, if complaints are sought they will usually be received. But even with these evident weaknesses and the lack of impartial check of answers the inquiries serve a useful purpose. They at least give the business ranks a vote.

## INDEX HIGHER AGAIN

Opinion was somewhat divided upon the reassurance offered in President Roosevelt's fireside talk of ten days ago. Those who wanted an answer to every current question were disappointed. On the other hand, the more liberal elements in business were disposed to accept his labor truce proposal, his questioning of certain NRA devices and his encouragement of private initiative as satisfactory. It was presumed that monetary policy and
the budget would be dealt with later.
As for business itself, the change in sentiment noted several weeks ago now is shown to have had solid basis. The index is higher again, with four of the six series advancing. The only sizable loss was suffered in carloadings, which apparently were held down by the textile stoppage and failed to show the usual seasonal gain. The week generally sees the peak of the year in the transportation movement.
In the event that NRA uncertainties and the Congressional elections have delayed the usual Fall expansion program in industry, as seems probable, then there is ground for believing that the present upturn will carry ahead and prolong operations in this quarter. Should the elections next month prove that present administration policies meet with wide popular approval, and all indications point in that direction, there may be less resistance to the recovery program and a greater disposition to put aside fears and co-operate. Business interests ordinarily fight measures that they have reason to believe can be overthrown, but become reconciled to those which are mandated.

## DRY GOODS CONDITIONS

Seasonal weather pushed retail trade ahead in many sections during the past week. At the close, however, another coul spell brought an immediate demand for appropriate bedding and heavier apparel. Anniversary sales were reported as meeting with good response.
One of the first reports received on September business came from one of the large mail-order-chain systems an 1 showed an increase of more than 39 per cent. over the same month last year. The September total was the best for that month since 1929, despite the drought and the textile strikes.
Loss of a business day this year and unfavorable weather conditions, however, were expected to be reflected in the Federal Reserve report upon department store sales. It was estimated that the stores in this area would show a loss of between 3 and 5 per cent. for September.
With an auspicious start upon the last quarter the outlook for retail business is regarded as promising. $A_{n}$ increase of 10 per cent. is confidently predicted for the last three months of the year. Despite confidence in the near future, however, the stores are holding down inventories. In this district, for instance, stocks at the end of August represented a smaller valuation than a year previous for the first time sinc: July, 1933.
Steady ordering was reported in the wholesale merchandise markets. Manufacturers, in the meantime, have been given an opportunity to clear up back orders, shipments on which were delayed by strike conditions.

A woman is a person who thinks a barrel does not look so big if wrapped in something too small for it.

Fable: The widow lived in a hick town and nobody knew at what time of night she came in.

## OUT AROUND

## Things Seen and Heard on a Week End Trip

Undertook a double Out Around last week and faced double opposition -duck hunting and the National base ball series. Unless the weather is bad, expect better results this week. I had no idea so large a percentage of the merchants were interested in ducks and base ball.

In passing through Lowell I was pleased to note the rapid progress being made in the construction of the new bridge across Flat River. The bridge is to be 19 feet wide. The total cost is to be $\$ 65,000$, all furnished by the state.

The King Milling Co. has nearly completed a very remarkable cement storage tank for grain, 110 feet high. The three tanks included in the structure are each 18 feet wide. The installation is being made by the Burnell Engineering \& Construction Co., of Chicago. The top of the tank will be surmounted with an enormous electric sign with the single word, "King."

I was pleased to learn that E. C. Lloyd, whose dry goods stock at Belding was recently seized by mortgage foreclosure by the C. J. Farley Co., will shortly re-engage in the same line of business through the assistance of a brother who resides in Philadelphia. Mr . Lloyd is a good merchant and a good citizen and richly deserves the opportunity thus offered him.

Jacob Braak, founder of the Braak Cookie Co., with bakeries at both Spring Lake and Grand Haven, sailed from New York, Sept. 29, on one of the ships of the Black Diamond line for Ferwerd, in the Netherlands, where he plans to visit a sister whom he has not seen for thirty-two years. He goes abroad to secure rest and recreation and will remain in the Netherlands until he is completely restored to health. His wife and another member of the family took him to New York and returned home on a roundabout itinerary. Mr. Braak insisted on his wife accompanying him, but she does not understand the language of the province he is visiting and concluded to remain at home and spend some time at the world's fair instead.

At Grand Haven I learned that H. J. Dornbos, the fish dealer, had just returned from an automobile trip around the shore lines of Lake Michigan and Lake Huron. He was very much pleased with what he saw and heard concerning the condition of the fishing points he visited.
H. M. Cameron, book-keeper for the Vyn Co., was very seriously injured in an automobile accident one day last week.
T. Blink, grocer at 52 West Leonard street, Grand Rapids, has been engaged in business here forty-six years twelve years at the present location of

Wagener Bros., 844 West Leonard street, and thirty-four years at his present location. He is 72 years old and remarkably agile for a man of his years. He has every reason to cherish the belief that he will round out fifty years behind the counter - and then some.

Act No. 259, Public Acts of 1933, known as the Sausage Act, at first met with considerable opposition on the part of retail dealers and a few manufacturers who did not understand its puurpose. Certainly it would raise the price to consumers, as it excluded certain portions of the carcass as well as cereals and fillers which had heretofore been used to make a large profit at an attractive price. When manufacturers found they could make an honest piece of goods and sell it in competition with others they were pleased. Consumers discovered an improvement in the product and regardless of higher prices a greater demand for sausage prevailed. Farmers who first looked upon it as a joke, later realized an improvement in the value of their pork and beef, especially a more favorable attitude toward the smaller pieces of good meat which make excellent sausage, yet do not sell at high prices in the original cut. The enforcement of this act has been highly educational. Most manufacturers and retailers have given us excellent co-operation due to sincere desire to improve the general situation. A few have had to be handled by firmer means. The State Department of Agriculture is charged with the enforcement of the so-called sausage law, and our regular force of food and standard inspectors have been trained to carry on the work of meat inspection along with their regular food control duties, says Samuel T. Metzger, Commissioner of Agriculture. Much credit should be given to our laboratories as they have analyzed sausage samples and supported the field work in an excellent manner. Without our laboratories to verify the suspicions of our field men, very little progress could be made in actually determining evasions of the law. Several samples of sausage are received daily and checked as to purity.

Much work has been done recently on the eight mile gravel road between Eastmanville and Nunica, which is one of the most picturesque routes of which I have any knowledge and is rapidly becoming a popular thoroughfare. Most of the roadbed is kept well oiled. Grand river is in evidence for a mil or so out of Eastmanville and fairly good cross roads lead down to the river at frequent intervals. There is only one bad place on the road-the sharp turn to the right directly after crossing Crockery creek, which appears to be regarded with more favor by fishermen this season than ever before. I hope to see this road improvement extended from the town of Nunica to Spring Lake in the near future. When this is done Grand Rapids will have three fine thoroughfares to Grand Haven and there to Muskegon.

More new houses are in evidence in North Muskegon than in any other city of its size in Michigan of which I have any knowledge. Most of the new structures are large in size and very attractive in architectural effect.

The scenic highway continues to grow in beauty and grandeur. New attractive features appear to be in evidence exery time we cover the distance between the mouth of Muskegon lake and White lake.

Allegan Gazette: Mr. H. O. Maentz has on hand some hundreds of hides for which there is no market at any price. The action of the Federal Government in slaughtering some millions of cattle and giving away the canned meat has resulted in great loss to thousands of men in the same business as Mr. Maentz and so to every farmer who may have a hide to sell. All this relief business is a two-edged sword which cuts everybody.

Berton Braley, the poet of the commonplace, furnishes a remarkable poem suitable to the occasion under the caption of "Hark, from the Tombs," as follows:

Pipe down, pipe down, Belly-achers
We are sick of megrim-makers,
Wearied of the Lodge of Sorrow
Which sees only murk to-morrow Palsied quiverers and quakers.
Pipe down, pipe down,
Belly-achers!
Pipe down, pipe down, Belly-achers!
Economic undertakers
From whom hopelessness emerges,
Chanting requiems and dirges;
We don't ask for Pollyannas
Chirping banzais and hosannahs,
But we weary of the rheumy
Eyed and lachrymosely gloomy
yed and of agonized head-shakers
Prophesying rocks and breakers, Prophesying rocks and dismal quagmire-rakers.
Pipe down, pipe down,
ipe down, pipe
Belly-achers!
Pipe down, pipe down, Belly-achers!
Sad, sepulchral echo-wakers, Moaning public moans and private Over business that is lagging, Doing nothing to revive it, Sobbing sounds of spirits sagging, Just a bunch of futile fakers, Whiners, quitters, task-forsakers Pipe down, pipe down, Belly-achers!

We don't want smug "all-is-well"-ers, Nor bland "silver-lining" sellers. What we crave is hope-awakers, Courage-makers, Sluggard-shakers,
Clear-eyed opportunity-takers; Sportsmen unafraid of chances, Undeterred by circumstances, Fighters and traditions-breakers. Pipe down, pipe down, Belly-achers!

Grand Rapids traveling men have every reason to be very happy over the election of Homer Bradfield as Grand Secretary of the UCT of Michigan. Mr. Bradfield has held nearly every important office and probably has a wider acquaintance than any other traveling man in the state. He takes the office at a slight disadvantage, because of the death of the longtime incumbent, but his skill as bookkeeper and financial executive will en-
able him to straighten things out in fine shape and keep the records as they have never been kept before. The organization has always been fortunate in the election of its secretaries and the election of Mr. Bradfield is right in line with its usual custom.
E. A. Stowe.

## The Downward Trend Has Been Broken

Although business reports remain mixed there are further evidences that seasonal influences are having some effect. Steel operations were slightly lower, but the decline is expected to be temporary. A more than seasonal gain in electric power output has occurred. Automobile production is being lowered in line with moderate contraction in retail sales. Member bank loans classified as commercial or business loans continue to make a better showing. Retail sales continue good. Too much cannot be expected of business over the next few months. A period of readjustment is faced through some changes in the policies of the NRA. Less emphasis on the price and production control have their temporary disintegrating effect upon the price structure, even though it was stated that changes will be made gradually. Of course, the ultimate effect will be more confidence in the price structure. Also, Government spending is proceeding at a moderate rate so that no outstanding influence on business is being felt. This status of business is not particularly discouraging, however. While a vigorous recovery has not occurred, at the same time the downward trend evidenced last summer has been broken.
Sentiment has definitely improved. Improvement has probably been more than that in business, just as it was more depressed than business a short time ago. The change can likely be traced to the President's recent speech along with follow-up remarks by various spokesmen of the administration. Although no definite statements were made in this speech, the implications that errors had been made in NRA policies and a tendency to be less critical of business initiation and business profits, along with an intimation that both employers and labor have responsibilities as well as rights have at least tended to give a feeling of relief to those particularly disturbed. Also, the probable new price policy of the NRA regardless of intermediate effect was a factor inasmuch as it is realized that such a policy could lead to a price level in which businessmen would have confidence, thus making forward planning less difficult. Regardless of the causes, any lifting of the gloom is important because of its lessening tendency to retard business. There are some who look to the political forces for the tendencies now being shown in Washington. Even though this could be the case, a trend of thought could also be started that would be as difficult to stop as many of the more radical ideas which have been in vogue.

Jay Petter.
Heavy industries should shortly do somewhat heavier business.

## RETAIL GROCER

 Retail Grococrs and Meat Dealers Astocolation of Michigan.President-Rudolf Eckert, Flint Vice-President-O. A. Sabrowski, Lansing.
ing. Rapids
Treasurer-O. H. Bailey, Sr., Lansing Directors-Holger Jorgenson, Mugke Directors-Holger Jorgenson, Muskejezon, Grand Rapids; Lee Lillie, Coopersville; Martin Block, Charlevoix.

## GOVERNMENT MEDDLING

## Only Cause for Anxiety for the Grocer

The business community has become so inured to bad news that it is willing to accept each new accretion at face value. With a "state of emergency" being declared in one line of business and another upon the slightest provocation, with code hearings at Washington serving as sounding boards for all the woes that afflict or may afflict business, it is small wonder that cold appraisal of such outpourings is too often lacking and tha sense of proportion is lost.
Nowhere have these trends been more evident than in the food business -a business which in 1933 was estimated at $\$ 75.30$ for every man, woman and child in the country. In 1929 the figure was $\$ 107.66$ (based on the census' $\$ 13,220,000,000$ total grocery sales including specialty items) though physical volume of goods purchased was virtually the same in both years Say $\$ 538.30$ per family in $1929 ; \$ 376.50$ per family in 1933.
A tremendous and complicated business this, and the statistics covering it are equally extensive and complicated. Perhaps it was inescapable that the National Recovery Administration, working under high pressure, should misinterpret those figures. But when that misinterpretation leads to official pronouncement equally fallacious when commentators seize upon that statement to develop dire consequences, surely it is time for sober judgment to dispel the cries of "Wolf, wolf" that currently resound through the trade.
The NRA pronouncement was voiced by Administrator Hugh S Johnson. I give it here broken into numbered paragraphs, for purposes which will appear.

1. In recent years-declared the General - and especially with the growth of chains, a practice has grown up of selling one or two items at a loss in order to get people into a store.
2. The little fellow cannot afford this.
3. The public is fooled because what it saves on one item it loses on another.
4. In the last four years, 400,000 retailers have been driven out of business and it is bitterly complained that this so-called "loss leader" is partly to blame.
5. For these reasons the retail code provides that it is an unfair practice to sell any article for less than its invoice cost plus at least a portion of the wages paid to employes in the store
Now the cold truth is that no facts in food statistics bear out this dictum. What in it is true is not new and what is new is not true.

As will be seen, grocers were excep-tionally-uneconomically - prosperous in 1930. An accepted survey covering the first four months of 1934 shows individual grocers, commonly called "independents," more strongly intrenched than for years. Behind them they had a record of stability and earnings, with loss of volume so slight, as to put them in a position relatively more fortunate than chain grocers
The food business as a whole is demonstrably in good shape. There is ebb and flow in the various segments but these balance each other more regularly and precisely, more stably and consistently, than perhaps in any other great branch of commercial activity. No other industry solves its current
of advertising has been used or abused; and the "little fellow" has found advantages therein not enjoyed by big merchants. In his self-controlled business he can check the practice closely and limit losses-or costs-where bigger men with many outlets must take longer chances. But when, as a recent Saturday, a single-store grocer seeks to "meet competition" with fourteen staples below cost, what but disaster can be looked for? So, here as elsewhere, the "little fellow" has grown big or fallen out, regardless; and there is nothing new about that.
In paragraph 3 is another wrong slant. Grocers, including "little fellows," never thought it sinful to fool the public until they found-more espe-
that "the public" reasons shrewdly. Such fooling was profitable when it was sporadic. But even then the people got theirs, though in those days grocers sold enough other things along with "loss" leaders to produce profit on the whole volume.
Universalizing has turned the scheme into a boomerang of late among all grocers, including chains. The highcharacter family grocer has not been affected because he never used the scheme to any extent. But the true basis of the "little fellows'" present complaint is that the "public" has fooled the grocers increasingly in recent years.
About half our housewives are no one grocer's customers. They are impartial bargain hunters. They coldly scan all "special offerings" and go from store to store buying in each whatever is sold "for less." They thus so nearly fulfill all wants that what little remains for purchase at regular prices does not result in compensating profits.
I accept the statement in paragraph 4 concerning grocer mortality as correct in the light of fifty-seven years' grocery experience-but it certainly is not peculiar to the last four years. Revised figures of the Census of Distribution show 481,891 grocers in the country in 1930, so that a business mortality of 400,000 grocers in four years. or 100,000 annually. figures down to less than 21 per cent-a ratio not abnormal in our present set-up. For comparison we may take figures from a grocery survey in Louisville, Ky., showing that in the years 1891-'99, with a negligible competition from chain stores, twenty-three per cent. of individual grocery stores went out of business each year. With 481,891 grocers to serve our 122,775,046 population, we had an average of one grocer for each 255 persons. Since experience and previous studies seem to establish three groceries to the thousand population as the saturation point, further business mortalities among grocers were as clearly indicated in 1930 as at any other time in our trade history.
The failure ratio varies locally. Los Angeles, a city of abundant statistics, has had grocer mortality of about 30 per cent. annually for years; but, peculiarly, that is also the locality of exceptional grocery success in all types of stores-individual, co-operative and chain.
Neither is the mortality ratio specially related to chain-store growth. It is due to the universally prevalent notion that anybody can run a grocery store. Knowledge, training, personal aptitude. acquired skill, regarded as necessary to success in other fields, are not considered essential here. The grocer is expected to plunge in and swim without training. Why wonder he mostly sinks? Why seek other causes for his common disaster?
More: Regardless of General Johnson's efforts: notwithstanding the "bitter complaint." despite NRA, AA, or other similar "plan," such results must continue so long as the notion obtains that the grocery business requires no special knowledge or ability. One major consequence of that false notion
(Continued on page 22)

Graham \& Morton Transportation Co
The trial last week in connection with the old Graham \& Morton Transportation Co. has brought to our minds again the dangers of the crazy rosy visions we all had before the deflation began in 1929. Everyone was inflated with ideas of grandeur and we endeavored to create values that were not there by issuing pieces of paper based on created values which were made in the past by good honest contructive work. The history of the case is as follows:
The Transportation Co. was started in the 70 's by several men, notedly John H. Graham and J. S. Morton, for the purpose of conveying passengers and freight from St. Joseph and Benton Harbor to Chicago. It followed a transportation road that had been established from the early beginnings of the state. The Michigan Central Railroad was originally incorporated to run to St. Joseph, with the idea that that would be a lake port from which all the freight would be transported to the Northwest. These pioneers in the beginning of the railroads were still rather water transportation minded. However, the Michigan Central Railroad ran around the lake to Chicago, and St. Joseph and Benton Harbor for years had nothing but water transportation to depend on.
Gradually from small beginnings, the company was built up from earnings until in 1902 it was incorporated with the capital of $\$ 50,000$, but with a very large surplus. They had engaged in various lake transportation ventures, but after they acquired the HollandChicago line, their chief business was between Holland, Saugatuck, Benton Harbor, St. Joseph to Chicago. The fruit transportation business out of Benton Harbor was enormous and during the summer time the excursion business from Chicago across the Lake was of great proportions. Before the terrible accident, due to the collapse of an excursion boat of another line in Chicago River, there were no particular regulations and the excursionists were packed on boats like sardines. However, it might be said that this company lost but one passenger and he was on a freight boat in the winter time, steamer Chicora, running from Milwaukee to Chicago, in January of 1895.

The company continued to have a prosperous business and in 1911 the City of Grand Rapids was built in the Cleveland shipyards, costing about $\$ 400,000$. To pay for this, the company issued $\$ 350,000$ of bonds and in 1915 they attempted to do other financing for the purpose of completing the large docks and machine shops at Benton Harbor and re-building one of their boats. It was in a bad time for financing and the company was put in the hands of the Michigan Trust Co., receiver, in the fall of 1915. In four years the Trust Co. had paid all of the debts and nearly all of the bonds out of earnings and the sale of two of the boats. so that the Transportation Co. stood on its feet again.
The stiock was owned entirely by Mrs. J. H. Graham and Mr. Graham's
sister. Mrs. Engel, and they wished to sell and so a syndicate was organized composed of Senator William Alden Smith, Nathaniel Robbins, Noyes I Avery, Claude Hamilton, Ferry K. Heath, and others, who paid some cash down on the purchase price and notes were given for the balance, with the expectation that the earnings would be sufficient to pay off the purchase price, amounting to about $\$ 350,000$.
Unfortunately, just at this time came the climax of the new era of transportation. In former days people in Chicago had no means of exit Sunlays and holidays except by railroad and to get a breath of fresh air they naturally preferred a boat ride. Automobiles had gradualy changed this. Then with the coming of good roads the freight business, and in particular the fruit business, was taken away by trucks. Benton Harbor has the largest fruit market in the world at the present time, nearly all of which is transported by trucks.
At the time of the purchase by the above named gentlemen, capital stock was increased to one million dollars the increase being made by earned sur plus and increased value of the boats The boats, docks and other property were appraised at that time at $\$ 1$. 700,000 , and undoubtedly these figures were correct. so far as a reproduction value was concerned.
A bond issue was put out of $\$ 750,000$ and the syndicate members paid up their notes with a portion of this bond issue, charging themselves on th. books with the amount so taken from the treasury, $\$ 391,000$. The balance was expended for company purchases, In 1923 the capital of one million dollars was decreased to $\$ 500,000$, thereby creating a book surplus and a dividend was declared to the syndicate members and credited on the books, thereby wiping out their indebtedness to the company.
Howe, Snow \& Bertles, who had some of the bonds, complained of this financial operation, and Senator Smith, J. S. Morton, Nathaniel Robbins, Ferry K. Heath, and Noyes L. Avery signed a guaranty to the effect that they would later make good to the company the amount of the dividend if the future proved that the payment of the dividend had jeopardized their security. Interest and principal were paid on the bonds up to 1931. The company in the meantime had combined with the Goodrich Transportation Co. which was conducting a similar business on Lake Michigan.

The result of the depression, automobiles and trucks taking away the business, left this large property without adequate earnings and the bond holders have brought suit on account of the payment of the dividend in 1923 to compel the recipients of that dividend to put the money back for the payment of their bonds. Such financing was conventional and was done in all of our public utilities and when it worked out all right, well and good. but in this and in other cases it did not work out right and hence the suit.

These times have taught us all that we cannot play with fire and not get burned. We know that these gentle-
men acted in good faith and great sincerity, but the time for manipulating securities went against them, and the bondholders are taking what legal steps are within their power to recoup themselves from the financial operation. Claude T. Hamilton.

## Proceedings of the Grand Rapids Bankruptcy Court



 $\begin{array}{ll}\text { G. W. Mills Paper Co.. G. R.-.-. } & 2.33 \\ \text { Maid-Rite Garment Mfg. Co., }\end{array}$ Detroit
Platts, Chicago
Regina Knitting Mills, Chicago Regina Knitting Mills. Chicago
Majestic Mfg. Co., Minneapolis Majestic Mfg. Co., Minneapolis
L. Friedman \& Co., New York.-
Fashon Review Serve, N. Y. The Hecht Fixture Co., N. Rollins Hosiery Mills, Desmoines, Ia Peerless Sport Apparel Co, Stein \& Solomon, Chicago--
Expert Dress Co.. New York
Ace Sportwear, New York
Paige Hat Co., New York.-. Paige Hat Co., New York--.-
Max M. Kann \& Co., Chicago
North-Western Hat Mfg. Co.,
 Gotham Garment Co., N. Y.........
Michigan Bell Tel. Co., Cadillac Michigan Bell Tel. Co., Cadilla
Holland Furnace Co., Holland Mrs. Mae Haskins, Càdillac. Cadillac Evening News, Cadillac W. J. Smith, M. D., Cadillac.. H. L. Roussin, Cadillac C-$\underset{\text { Chicago Cash Grocery, Cadillac }}{ }$ Rupers Meat IShoppe, Cadillac Leonard Larson, Cadilla Harris Hector, Cadillac
 Herpolsheimer's, G. R., Cadillac
Cadillac Country Club, CadillacCadillac D D
Cadillae

es, reference, and adjudcation in the matter surviving partner, of the co-partnership, Worm \& Sullivan, bankrupt No. 5886 , were received. The bankrupt is located
in Grand Rapids. The schedules show
total assets of $\$ 1,960.17$ (of which $\$ 850$ is claimed exempt), and total liabilities $\$ 2,325.74$, listing the following creditrs:
State of Michigan State of Michigan, Lansing, taxes $\$ 27.25$
Harry ullivan, Jr., G. R.....- $\quad 75.00$ Bos Leather. Furn Bos Leather Co., G. Sho.
Monte Shoe Repair Shop,
Manolis Mfg. Co., Chicago Manotis Mig. Co., Chicago G. R. Sample Furniture
Goodyear Glove Rubber
Goodyear Glove Rubber Co.,
Chicago Goodrich Footwear Corp.,
B. Chicago B. J. Goodrich Footwear Corp.,
Chicago B. Slater Shoe Co., South Brain
tree. Mass. tree, Mass.
Michigan Trust
Warner Marner, Norcross \& Judd, G. R Crystal Fixture Mayer Martha
Milwaukee Milwaukee
Bixby Office Baxby Ofrice Supply Franklin Fuel Co, Hugh B. Lyons Co.. Lansin James Shoe Co., Miilwaukee Ebner Shoe Co. Milwaukee
Grand Rapids Herald, G. R. Swan Slipper Co., Baltimore Eli Cross, G. R. Goodyear Service, Inc., G. R.-.-.
Duro Test Corporation, Duro Test Corporation, New York Omaha Yeb

In the matter of Ray Small, doing busimess as Ray s Auto \& Radio Supply, itors was held under date of Sept. 10. Fred G. Timmer, trustee, and one account bidder were present in person. approved and allowed. Balance of bills, notes and accounts receivable was sold to L. R. Vercoe, of Grand Rapids, for the sume of $\$ 1.00$. Order was made for the and preferred claims as far as funds on hand would permit. No objection to discharge. Final meeting adjourned without date. Files will be returned to U. S.
District Court. in the matter of Avedis M. Desteian, bankrupt No. 5637 , final meeting of cred-
itors was held under date of Oct. 5 . Arthur N. Branson appeared for Fred G. Timmer, trustee. Trustee's final report and account was approved and allowed. Order was made for payment of expenses
of administration as far as funds on hand will permit. No objection to discharge.
No divdend to general creditors Final No divdend to general creditors. Final meeting adjourned without date. Files
will be returned to U. S. District Court Oct. 6. On this day the schedules, reference, and adjudication in the matter zenstein, Co-partners and Jacob Kratzenstein, co-partners, doing business as
Fashion Leader, bankrupt No, 5891 , wer Fashion Leader, bankrupt No. 5891, were Grand Rapids. The schedules show total assets of $\$ 15,166.28$, and total liabilities of $\$ 12,126.94$, listing the following creditors: F. V. Smith, City Treasurer, G. R. $\$ 107.19$ Old Kent Bank, G. R.
American Home Security Bank,

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Dentz \& Dentz, New Dancing Modes, Inc The Edora Garmen Fishman \& Krapkoff, Inc., N. Y Garden Frocks, New Goldfinger \& Friedma
Graceline Coat Co., N. Y.-
Max Gross, N. Y.-
Kaplan \& Elias,
Kahn-Goldschmidt Knit Sportswear Marshall Coat Mf Marks \& Rubin,

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Valdorf Coat
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Waris Maid Dress
Paris Maid Dress Inc., N. Y...-
Prncess Cloak Co., Chicago
Rex Coat Corporation, N. Y. Y .--
Reliance Dress Mfg. Co., Chicago
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Economy Cover Co., Chicago-.
Mich. Bell Telephone Co., G. R.
Fleischer \& Sons, Cincinnati-
Grinnell Rower Co., G. R.......

Welmers-Dykman Fu
Lafferty Advertising
Grand Rapids Press
Grand Rapids Press-_--1.-.-.
Oct. 4. On this day meeting was
onkrupt No the Muskegon Brewing Co
trustee. Fred G. Timmer, receiver, was
present and represented by Lou L. Land-
man, attorney. Certain creditors were
present in person and represented were
Harold H. Smedley; Hilding \& Baker:
Smith, Searl \& Strawhecker; and Brown,
Fox \& Blumberg, attorneys. Fred G.
Trustee, of Grand Rapids, was elected
at the sum of $\$ 5,000$. The meeting ad-
journed without date
On the same date meeting was also
held in the matter of C. G. Fleckenstein of a trustee. Fred G. Tmmer, receiver, was present and creditors were repre sented by Harold H. Smedley and Lou L.
Landman, attorneys. Fred of Grand Rapitneys. Fred G. Timmer, of Grand Rapids, was elected trustee and
his bond fixed at the sum of $\$ 1,000$. The
meeting then adjourned with When the prosperous howl for more liberty, they always mean less taxes.

Living is much harder than dying. You have to learn how to live.

## FINANCIAL

What is Logical Outcome of NRA? A year ago, on July 17, the first code became effective with the signature of President Roosevelt. To-day retailers are struggling under limita tions of many codes and supplementary codes. American business in general is struggling under about 500 codes and 140 supplementary codes.

A year ago, NRA stood out as an emblem of strong hope. Today, in the minds of some retailers, it stands for bureaucracy, for economic fallacy, for undue restrictions
The present National Recovery Act. under limitations of law, has about ten months to run. Already plans are being talked about for re-vamping the set-up and perhaps the codes
Who is to re-vamp the retailers code and what is to be re-vamped? The average independent retailer, the small retailer, may have been overlooked. Who is going to intercede for him and see that his interests are represented in any new set-up? Who is going to plead his cause? Who is going to see that he gets a fair and just deal?
The newspapers are already carrying intimations of a new set-up. If the retailers' code is to be revised, what is going to be left out and what is going to be put into it? If all codes are going to be scrapped-what next?
Is it likely that the NRA will be made permanent?
Some of these questions can be answered from the logic of events. It is recalled that NRA was enacted into law as a basis for recovery, that it had definite purposes as set out in the pre able, "to remove obstructions to the free flow of interstate and foreign commerce, to provide for the general welfare by promoting the organiza tion of industry, for the purpose of cooperative action among trade groups, to induce and maintain united action of labor and management under governmental sanction, to eliminate unfair competitive practices, to promote the fullest utilization of the productive capacity of industry, to avoid undue restrictions of production, to increase the consumption of industrial and agricultural products by increasing purchasing power, to reduce and relieve unemployment, to improve and conserve natural resources." These are some of the things set out in the dec laration of policy of the Industrial Re covery Act.
Among these, to reduce and relieve unemployment was one of the major reasons for NRA. That problem has not been solved as yet and it is of sufficient importance to lead one to believe that the activities and the power of the National Recovery Act will be extended for some time to come.
Therefore, it behooves the independent retailer to begin thinking about his relations to NRA.
The reason usually given as to why the code has not been written more to the liking of the retailer is because he has had very little representation Primarily it is due to the fact that he has had no way of knowing what he wanted or needed. It is now too late
or the independent retailer, who is not already affiliated with a group organization, to express himself through the usual organized channel. He want some form of organization in which hs has voice and confidence, that knows him and his problems and that wil speak for him as of one having author ity.

The average retailer was strong for a mark-up provision in the code. That mark-up provision has not worked out o his advantage, so many merchant state. This particular mark-up provision was thought to be a buffer agains chain store competition. It has not proven to be much of a buffer. Experience now shows that the minimun mark-up may become in practice the maximum mark-up and there is grave danger of the independent retailer's profit being wiped out through such a tendency. The mark-up provision may have been an error. Without doubt,

E. B. Moon
there is danger in any edict that prices shall represent the cost of production plus a stated percentage in mark-up
What every retail merchant wants is a fair margin of profit and not a long profit and he is fully aware of the fact hat when goods are too high consumption drops. Equally bad are falling prices. When prices fall they eat up profits. But specific mark-up, such as is referred to in the code, is not a panacea for losses in an era of falling prices. The economic factors involved can work better and more efficiently for the retailer without a handicap of mark-up. This is one of the main provisions in the code that will likely be revised.

Retail merchants should begin think ing about it. They should begin thinking about how they are going to be repre sented, how they are going to express themselves as to their problems and needs that a new code may be framed in accordance with justice and fairness
Do we want to retain NRA as it is to-day?

Do we want to retain certain features, such as the Unfair Practice Provisions? Do we want a reservation of our constitutional rights?

Do we want a code free from bu reaucracy and from the dangers of autocracy
Do we want a code that will restor government to its proper role and relieve it of its self-appointed mentorship?
Do we want a code that will recosnize our economic freedom and our political freedom, too?
Well, then, Mr. Independent Retail er, let us begin thinking about it now and be ready to act to get such a code
Do you believe in the fundamental principle of business co-operation as contrasted with the principle underlying anti-trust laws? If you do, you would want to preserve that feature of NRA
Do you want to live under a code or set of codes which develop an air and atmosphere of bureaucracy ordering business with military precision or do you want a partnership atmosphere?
Do you believe that a mere substitution of a board in place of one-man direction (as now talked about) will strengthen NRA administration? Or do you feel that NRA must be completely overhauled?

Merchants in towns of 2,500 and under are now exempt by special order from the Code provisions as to hours and wages. Should this order be changed and, if so, how? In what size of town should merchants be thus exempted? Or, should all merchants in all cities, towns,. villages, hamlets, cross roads be brought under the Code as to hours, wages and all other provisions?
If the New Deal means in the ulti mate planned economy, do we want it

If our code is to be scrapped, are we willing to sacrifice its Unfair Trade Practice provisions? Or, do we favor a simple code providing for minimum wages, maximum hours, fair trade practice and genuine efficient enforce ment machinery?

The small independent merchant, as matters now stand, is the only business class without organization or adequate representation before Congress, or be fore a proposed new National Code Council.

Experience shows that the voice heard in Washington is the voice of organized effort. The individual protest has become a mere voice in the wilderness. A loud voice backed by numbers organized is needed and will be heard.
E. B. Moon,

Secretary Wholesalers' Department,
St. Paul Association of Commerce.

## Debtor's Relief

When the Bankruptcy Act was amended by Section 74, providing for extension of time for debtors and for the compromise settlement of debts, there mas much discussion of the validity of such legislation under the constitution. The question of constitutionality was recently raised before a Federal District Court in Illinois, which said:
"There is no doubt in the mind o the court but that the subject matter of Section 74 is clearly within the meaning of the words, 'Subject of Bankruptcies' as the same are found in Article 1, Section 8, of the Constitution." (In re Parmenter, 7 Federal Supplement, 184.)

Perhaps the President should not answer little critics. But if the flea bites hard enough, the best of dogs will scratch.

## 8AFEEXPERT

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## DRY GOODS

Michigan Retail Dry Goods Association President-Jos. C. Grant. Battle Creek. First Vice-President-D. Mihlethaler, Harbor Beach.
Port Huron.
President-ClareR. Sperry, crans, Tecumseh
Man, recumseh. Leon F. Rosa-


Sheeting Prices Hold Steady
The possibility that the volume sheeting to be purchased by the various state agencies will come close to that originally asked for by the Government is keeping prices fairly firm at this time, according to selling agents in New York last week. Mills which might make an effort to attract business by cutting prices are not doing so in the hope that they may obtain a substantial order from one of the various State agencies. There has been no indication as yet, however, as to the amount of business the States will take or when they will start to make commitments. In the meanwhile, quite a few mills are making deliveries on the first batch of sheetings ordered by the Government, while others complain that they have not yet received delivery specifications.

Japanese Shipments To Be Cut
Shipments of Japanese novelties and general merchandise will be reduced 20 per cent. or more this Fall because of the recent typhoon which razed industrial districts in Osaka, according to private advices reaching importers here from agents abroad. The reports were at variance with recent officials Japanese statements to the effect that the typhoon would not have a serious effect upon such exports. Among the products on which delivery difficulties have arisen, importers said, are tooth and nail brushes, metal stationery supplies, such a pencil sharpeners and paper clips, rubber toys, glassware, paper umbrellas and a wide range of novelty goods.

Men's Hat Sales Exceed 1933
Initial response by consumers to the Fall showings of men's felt hats is reported favorable by retailers, who estimate that in the last two weeks sales have been about 10 to 15 per cent. over the corresponding period last year. The increases have been well divided over all price ranges, although the volume of business continues to be done on the ranges up to $\$ 3.50$. Snapbrim styles in the usual grays and browns are most in demand, with many of them weltoedged. The remainder of the Fall and Winter season should retain the current gains over last year retailers said.

Hose Prices Strengthen Slightly Hosiery selling agents express the hope that with demand increasing for full-fashioned goods the price level may be returned to a more profitable basis. With very few exceptions. manufacturers claim, the $\$ 5$-a-dozen price is the current base. In a few instances, it was said, some goods might be picked up at $\$ 4.75$ a dozen, but these were mostly clean-out lots and were becoming steadily scarcer. Mills would like to see quotations move up another 25 to 50 cents a dozen but such
a development is not expected immediately. Branded mills reported yesterday that their business was improving steadily.

Watch Silverware Promotions
Silverware manufacturers in both the hollow and flat ware branches of the industry watched with interest the many special promotions on plated and sterling goods opened last week. The sales were regarded as an indication of increased public interest in silverware. If successful, the promotions are expected to bring a 10 to 15 per cent. increase in the demand for regular merchandise through the remainder of the season. Some manufacturers criticized the fact that price cuts, amounting to as much as 50 per cent., were featured on plated and sterling ware by some stores.

Stoppage Raising Blouse Prices No immediate shortage of merchandise is anticipated from the stoppage in the blouse trade which began in New York last week. Prices, however, are expected to show a rise and have already been advanced in some cases. The stoppage is due to demands by the contractors for recognition and a new collective agreement. While demand for blouses during much of last month fell off owing to the slowness with which the early consumer demand for suits asserted itself, recently there has been a sharp pick-up.

## Driving Business Abroad

Liquidation of foreign long accounts in the cotton futures market here, and increased commitments by foreign firms in the Liverpool cotton market, are reported by many houses in the local trade and cotton merchants returning from abroad.

The chief reason given for the steady drain on the long interest in the market here is the effort of the Treasury to collect taxes on profits of foreign firms shown on the books of American houses. Foreign countries do not allow an offset of losses on operations of the same parties in other markets. thus striking directly at hedge and arbitrage operations here.

Until the Treasury makes its position clearer, business in cotton futures and other internationally traded commodities will continue to shrink in favor of competing markets abroad, it is predicted.
Seeking Public Reaction to Policies
With various organizations sending out questionnaires to various interests on matters of government, the Administration is keeping its ear to the ground on its own account, it is learned.

State member organizations of the American Farm Bureau Federation are polling candidates for Congress and the various State legislatures to learn their viewpoint with respect to the agricultural adjustment program. Organized industry is doing about the same thing in respect of both
the agricultural and the industrial recovery programs. The National Association of Manufacturers and the United States Chamber of Commerce, among other large organizations, are testing sentiment on Administration monetary questions.

Various branches of the Administration have sent emissaries into the hinterland to determine sentiment among bankers and small business men, and dinners are given in the larger cities as another means of finding the public's views. In all cases, however, it is found rather difficult to get the average person in business and industry to speak his thoughts just now, it is said, because he does not want "to rock the boat." And in the West the AAA is taking a corn-hog program referendum.

## Relief Payments vs. "Share-the-

Faced with the need for caring for more than $10,000,000$ unemployed during the coming winter, the Administration is once again seeking to enlist the aid of business leaders in working out a lastminute solution.
Some business men are reported to feel that a new modified "share-the-work" plan could be devised under NRA auspices. This view is said to be entertained by certain industrialists who are now or were recently members of NRA committees at Washington headquarters. It would not involve increases in unit pay scales.
The majority of business men, on the other hand, feel that such measures are mere palliatives. The immediate aid rendered by such means is small, they contend, while the basis for eventual lasting recovery is undermined to some extent. Having failed to heed business warnings earlier in
the year, the Administration has now no choice but to provide direct financial relief during the winter and to prepare for a sounder business revival next spring.

## Advance Food Buying Dwindles

Retail food stores report growing reluctance of consumers at this time to pay the higher prices which are currently being asked for many foods, both fresh and canned.

This represents a radical change from the attitude shown a few weeks ago, when consumers as well as merchants stocked up heavily on non-perishable articles in expectaton of further price increases.

Consumers, it is reported, in increasing numbers are following wholesale price quotations in newspapers to determine their buying. They are also heeding the advice of the consumers counsel of the AAA, whose "guide" is being distributed in thousands of copies throughout the country.

As a result, the advance buying movement in the food trade has stopped, and activity in many lines is currently slowing down again, after an extremelv active period of about eight weeks.

## Coming Autumn

There is something in the air
Don't you sense that it is there? Don't you sense that it is there?
Something- ike the Alpine rose-Something-like the Alpine rose That suggests adjacent snows That reminds of frost and fire: Then again the sun does go With but little afterglow; Leaves are showing bits of bre
Some are even falling down; Asters do not look the same Asters in August when they came; Red-breast is important too Roes not sing one note for you Lawns are green, but seem to say:But the gentian, blue with truth, Tells the hour is autumn's youth. Charles A. Heath.
Americans are of two classes: those who co-operate with the Government and those strong enough to thumb their noses.

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## HARDWARE <br> Michigan Retail Hardware Association. President - Henry A. Schantz, Grand Rapids. <br> secretary-Harold W. Bervig, Lansing. Treasurer-William Moore, Detroit. Field Secretary - L. S. Swinehart,

From the Diary of a Dealer's Salesman August 3. I made a call to-day at the request of a farmer who said he reeded a number of parts for his tractor and he believed it would be better for me to come out and get a record of the pieces wanted, rather than for him to bring in the worn parts. I took the repair catalog and drove out. He had the parts laid out on clean wrapping paper and had them carefully cleaned so I could examine them for numbers.
His old uncle was there, and was curious about the various parts. He poked around among the pieces with his cane. And he gave us his idea of the reason the machine had to be repaired.
"It's a conspiracy," he said. "The men that make the tractors and automobiles pay the oil men to pizen the gas so it eats out the insides of the motor. Then, the manufacturers get to sell repairs.'
The farmer laughed. "Now, Uncle," he said, "I've had this tractor six years and this is the first time I've had any sizable repair bill on it. You can't expect them to wear forever." But the old man kept protesting that a tractor would last twice as long if it wasn't fed "pizen" gas.
August 11. Sold a mower gear today to a farmer who came in a couple of weeks ago and priced the part. He said at that time he would look around and see if he could not find one on a discarded mower. But to-day he was back. "You win," he said. "I've got to buy the new part.
The junk piles have been pretty well combed this year for parts. This has cut our repair volume, but of course it means that there will be an additional demand for parts next year, when there will be not only the normal breakage and wear to take care of but all the junk parts will be wearing out, too.
Auguest 16. Millie has a customer whom she claims for her own. To tell the truth, he is so exacting that nobody else wants him. Most of the time Millie and he get along beautifully, but about twice a year they get mad and all but throw things. Early this morning he telephoned for a load of field fence. We delivered it at once, because he said he was in a hurry and we waned to keep him in good humor.
About noon he came in to ask how much it was going to cost him. Millie told him and he said he certainly expected a better price, that he was big buyer, and that he couldn't stand any such price. Millie was working on an estimate of equipment for a barn. She wasn't in a very good humor anyhow and every body had been piling work on her desk. She looked at her bullying customer and snapped, "If you aren't prepared to pay that price for it, say the word and we'll come and haul it back in." He went out, mutter-
ng to himself as if he might be rehearsing under his breath some words he didn't dare utter.
Millie looked for a minute as if she was going to yell something after him. Then she saw Sam's face. Sam, who swears by Millie and thinks there's nobody like her, was looking at Millie now with a hurt expression in his eyes. And Millie sort of choked and looked ashamed of herself.
'That's a good example of how not to handle a customer, Sam," she said. "And if the boss ever finds out that I talked to him like that it will be a sad day for me. I-I hope you will try to forget it."
Two hours later Millie answered the telephone, and honey dripped from her lips. When she put up the receiver she said her customer of the morning had been talking to her.
"He's decided to go around the other side of the field with the new fence," she answered. "He wants us to send out another eighty rods right after dinner. And make it snappy!"
"You certainly talked meekly enough to him this time,' I reminded her.
"Merely heaping coals of fire on his head for the way he slammed the door on me this morning," Millie insisted. "He's all right and I like him. He's just got the idea that the way to be a smart business man is to run everybody's establishment from the outside. We understand each other, we'll get along first rate for a long while now.'

August 22. It rained yesterday and everything dates before and after the rain. It was a real sod soaker. While it has come too late to make a corn crop possible, there are many feed crops that will grow. Much wheat will be sown and pastured and the alfalfa and other hay will come along if we have more rains. The rain is all that anybody can talk about.

A good many mower parts were sold to-day to farmers who will have to get their machines in condition before they can cut the hay that this rain promises to make. I often wonder if there is any other class of people who live on hopes and prospects as much as the farmers do.
This one rain has made the mower repair business so flourishing that one cannot help speculating on what the demand would have been for parts if the hay crop had been normal.

August 27. We need not have worried for fear we would not sell any corn binder parts. The corn harvest, even for fodder, was a total loss in our immediate trade territory, but we have been doing a fairly good volume on corn binder parts, customers coming for some distance where there is corn to cut. We see a good many new faces, people who in times when they had plenty of money to spare would drive to the city, seventy miles away rather than look some closer place for the parts they needed.
It will be interesting to keep in touch with these new customers and see how many of them will continue to supply their repair needs at our store when times improve. Probably a good bit of that rests with ourselves and our ability to serve them well and keep
them returning instead of going again to the city.
The new growth that the ensilage crops will make now that it has started to rain will make some more cutting and may possibly bolster up our twine volume from an all time low. Strange how much pride we take in selling a large volume of twine. There is no eal profit in it. Yet, we work as hard to sell it as we do to get rid of other tems that are more profitable. Some times I wonder if salesmen might not work some reforms in trade practice if they ignored the unprofitable item and worked harder on those that carry a sufficient margin to make them worth while.
August 31. The rain wrecked our pump and tank business, but it made the tractor and repair business good. Nick has been taking care of a tractor call a day for several days. Mostly he has to undo the damage done by some well-meaning home mechanic. These calls are always to a tractor that is stalled. They are calls for which we get paid, so we don't mind.
September 3. We have a live prospect for a tractor plow. He is a boy who comes regularly to look at the plow and to ask questions about it. Nobody has been paying much attention to him, beyond telling him to make himself at home and answering his questions. But to-day I had a little time and I found out that he is farming for his grandmother who is about at well off as anybody in the community. He says he hold her she had to buy some machines if he was to stay and run the farm.

She has already bought him a good used tractor and now he is looking for a plow. He carries home literature to show to his grandmother and says he is going to bring her in to see the plow. It is interesting to us to see a generation of this family interested in good farm equipment. They have always considered making money the only important thing in the world. But this boy says he is going to have something to work with so he can enjoy his work while it makes him some money. The lad is a prospect worth cultivating. The plow will only be the first machine that he buys
September 5. Tractor prospects are springing up in unexpected places. Many farmers plan to sell their surplus work horses this fall as soon as they have done their plowing and other field work. They do not have the feed to winter them. Many of them plan to use the money they receive for their horses and possibly from selling of their horse-drawn equipment, to make a payment on a tractor and some power machines.
While there will not be any great volume of tractor sales this fall, spring should see them begin to move. I cannot recall a time when there was so much interest shown in modern farm equipment.
September 15. Farmers are coming back from the state fairs and some of them from the Century of Progress and they are all remarking about the dis plays of farm equipment. They are wondering why more manufacturers have not been showing their new ma
(Continued on page 22)

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## MEAT DEALER

## Pick Best Cut for the Purpose

How to choose the best cut of meat for the purpose is a problem which confronts not only the new homemaker, but also the one who wants to enlarge her repertoire of meat dishes.

The first step, according to Inez S Willson, home economist, is the choice of a kind of meat dish. Shall it be a steak or a stew? And sometimes this choice is governed by the size of the food budget. The less-demanded cuts are in most cases cooked by moist heat-that is, by braising, stewing, or cooking in water - while those in greater demand are the ones cooked by dry heat as in roasting or broiling.

Below are listed cuts of meat which are suitable for the different methods of cooking. You will find this a convenient shopping guide when buying meat. Why not cut this list out and paste it in the front of your most used cook book for ready reference?

## Roasting

(Cooking uncovered in a moderate oven, $350^{\circ} \mathrm{F}$., until done.
Beef: Standing rib, rolled rib, tenderloin and sirloin tip
Lamb: Leg, rib, loin, shoulder, breast
Pork: Loin, ham, shoulder, spare ribs.
Veal: Leg, shoulder, loin. Broiling or Panbroiling
(Cooking in broiler oven or hot skillet without adding fat.)
Beef: Porterhouse, sirloin, or club steaks.
Lamb: Rib, loin or shoulder chops. Pork: Tenderloin.

## Braising

(Browning in hot fat, then cooking slowly in small amount of liquid in a covered utensil.)
Beef: Chuck steaks or pot-roast rump pot-roast, flank steak, round steak, heel of round pot-roast.
Lamb: Shoulder, shoulder chops breast, neck slices.
Pork: Chops, fresh ham slices, shoulder steaks, spare ribs.
Veal: Chops, steaks, breast, shoulder, leg.

## Stewing

(Cutting into small pieces and cook ing at a simmering temperature.)
Beef: Neck, flank, shank, plate. brisket, short ribs, chuck
Lamb: Shoulder, neck, breast.
Pork: Shoulder, shank.
Cooking in Water
(Commonly called "boiling." but really cooked in a large quantity of water at a simmering temperature.)
Beef: Plate, brisket, shank, short ribs, corned beef.

Lamb: Shoulder, leg.
Pork: Ham, shoulder.

## Meat for Small Child Given O.K

Frequently the question is asked. "At what age should children be given meat?" According to Anna E. Boller, dietitian, most medical authorities agree that even the very young child may have broth or scraped beef, and then, as soon as he is able to chew. he may have meet in other forms.
At the beginning of the second year.
crisp bacon and small servings of tender meat are given to the child. Broiled, roasted, and stewed meats are in highest favor for the child's meal and these are served with their own juices for gravy, rather than with any rich "made" gravies.
Because of the flavor, meat is usually well liked by children and when cooked with vegetables, as in stew, makes the vegetables even more acceptable. But meat adds more than flavor to the diet. Its protein, minerals and vitamins are all essential for proper nutrition, and are especially important in the diet of the growing child.
Recipes for meats which are especially suitable for the child's meal are given below

## Lamb on Skewers

2 pounds lamb shoulder
6 slices bacon
3 small tomatoes
Salt and pepper
Have the lamb shoulder cut in 1 inch squares. Thread one end of a slice of bacon on a skewer, then a square of lamb, a slice of tomato, another square of lamb and last the other end of the bacon slice. Place on a rack in a thoroughly preheated broiling oven. Have the oven regulator set as high as possible. Place the rack so that there is a distance of about 3 inches between the flame or heating element and the meat. Broil one one side until that becomes nicely browned, then season and turn and let brown on the second, etc., until all sides are browned. Serve on the skewer.
Wooden skewers may be obtained at the meat market, or if you wish, metal skewers may be used. There often have fancy handles in the shape of animals which both delight and please the children.

Beef Stew
2 pounds beef chuck
2 tablespoons lard
3 or 4 carrots
1 large bunch celery, cut in 2 -inch lengths.
4 or 5 potatoes
Flour
Salt
Pepper
Have the beef chuck cut into pieces as for stew. Sprinkle with salt and pepper and dredge with flour. Brown on all sides in hot lard. Add water cover closely, and let simmer until the meat is tender. Just long enough before serving that they will be done, add the vegetables. To serve, place the meat in a mound in the center of plater , and around it arrange the carrots, potatoes and celery in separate groups.

## Campbell Sees Two Years of Uncertainty Ahead

"Why meats are high, if they are" was the subject discussed by J. S. Camplell, in charge of the Government market news service in Chicago before the members of Chicago Central Retail Meat Dealers Asosciation.
"We have appraised the supplies of animals and feed supplies, but no one knows what consumers are able to pay for meats," he said.
"In 1931 we had a spurt upward in prices, in 1932 they went lower and in

1933 still lower until it looked like it had reached the bottom. Last fall I predicted $\$ 10$ beef but no one else thought it would ever happen. We have gone through the depressing time when hogs were as low as 3 cents and cattle away down. Now we have gotten through those trying situations. W have arrived at a place where there is reaction, but we can't make predictions any more.

So from this predicament we'd like to know where we go. If people can make enough money, maybe with the shortage of beef and pork we can force prices up to the skies. But we don't know whether the public can pay. We have killed off 67 million cattle in 1934, drought has taken 20 million more Calves are all gone. What the supplies will be a year from now nobody knows.
"So the problem is still before you: it hasn't come yet.
"If the country becomes prosperous. on the high prices the prices will stay up.
"I doubt whether the grains and feed ever have been appraised right. The men didn't go into the fields and pull back the shucks on the ears, as I have done in Illinois. I never saw such low crops. Further west there is nothing.
"It will be the shortest supplies you men ever saw in your operations, in the year or two years. This drought has left the fields so they won't grow grain for a year or two. In Nebraska and Wyoming where the cattle come from there is no feed. The government is taking the cattle off. Ranges are bare, cleaned up clear to the Canadian line. This is a picture of what you will have to deal with the next two years. We're trying to help you look ahead.
"Lamb is light also. They are buying old ewes, anything fit to can, for there is a shortage of feed.
"All three classes of meat will be short, not only in numbers but in weight. We were never in such a position, with corn short. There are spots that have decent crops, but this grain is needed for seed. Farmers are not letting a mouthful of feed go to waste It never happened before in this coun try. I am bearish on the situation because of my farm experience.
"Trim your sales to short supplies of hogs and fair supply of cattle. We
can't paint a picture that will last a month or even a week.
"For the fellows over the block there real problem. You'll do best to keep abreast of these changes. It is a problem for the next two or three

Homemakers' Question Box
Question: When our family was large, there were plenty of cuts to choose for roasting. Now that there are only two in the family, what cuts would you advise for roasting?
Answer: For the small roast, choose a thick, chunky, compact piece of meat with a comparatively small area, but thick. This presents no great problem with either lamb or pork. The loin, the thickness of four or five chops can be roasted very successfully. Sometimes two loin sections are boned and rolled together, thus making a roll which can be cut into roasts of the desired weight
In fact any thick cut from either lamb or pork may be roasted, since every part is tender. The lamb shoulder, either boned and rolled or boned and sewed ready for a stuffing, make excellent :oasts which are not too large, but which are the right shape for a roast. Likewise the breast of lamb may be boned and rolled for a roast. With pork, the shoulder is often split and made into two rolls, known as outside, and inside rolls, which can be cut into the size needed.
In choosing a small roast of beef the problem is a more difficult one. The tenderloin is perhaps the most widely known small cut for roasting. However, in many markets, the sirloin, tip is rolled, and this makes an excellent cut for a small family.

Sometimes the mistake is made in trying to buy too small a roast. A roast which is larger than needed for one or even two meals presents a much more attractive appearance when carved at the table, and a much more satisfactory roast. The left-over meat may be sliced cold, made into croquettes, meat salad, hash, loaf or used in any number of ways in combination with other foods.

## Inez Wilson.

Americanism: Soldiers loafing in barracks with nothing to do: money transported at the mercy of armed thieves.


A complete line of canned vegetables and fruits.

## HOTEL

## DEPARTMENT

Tidy Sum For a "Labor of Love"
Los Angeles, Oct. 6 - President Ernest W. Junker, of Detroit Charter 29 of Hotel Greeters, has appointed Wm. Meek, of the Hotel Detroiter, chairman of the membership committee of the Charter, replacing Edgar E. Pitts, resigned.

Reno Hoag, former Michigan oper tor, but now conducting Hotel Lafaette, Marietta, Ohio, is taking an ther of his periodical swings around he circle and I notice he was in at endance at the convention of the Michigan Hotel Association, held a Detroit recently. Also among ex Michigan hoteliers present on that oc casion were Ward B. James, manager of Hotels Windermere, Chicago, formerly manager of Hotel Tuller, Detroit and Harold A. Sage, also with the Tuller until recently, but now manager of Hotel Seelbach, Louisville, Kentucky

Speaking of the aforesaid Michigan Hotel convention, I think I may truthfully say that, according to the reports which I have received, it was one of he most successful ever held by the organization. I will not attempt to go nto details at this late date, but ther was the election of officers for the coming year, a matter of interest to every hotel man, as well as other outstanding features which I will touch on briefly. The past presidents of the organizations were given special pref rence at the banquet. Of those liv ing, the only one absent was George L. Crocker, former manager of Hotel Olds, Lansing, but now filling a simila capacity with Hotel Berkshire, Read ing, Pennsylvania. It was the concen us of opinion among all resort opera ors that the past season had been ors that the past season had bee isibly more prohtable than any sim ar period the present depression The state legislature was asked to ap propriate another $\$ 100,000$ for the pur pose of advertising the attractions of the state, and a suitable committee was selected for the purpose of seeing that it was attended to. Walter Gregory Chicago, former manager of the Palm er House, in that city, speaking on "The Hotel Code and its Effect upon the Hotel Industry," outlined the events leading up to the organization of the National Hotel Code Authority and its abandonment in June when the hotel business was classified as a servce industry and all provisions except those pretaining to child labor, wage and hours were abandoned. The death of Thomas Cassidy, well-known oper ator of Shopenagon Inn, Grayling, was ator of Shopenagon Inn, Grayling, was spect were adopted. The birthday spect were adopted. The birthday party and annual banquet at th Book-Cadillac, on Saturday evening wound up the affair. Preston D. Nor ton, retiring president, on this occa sion was presented with a fine set of golf sticks as a token of respect and a beautiful floral tribute was given to Mrs. Norton for her work as chairman of the women's committee during the convention. It may be reasonably claimed that a "good time was had by all."

A recent leading editorial in the Hotel World-Review, is entitled, "Hotel Prices Must be Increased." In part they have to say that any hotel or estaurant operator who may have imagined that the threat of increased food costs was a bogie-man created by the salesman should revise that opinion -and prepare to revise his menu -and prepare to revise his menu prices. There is nothing more certain in all this world than that, so far as meats are concerned, the dining room operator is going to pay, and pay, if
be wants the best-and if he is conducting the right kind of place, he must ducting the right kind of place, he must have the best." There isn't any sort of
doubt but what the caterer must with-
in a very short time advance his prices, based upon increased charges, but ca ering is not the only consideration in hotel operation. Among them is the earnings from room occupancy, and his is a matter that must eventually $b$ threshed out by the operators. We all dmit that hotel room charges are to ow-do not meet the overhead and ow-do not-but what can be and bout it Out here in Los Angeles the bout it. Out here in Los Angeles the vestors in the most important hote ine city, came forward and volun arily consented to a cancellation of fty per cent. of their bond holdings, n a showing that by no possibility could there ever be earnings sufficient o pay dividends on the original issue This hotel is now said to be operating on a reasonably paying basis since the caling down of original investmen charges. This is due to the fact that he new operator immediately scaled own his rates, and is in a position to neet the competition of newly organ zed chain hotel organizations. One o ny very best friends in Michigan, on my recentest visit there, told me that he was really "between the devil and he deep sea," Because of the fact that unless he charged his established prices for room offerings, he could not pay nything to the bondholders and if he id not reduce his rates, he could not not redo he his patronace that continue to hold his patronage; that s far as commercial mennere conerned, a very large percentage of then were employed a commission basis, nd they were drifting away to the cheaper hotels and, in fact most of his patrons were looking for bargains. old my friend that the only thing lef for him to do was to call upon hi stock and bondholders to make th roper sacrifice, or cease enjoying div dends until time shall be no more. do not aspire to play the role Gloomy Gus, but there is no use o disguising the fact that very few, any, hotels are paying anything to thei investors; and no improvement can be ooked forward to by the method sug gested-raising of hotel rates.

A report I have of a golf tourna ment between hotel operators of Ne York, New Jersey and Pennsylvania indicates that one George Crocker, formerly a Michigander, but now man aging Hotel Berkshire, Reading, Penn sylvania won a case of apple-jack as reward for I suppose superior playine eward for, I suppose, superior playing out knowing George as I do, I am almost positive he knows absolutely nothing about the insidiousness o apple-jack, which professionals tell m is a panacea for hardening of the ar teries, and not-like rum and molasse -a cure for bronchitis. If Georg wants to take the risk he might for ward me a sample, reasonable in quantity, and I could submit it to the faculty of the University of Southern California. Do not do too much hesitating in any event.

Last week I was the recipient of very urgent invitation to attend a con vention of the Southern California Hotel Association, the guests of Baron Long, operator of Agua Caliente Hotel, at the Mexican side of the MexiCali border, but a previous engagement prevented my acceptance of same. Now they advise me I have been made an honorary member of the organization, for which I am duly thankful. Heretofore I have been high-hatting over the granting of similar honors by the Wisconsin and Ohio associations

Managing Director C. R. Taylor, of Hotel Tuller, Detroit, plans to reopen the main dining room of the hotel as the Arabian Room, for which it was originally designed, very soon. For the past few years the room has been the past few years the room has been the Everglades, a night club type of the Everglades, a night club type of
service. The dining service will be service.

Hotel conditions in Europe are much worse than they are in the United States, J. H. Pichler, manager of the Detroit Statler, told members of Char er 29, at a recent meeting at Hote Fort Shelby. Mr. Pichler was the firs of a series of prominent hotel manag ers, who will address the Charter dur ing the fall and winter months.

Down at Ellis Island the other day ccurred a tragedy of almost inter national interest. A wealthy farmer from Nebraska, whose parents orig inally came to this country when he was a lad of six, and who had been vis as a the Fatherland Sweden with ing in the his aged wife, comi cause he was denied re-admission to his country for the reason that hi own father had never been naturalized It counted as nothing that the victin of suicide had, without knowledge o he technical phases of the law, served in two wars for America, had sent two sons to participate in the World's Wa from his adopted country, had lived ife of industry and uprightness and had many times been honored by the citizens of the little Nebraska town in which he had lived for upward of half a century. His father had neg ected to take out naturalization paper efore this youth became of age, and the boy, through pure ignorance of th situation, supposed he was a full

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

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## THE ROWE

GRAND RAPIDS
The Most Popular Hotel
in Western Michigan
300 ROOMS - SHOWERS SERVIDOR

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## The <br> MORTON <br> 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.
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## Pantlind

GRAND RAPIDS
750 ROOMS \$2 UP

## CODY HOTEL <br> GRAND RAPIDS

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

CAFETERIA IN CONNECTION

ALL GOOD ROADS LEAD TO
THE REED INN Excellent Dining Room Rooms $\$ 1.50$ and up
MRS. GEO. SNOW, Mgr.

## Park Place Hotel Traverse City <br> Rates Reasonable-Service Superb - Location Admirable. ALBERT A. ROKOS. ABs' Mgr . <br> New Hotel Elliott STURGIS, MICH. <br> 50 Baths 50 Running Water European <br> D. J. GEROW, Prop.

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 FIRE PROOFCENTRALLY LOCATED
Rates 82.00 and up
EDWARD R. 8WETT, M
Muskegon
Michigan
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Good Place To Tie To
fledged American citizen and proud of it. But what an awful awakening to come back to the only place on earth come back to the only place on earth
he could call home, only to discover he could call home, only to discover that he was without either home or country. Of course, it might be considered the act of a weakling to commit self-destruction, but then love of the country of his adoption might ac count for such a condition of mind. O course it is essential that a proper curb be placed on immigration, and the an tecedents and capabilities of all such should be looked into, but the authori ties at Ellis Island, or, at least some official somewhere, should be empowered to exercise his discretion in a case where an individual has identified himself with the activities of an American community for a lifetime and who unknowingly, armed with a passport is sued by the secretary of state, goes visiting to his old home town and is visiting to his ord home town and is ance of his life.

Upton Sinclair's boast that his campaign has been one of love and liberty paign has been one of love and liberty
and that sort of rot, had better look and that sort of rot, had better look
after his campaign committee who are after his campaign committee who are
now asking contributions to fight the now asking contributions to fight the "worldly" antagonists, accompanied by the claim that expenses in Los Angeles city alone, amount to $\$ 17,000$ per day which, considering that the campaign has been on for several months, seems like a tidy sum for a "labor of love." Frank S. Verbeck.

Items From the Cloverland of

## Michigan

Sault Ste. Marie, Oct. 8-According to the glowing reports we get from Detroit about the large attendance witnessing the world's series ball game, last week, the depression must have passed, as we fail to find where in former years people stayed in line to purchase tickets, as was the case last week. It goes to show how successful some business can be run without a code or organization of labor The American people have funds for anything they want-and see that they get it-which proves that this is a prosperous nation, which we hope may always continue.
The mighty hunters are with us again, combing the woods for game. From St. Ignace comes the report that hunters are finding few birds. Prairie chickens seem to be more plentiful in the Western end of Mackinac county Rabbits apparently are few or nearly so. Bird hunters are not usually after the lowly rabbit at this time of the season, yet the scarcity of rabbits, in comparison with other years, has been noticed. Duck hunters have been suctices. Duck hunters this season thus far and they report that the full fall flight has not yet begun. Some rough weather in the North would drive the ducks South on their migratory flights. Sale of duck their migratory fights. stamps, which must addition to the regular game license, addition to the regular game license, has no
office.
William McGuire, the well-known merchant at DeTour, accompanied by a friend, spent Sunday in the partridge territory. They only shot eleven partridges, so called it a day and drove through to the Sault, where they partook of a hearty meal before returning to their home. Bill says, it is all in knowing where to hunt.
This blonde craze, by the way, is getting to be a joke itself. So many girls with dark hair are trying to make light of it.
Jule S. Scott, the well-known veteran, 92 year old lumberman, has proved that despite his age he can still proved that despite his age he can them. hold his own with the best of them.
He walked fifteen miles last week to He walked fifteen miles last week to
his lumber camps to make sure they his lumber camps to make sure they
were ready for the duck and deer huntwere ready for the duck and deer hunt ing season. The Scott camps are located in fine deer country. Each season a group of Sault hunters locate there.

A 100 -watt broadcasting station will begin operation in Sault Ste. Marie, Ontario, Monday, Oct. 15. The station, which has a license from the Canadian Radio Commission, will have the call letters CJIC and under the the call etters erms of its license, will broadcast in
term terms of its license, will broadcast in daytime only. The station expects to operate from $8 \mathrm{a} . \mathrm{m}$. to $6 \mathrm{p} . \mathrm{m}$. Two Sault, Ont., men are operating the station - Hyland and John Whitby The new station has the most modern equipment money can buy. Studios will be located in the Windsor Hotel Mr. Hyland announced there will be openings for considerable local talent in both Saults.
The nicest thing about installment plans is that a young couple can feather their nest with a little down John H. Newhouse, who has been in the granite business here for several years, has purchased the undertaking business from the James R Ryan estate, doing business at 113 Maple street. Mr. Newhouse will make extensive changes in remodeling the extensive changes in remodeling the completed, he will have one of the best completed, he will have one of
A new lunch room has been opened A new lunch room has been opened
at 427 Ridge street, by L. B. McBride. The lunch room will specialize on The lunch room will specialize on
chicken dinners and short orders; also chicken dinners and short orders; also
breakfast and lunch service. breakfast and lunch service.
The Federal Oil and Service Station, built and operated for several years by Leonard Everett, has been sold to the Standard Oil Co. The location on Brady street and Portage avenue is one of the best in the city
A lot more people are going. to be more interested in the autumn foliage of Michigan this month than in the autumn politics-and you can't blame them for that.
Peter Olsen, meat cutter with the A. \& P. stores for the past two years, has returned to the store at 406 Ashmun returned following a summer's work at a branch store at Harbor Springs. Mr. a branch store at Harbor prings. Mr.
Olsen will be in charge of the meat Olsen will be in charge of the meat department of the store succeeding i. Cameron, who resigned to engage in the grocery formerly conducted
late E. Berube on Fort street.

William G. Tapert.
Grand Rapids Group Meeting
We have held two of our Fall Series of District Meetings with good attendance and good programs. The next meeting will be held in Grand Rapids at the Pantlind Hotel on Thursday evening, Oct. 18, at 6:30 o'clock.
Joe Grant has demonstrated that he can conduct these meetings and make them enthusiastic. We will have Jim Mogan, Director of the State Board of Tax Administration, J. T. Milliken, of Traverse City, Thomas Pitkethly, of Flint, George Pratt, of Grand Rapids, and others with us at Grand Rapids. Make your plans for a snappy occasion and send your reservations for the dinner to A. J. Richter, of the Wurzburg Dry Goods Co., of Grand Rapids.

The Pontiac meeting will be held at the Hotel Hildebrandt in Pontiac Thursday, Novem. 1 at 6:30 o'clock.
We are not including in this bulletin a definite statement regarding the meeting previously mentioned for Nov. 15 at Jackson. It is possible that, instead of holding our group meeting at Jackson, we will join with the Michigan Federation of Retail Merchants in a big rally to be held sometime between the 15 th and 25 th days of November.

The Federation consists of ten different retailers organizations, including hardware, clothiers, grocers, coal dealers, lumber dealers, druggists, shoe
dealers, dry goods, implement dealers and bakers. A definite announcement of this rally of retail merchants will be made through the secretaries of the various organizations.
If this meeting is held the members of our Association will be given notice and urged to attend the larger meeting, instead of a group meeting at Jackson. It is possible that the rally of merchants will be held in Battle Creek. Watch for announcements

We record with deep regret the passing of another friend and former dry goods merchant, A. B. Boyce, of Tecumseh, and sore recently of the ready-to-wear department of Sterling Smith Co., of Battle Creek. Mr. Boyce was a public spirited man, was president of the village, member of the Board of Education, trustee of the Presbyterian Church and a Mason. We enjoyed his calls at the office and he was always loyal to the Michigan Retail Dry Goods Association. Mr. Boyce was a widower. Our sympathy and best wishes go out to his two daugh-

In our travels through Northeastern Michigan we were told of the very serious illness of Otto Bernthal, of Standish. Calling at his home, we were not permitted to see him, as his condition was critical. He was generally in attendance at district meetings and conventions. He has been a successful merchant and a good citizen in his community. He has been a member of our organization since its beginning in 1918. We regret very much to re cord his failing health.

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

## Exchanging Rye for Scrap Iron

The largest full cargo freight in American foreign trade figuring currently in ocean traffic are imports of rye and barley from Europe in exchange for large scale exports of scrap iron.

Space brokers report that the chartering of boats for such shipments has become a regular feature of their market. Boats usually pick up rye and barley shipments at the ports of the Baltic Sea and take away return loads of scrap iron, consigned sometimes to Germany, Great Britain and Poland, chiefly, however, to Italy and Japan.

This triangular movement has become so important of late, it is reported, that it overshadows such customary freight movements as the export shipments of wheat and other raw products from the South American ports to this country and to Europe.

## Transfer of Coast Guard to Navy <br> Transfer of the Coast Guard Service from the Treasury to the Navy Department is seen as a present likelihood by observers here.

This move is said to be inspired by the anticipated attack of Re publican opponents of the administration upon the action of Secretary Morgenthau in dispatching
a Coast Guard cutter to Greenland to bring Mrs. Ruth Bryan Owen, American Minister to Denmark, back to the United States and the assignment of other cutters in Northern waters to watch liquor smugglers and to police the International Cup Race lanes. Mrs. Owen is a White House

The Republicans will insist there was apparent incompetence in the handling of this service, which culminated in the inability of the boats to go to the aid of the Morro Castle. Future House and Senate hearings on the Treasury Department appropriation bill will give the Republicans opportunity to make capital of the situation, it being understood that there are some members who, if re-elected, will assail Secretary Morgenthau for his part in the situation.

## Precedents for the NRA

The new National Industrial Recovery Board will make every effort to establish precedents as to policy by which code authorities and business may be guided. This will be a great improvement over previous practice in which each NRA ruling stood independently.

In view of the diverse conditions in individual industries, however, this is likely to be a slow process. If precedents are given too wide application, difficulties are likely to arise, it is feared. Subsequent limitations of such rules might then cause new uncertainty and confusion.

The members of the board are convinced, nevertheless, that basic rules applied to large parts of the code structure through the precedent principle are the only method by which current confusion in NRA regulations and practices can be cleared up. They feel the establishment of such precedents would be a major contribution toward ending business uncertainty.

## Increases in Bank Deposits

Substantial increases in bank deposits of individuals and corporations loom for the next few months.

The Treasury has announced that it will not do additional intermediate or long-term financing for the balance of the year. Therefore, its excess of expenditures over receipts, which is likely to attain $\$ 700,000,000$ for the fourth quarter, will have to come primarily out of existing Treasury bank balances, resultng in a corresponding increase in corporate and individual deposits.

Furthermore, the Treasury will have to pay out an estimated total of almost $\$ 300,000,000$ of called Fourth Liberty $41 / 4 \mathrm{~s}$ in cash. About an equal sum, however, will be obtained through sale of Treasury bills, the outstanding volume of which is being steadily increased.


Some Essentials to Success in Handling Drugs
Mr . Allan: Now, gentlemen, we are going right through the afternoon program, which will run probably over an hour, and then we will start for the golf course. Frank Holbrook, seeing this is the golfing day, handed me a definition of golf. He said that golf is an institution that endlessly prolongs the life of useless pharmacists. We have another man this afternoon who is going to tell us something about institutions. You probably read in your drug journal that Mr. X was going to talk at the Wednesday noon session. I think the druggists of Michigan owe a debt of gratitude to the President of the Detroit Retail Druggists Association for bringing Mr. X to Michigan. The theme song of this convention seems to me to have a more militant and larger attendance and it will be up to every member of this Association to go out and bring in members into the State Association if we are going any place in the year to come. Mr. X represents a company whose program is dedicated to the independent druggists. They do this through a radio program which you have often heard-"The Old Apothecary" on C.K.L.W. every Sunday at $1: 15 \mathrm{p} . \mathrm{m}$. It gives me a great deal of pleasure at this time to present to you Mr. Carl Palman, of the Old Apothecary Co., of Chicago:
Mr. Palman: At first Clare Allen assued me that if they did not divulge the name they would have an audience, so the X was to keep the people from staying away. I am sorry we have lost the ladies. They have always been great allies for any great construction institution and I have found them to be true for a great many years past. With my compliments paid to you, Mr. President Weaver, and to you, Mr. Allan, and all the folks, I want to say that if I make any remarks that seem to hit some one between the eyes, it is not because I seek enmity, but because I want perpetual thought. I hope that when we conclude our part of this convention, you will go away at least thinking-disagree if you care to-but still thinking because there is no danger so long as we all do some think-
ing. Time will take care of the consequences of thought and we need not fear but what they will be very excellent in result.
Competition is the life of trade. It is also the death of traitors. Merle Thorpe, one of the outstanding financial men of the country's authorities on finance, wrote some years ago-he said '.change is the immutable law, adaptability is the price of survival." Competition and change merge together as one. Together they plan new things. Together they see to it that the commercial house of a century's standing may be destroyed with bewildering suddenness. At the same time an enterprise comes in over night, a National institution. Now, what can we do to accomplish in the line of achieving success if we continue to cling to the thing that carries us down. If new ideas of interest to internationally minded men gathered in Detroit this week are sounded as the keynote to recovery, then can this state organiza-tion-large or small, but yet important as it is-acquire the same factors. There is no man bigger than organization. And this organization can be only as big and as fine as the united pharmacists of this state help to make it. You will notice that your absentee roll is considerably larger than your attendance roll. It might be possible to attribute that to the fact that these men have not been sounded and become interested in the new ideas.
An individual pharmacist is not much unto himself. He is probably important in his neighborhood because he is the people's most important neighbor, but to himself he is of very little consequence if he will be fair with the man in the mirror. It is impossible to survive this alone. There is nothing in history that records that you can. The industrial world is waiting to find that the independent pharmcist possesses the strength of numbers and that organization has to have leadership. It has to have the type of men who can draw to it bigger men, who will come and discuss their problems in general. Now this courageous army of operating druggists is in the formation stage to-day. Don't fear but what you will be successful if you will pay the price.
So many druggists say, "I can't sell
They have more negatives than positives in their minds. It is, perhaps, because of the fact when you were learning pharmacy you couldn't discover merchandising people by accident. It is a fact no merchandising person has ever discovered-the profession of pharmacy by accident. It is unreasonable to suppose that pharmacists as a whole are merchants. Where would they receive this knowledge as cheap as that? On the fourth floor of the Frances Palms building, where my office is next to the D.R.D.A., I have listened to as many as fifty calls come in and I have never heard it said, "Send me a man who can sell something." I have never heard a man qualify his request with a demand, "send me a man who can sell." They say instead, "I only want a man for two or three days." So the price for
pharmacy is low, but the price for mer chandising ability will always be high. The definition for selling, as I understand it, is getting merchandise for what you have to pay and selling it for what you can get. On the other hand merchandising, to my way of thinking, is to buy the thing that can be sold at a profit because of the superior sales idea that was delivered with the goods; to seek, absorb and employ every conceivable good idea which can be learned for the benefit of the business. That is merchandising.

In this room there are just as many opportunities as there were in the year 1901. You must have the vision to plan something. The artist sees his vision before he paints it. Your ideas to-day as I will tell you who are represented here, are going to pull you through if you will give yourselves to the job and have the courage to stay with it and back the leaders that I hope you choose, who are fighting men. You have to have the devotion to stay with it.
I want to touch upon the cut-raters. Let me say here that if three per cent. of all the people in any given market read a cut rate advertisement, it would be an astonishing occasion. Consider your own neighborhood and your own business. If the cutraters had to pay for all the advertising they do they couldn't operate on the prices they do now, but when they get the free advertising you give them on top of the little they actually pay for, it makes it pretty cheap. To keep the mouth shut is the best thing the independent can do.
Improper store arrangement loses many sales. You would be surprised how many dollars you miss in your store because of improper arrangement. Another thing, how can you build a
business when you carry your ill dis position to the store with you. I don't care what causes it, whether the sheriff's threat or the landlord's threat or some creditor or a family spat, you can't take it into the store and do business, because it does not belong there You have to shake loose from it, fel lows, if you are going to build up your business. I have seen children literally kicked around in drug stores. It is absolutely outrageous. Some man comes in and you think, "I don't have to hother with him." You have druggists in Detroit at least and other metropolitan markets who haven't the guts to tell you they don't want to buy any thing. Their excuse is they really jus want to get rid of you, and they take the easiest way out. Remember that institutions don't just happen. They have to be built

The druggist can't sell what he doesit have and he certainly would sell more if he knew how to sell more. That is right, isn't it? Are you holding back sales because you know how to make more of them and won't do it? So we say to the manufacturer, you have been spending a million dollars to create an alleged demand, but not a cent on sales promotion at the point of sales, and if you will spend $\$ 800,000$ on advertising and $\$ 200,000$ on independent store operation development, you will have the business and you will eturn the drug business to drug stores, where you seem to think it belongs, but don't know how to put it there. I think those manufacturers are entitled to a vote of confidence. There isn't a happy manufacturer in America any more than there is a happy chain store they have more troubles than you have. Advertising only educates people and that education remains fixed in the
(Continued on page 23)

## Holiday Goods

Our line now on display
The best we have ever shown.
We invite you to look it over
Prices Are Right.

Hazeltine \& Perkins Drug Co. Grand Rapids

## WHOLESALE DRUG PRICE CURRENT







 Chinese, Powd.

CHALK

| CHALK |  |
| :---: | :---: |
| Crayons |  |
| White, dozen | (1) 360 |
| Lustless, dozen ----- | (1) 600 |
| French Powder, Coml., lb..- | 031/2 (1) 10 |
| Precipitated, 1 lb . | 12 (1) 15 |
| Prepared, 1b. | 14 @ 16 |
| White, lump ! ${ }^{\text {b }}$ | 03 (a) 10 |
| CAPSICUM |  |




Ounce COCAINE
$\begin{array}{llll}\text { COPPERAS } & \\ \text { Xtal, lb. } & 031 / 4 @ & 10 \\ \text { Powdered, lo. } & 04 & 15\end{array}$
Pound CREAM TARTAR 25 @ 38
Pound -- CUTTLEBONE 40 (0) 50





Pound $\quad$ GLYCERINE $\quad 17 \% / 4$ @ 45
 HONEY
Pound $-\cdots 25$ HOPS
$1 / 4 \mathrm{~s}$ Loose, Pressed, lb.-...- 100

 Madras, lb. INDIGO 200 @ 25 Pure, lb. INSECT POWDER 31 @ 41 | LEAD ACETATE |  |  |  |
| :--- | :--- | :--- | :--- | :--- |
| Xtal, lb. |  |  |  |
| Powd. and Gran. | 17 | 25 |  |
| @ | 35 |  |  |



| LEAVES |  |  |  |
| :---: | :---: | :---: | :---: |
| Buchu, lb., short |  | @ | 60 |
| Buchu, lb., long.-.-.------- |  |  |  |
| Buchu, P'd., lb. ------------- |  | © | 70 |
| Sa'ge, bulk, lb. | 25 | ( 30 |  |
| Sage, loose pressed, $1 / 4 \mathrm{~s}, \mathrm{lb}$. |  | @ | 40 |
| Sage, ounces ------------ |  | (1) | 85 |
| Sage, P'd and Grd...-...-- |  | (1) | 35 |
| Senna |  |  |  |
| Alexandria, lb. .------- | 35 | (1) | 40 |
| Tinnevella, lb . | 25 | (1) | 40 |
| Powd., lb. | 25 | @ | 35 |
| Uva Ursi, 1 lb . |  | (a) | 31 |
| Uva Ursi, P'd., ib. |  | (1) | 45 |
| LIME |  |  |  |
| Chloride, med., dz. ------- |  | $@$ | 85145 |
| Chloride, large, dz.-------- |  |  |  |
| LYCOPODIUM |  |  |  |
| Pound | 45 | (1) | 60 |
| MAGNESIA |  |  |  |
| Carb., 1/8s, lb. |  | @@@@ | 30 |
| Carb., $\frac{1}{6 s}$, lb. |  |  | 32 |
| Carb., Powd., lb. | 15 |  | 25 |
| Oxide, Hea., lb |  |  | 70 |
| Oxide, light, lb |  |  | 75 |
| MENTHOL |  |  |  |
| Pound ---------------------- |  | (1) | 88 |
| MERCURY |  |  |  |
| Pound | 50 | (1) | 75 |

## 







## 

$$
\begin{aligned}
& \text { OPIUM } \\
& \text { Gum, ozs., } \$ 1.40 ; \text { lb........ }
\end{aligned}
$$

$$
\begin{aligned}
& \text { Gum, ozs., } \$ 1.40 ; 1 \mathrm{lb} .7-\cdots- \\
& \text { Powder, ozs., } \$ 1.40 ; 1 \mathrm{lb} . .-
\end{aligned}
$$

$$
\begin{aligned}
& \text { Powder, ozs., } \$ 1.40 ; \mathrm{lb} . . . \\
& \text { Gran., ozs., } \$ 1.40 ; \mathrm{lb} . .
\end{aligned}
$$

Pound --NARAFFINE $061 / 2 @ 15$

Pound PITCH BURGUNDY
PETROLATUM
Amber, Plain, lb.
Amber, Carb. lb.
Ambeam
Cream
Lily
Lily Whi
Snow Wh
PLASTER PARIS DENTAL

Barrels
Less, lb.
POTASSA
$\begin{array}{lllll}\text { Caustic, st'ks, lb..........-- } & 55 & 88 \\ \text { Liquor, lb. } & & 80\end{array}$


## These Quotations Are Used as a Base to Show the Rise and Fall of Foods Quoted on This and the Following Page.

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

| ADVANCED | DECLINED |
| :--- | :--- |
| Pork Loins-1c |  |
| Scotch Peas-50c |  |
| Evap. Apricots-1/2c |  |
| Salted Peanuts-1c |  |
| Walnut Meats-3c |  |
|  |  |



APPLE BUTTER
Quaker, $12-28$ oz.,
Doz.

BAKING POWDERS
 Kuyal, 12 oz., doz....- 8885
Royal, 5 lbs., doz..-.- 2000


BLEACHER CLEANSER



40

BEANS and PEAS
 Split Peas, gr'n, 60 lb .
Scotch Peas, $100 \mathrm{lb} .$.

BURNERS
$\begin{array}{llll}\text { Queen Ann, No. } 1 \ldots . . . & 1 & 15 \\ \text { Queen Ann, No. } 2 \ldots . . & 1 & 25\end{array}$ White Flame. No. 1
and 2, doz...---- 225

BOTTLE CAPS
Single Lacquor, 24 gross


## Prepared Prunes Supreme, No. $21 / 2$ Supreme Supreme, No. $21 / 2$. Italian 200 <br> 00

Raspberries, Black Imperial, No. 10 Black 700 Premio, No. 10.-....- 850
Hart, 8 -ounce

## Raspberries, Red

Premio. No. 10------- 8 Daggett, No. 2------
Strawberries
Hunt, Superior, No. 2235


| Scrub <br> dozen | 85 |
| :---: | :---: |
| Stove | $\mathbf{8 0}$ |
| Shaker, dozen |  |
| Shoe <br> dozen | 90 |

Grape Fruit Juice


Loganberries
Premio, No. 10 ----- 675

## BUTTER COLOR Hansen's, 4 oz. bottles 240




## Hart. No. 2 Apple Sauce Hart. No. 2 Hart, No. 10

 syrup --2. 100


Baked Beans

CANNED VEGETABLES
Hart Brand
Asparagus
Natural, No. 2.-. 30
Tips \& Cuts, No. 2-- 210
W


## Plums Ulikit, No. $10.30 \%$ syrup

 Supreme Egg, No. 2-- 170
Primo, No. 2. $40 \%$




Extra Small, No. 2---- 175



Succotash
Succotash
Golden Bantam, No. 2- 175

## Baked Beans 1 Ib. Sace, 36s, cs...... No. 21/2 Size, doz..... No. 10 Sauce......... Lima Beans Little Quaker. No. 10_ Baby. No. 2 No. 2..... 1 Marcellus, No. Reber Soaked Marcellus, No. 10...... 6 Red Kidney Beans

No. ${ }^{10}$




 $\begin{array}{llll}\text { Hart, No. 2-............. } & 1 & 55 \\ \text { Pride of Michigan_- } & 1 & 25\end{array}$


$\begin{array}{llll}\text { Quaker, } & \text { CATSUP } \\ \text { Quak...-doz. } & 1 & 10 \\ \text { Quaker, } & 14 & \text { oz..--doz. } & 1 \\ 40\end{array}$ | Quaker, |  |
| :--- | :--- |
| Quaker gallon glass. |  |
| dozen |  |

CHILI SAUCE
Sniders. 8 oz.
Sniders. 14 oz.
C--.----
2

OYSTER COCKTAIL

Roquef CHEESE
Wisconsin Twin ------15 $1 / 2$
Naw York June, 1933
Michigan Flats
Michgan Daisies
Imported Leyden
1 lb . Limberger.
Imported Swiss
Kraft, Pimento Loaf
Kraft, American Loaf
Kraft, Swiss Loaf
Kraft, Pimento, 1/2 lb.
Kraft, American, $1 / 2 / 2 \mathrm{lb} .170$
Kraft, 170
Kraft,

CHEWING GUM
Adams Black Jack... Adams Dentyne Beeman's Pepsin
Beechnut Peppermin Doublemint
Peppermint, Peppermint, Wrigleys
Spearmint, Spearmint, Wrigleys


CHOCOLATE
Baker, Prem.. $6 \mathrm{lb} .1 / 22$
Baker, Prem., 6 lb. $1 / 2242$
Baker, Pre., 6 lb .3
oz.
2 55



Coffee Extracts
 CONDENSED MILK
Eagle, 2 oz., per case_- 460

Cough Drops
Smith Bro

| Smith Bros.................... | 145 |
| :--- | :--- |




COUPON BOOKS
50 Economic grade-- 20
100 Economic grade- 450
500 Economici grade-20 00
1000 Economic grade-. 3750
Where 1,000 books are
ordered at a time. special-
$1 y$ printed front cover is
furnished without charge.
CRACKERS
Hekman Biscuit Company
61
65
65
65
65
65
65
65
65
65 2



Saltine Soda Crackers,
bulk Soda Crackers,
Saltine Soda Crackers,
 2 lb. pkgs. Crackers,
Saltine Soda Crackers $6^{1 / 4}$ oz. pkgs.-.-.......
Butter Crackers, bulk Butter Crackers, bulk Butter Crackers, 2 lb.- ${ }^{3}$ Graham Crackers, bulk Graham C's Graham C's, $\begin{array}{llll}\text { Junior Oyster Cis, blk. } & 13 \\ \text { Oyster C's. shell, } & 1 & 13 \\ \text { lb._ } & 184 \\ \text { Clut } & 84\end{array}$

CREAM OF TARTAR

DRIED FRUITS
Apricots
Fvanorated, Ex Choice
Choice 22
Standard
Ex. Fancy Moorpack

Clitron


SHOE MARKET

## Michigan Retail Shoe Dealers Association

 President-Clyde Taylor, Detroit First Vice-President-M. A. Mittleman Detroit.-President-Arthur Allen, Grand Rapids.Vice-Pre
Mice-President - Edward Dittman,
Vice-Presigint. Vice-President-K. Masters, Alpena.
Vice-President-Max Harriman
sing. Vice-President-Fred Nedwick, Sag
inaw.
Vice-President-Richard Schmidt, Hills
dale. Vice-President-Eaward Stocker, Detroit
Rapice-President-B. C. Olsee, Grand Sed'y and Treas.-Joseph Burton, Lan-
leld Sec'y-O. R. Jenkins, Portland.
Yearly dues $\$ 1$ per person.

## Common Sense Is on the Increase

Merchants are willing to follow a line of direction, stepping along with other merchants in the hope that down the same path a profit may come to both. Voluntary co-operation, therefore, is based on good common sense
At the yacht races last week a spectator fleet was in total individualistic confusion-every boat rushing to the most favorable position. But the minute the starting gun was fired a stern voice of authority was heard from the bridge of the coast guard cutter. The order transmitted through the loud speaker (that carried for miles) was : "Take a course North, North by East, Magnetic Compass and maintain speed and direction." Instantly every boat turned and proceeded in the course laid down "for the good of the whole." To have permitted rivalry and individuality to have its way would have been a menace to every other crait.
So, for the "good of the whole," the course and direction and speed were set and what is more, maintained. In case any boat wanted to become individualistic and step into more favorable position, the busy little coast guard launch cut that boat out of line and forced it to return home.
Retailing is becoming directionminded. Common sense indicates that the wild operator who believes in ruthless individualism is a menace to the craft.

Common sense indicates that the common purpose of retailing is down the path of distribution of goods and services pleasurable to the public and profitable to the merchant. An excel lent example of common objective was the protest made by retail organizations that relief shoes should not be distributed from welfare stocks but from diversified retail stocks, to fit the diversity of feet inherent to the foot variety existing in men, women and children. Common sense was thus conveyed to governmental authorities.
Common sense says the profit system is the only basis of truly competitive service."
This week the Joint Styles Conference met again in clinical study of what the public might reasonably expect in footwear next Spring and Summer. Certain colors were determined, in an attempt to set a course that would make for practical tanning, efficient manufacture and logical distribution. The colors are new and fresh and a healthy incentive to public acceptance next Spring and Summer. The style
recommendations, although prolix in words and explanation, have certain fundamental paths leading to concerted action at retail. A common movement on the part of all stores, large and small, high price and low price, is pos sible.
Spring and Summer are a long way off, but it is well to set a course in advance of a season so that the major movement of the trade may be made in the right direction.

A halt is called in the further decline of shoe prices in the belief that good service cannot be rendered the public in a commodity so low in price that the industry cannot survive in profitless distribution
An appreciation of fitting values in footwear presupposes some reward for the merchant for the professionalized service he renders. If more intelligent service is to be asked at the fitting stool, the individual rendering that service must receive a better reward in wages. More income for the shoe fitter necessitates greater income for the store. The distribution of the consumer's dollar through the many channels of the trade, back to the hide puller, is a result heartily commendable for its common sense
More common sense is entering the field of business. Reality rather than romance is dominating the actions of not only conferences but individual business the country over. It is common sense for all branches of the trade to focus their greatest attention on the efficiency and solvency of the ultimate retailer. Industry is not out of the woods by any manner of means, but if it continues to hold to common sense in every action it will benefit. We are right at the beginning of the building of a better system of retailing when we face the truth that goods and services cannot be continuously given away without profit.-Boot and Shoe Recorder.

From the Diary of a Dealer's Salesman (Continued from page 14)
chines, in the face of the almost certain demand next year. On the other hand, they are marveling at the improvements in the machines that were shown. No matter what else they have to say about the manufacturer, they are agreed that he has made big strides in the design and quality. Over and over I hear it said that even three years ago no amount of money would have bought a machine as good as can be bought to-day.
September 17. Sam has been putting up a tractor plow. He has it all up now with several pieces left over. He cannot see any advantage of looking for places to put those extra parts. He has an idea that he could just send 'em along in the tool box as spare parts. He is just now going through the stage where he says and believes that "This looks like it ought to work." One of the important things a fellow has to learn if he is to be useful about a farm equipment establishment is that things must be right or they are all wrong. Some folks never learn it and they make trouble all their lives for their customers and those who have to work with them.

September 20. I have been assigned the task of drawing plans for improved and enlarged repair bins for next year. 1935 will be a big repair year for us unless all signs fail. Repairs and some new equipment must be bought next year. Not only has wear put dozens of machines out of running condition, but many farmers have sold their equipment. Corn binders, for example, have been sold into other communities where there was corn to cut.
In making our plans for new repair bins we must include parts for newly designed machines, and for more power equipment. Sometimes it is puzzling to know whether or not we should stock a certain part. The manufacturers' repair books obligingly suggest the parts that should not be carried in stock, but frequently we find that our trade demands a number of these parts.
We make a chart each fall showing how many of each part that we have ordered. If we have ordered and sold three or more of a certain part, then we felt justified in stocking that part When we price the part we take into consideration that it is a part that we do no sell in quantity, therefore, it is worth something extra to our trade territory to be able to get it at our store. We mark it accordingly.
Every year there are a few of the older parts that become obsolete and that we no longer need to carry in stock. We take those out and add new bins for the new parts that we must keep in order to have a well-rounded repair service. It takes work and time and study to keep the repair depart ment running smoothly. But it is one of the profitable spots in our store And next year we are planning to make it more complete and more proftable than ever before. This is not too soon to make plans.

## Ellen Newman. <br> GOVERNMENT MEDDLING

## Continued from page 12

is that, always and everywhere, approx imately one-quarter of the grocers do three-quarters of the business and only a small percentage of the entrants be come permanent members of the trade
And yet again: Absolute disaster must attend any successful effort to sustain all entrants-disaster precisely commensurate with the success of the effort. Trade stability must always
hinge on concurrent elimination of mis fits who do not belong. And because most entrants are "little feilows," fail ure inevitably centers mainly on them Preventing the unprepared from starting business might help, but that might prove a quack cure. Our mos efficient grocers are refined in this crucible of hard struggle with actual ities. And one unquestionable result of the prevailing process is that margins are progressively narrowed by keen competition, and that consumers thereby benefit.
Further, I do not include lack of capital among beginner disabilities, because we find that those who start vir tually without money succeed far out of proportion to their relative num bers. This is as true of chain grocer as of "independents." Perhaps there is in sight no available substitute for laissez faire in the food and grocery business.
Indicating how well unhampered economic processes function in this field, it seems that full-service family grocers prospered unusually after Oc tober, 1929. According to one organi zation highly regarded in food trade circles, service grocers grossed 17. per cent. in 1930. Their expense was 13.1 per cent. and their net four per cent. The figures are remarkable. Here was a gross three to four per cent less than formerly. Expense was five per cent. less. Yet the net was 1.5 per cent. more than the 2.5 per cent. which all experience indicates is a safe nor mal. Consumers had been saved a heavy percentage because store operation was far more efficient. Nevertheless, the net was so much too liberal that a great shrinkage seemed inevitable with re covery of market values and increased grocer mortality had to follow.
Let us note that these conclusions related to our most nearly "independent" grocers, "little fellows" who have grown big, or attained medium size, or remained small, all according as the fill acceptably some niche in the gen eral scheme of retail distribution. It should be further noted that from these ranks successful chain organizations spring-all evolutions from fust such small beginnings. For it is the mergers and combines that provide instances of chain failures.
This enhanced prosperity of individ ual grocers was surprising because

THE MICHIGAN SHOE DEALGRS MUTURL FIRE INSURANCE COMPANY
from and after October, 1929, values had radically declined, a condition which formerly had always entailed increased business mortality. The paradox may thus be explained.

Grocers no longer carry reserve stocks, they buy from hand to mouth. Formerly, with heavy reserves, shrinking values brought loss. Without reservies, grocers got a turn between purchases; each purchase was at lower prices than the former ones; hence, there was increased margin between turns.
Here, then, basically, was the old standard condition of affairs: Nothing for the able grocer to worry about Now we have trade conditions, reported by the same organization already referred to, which reflect stable earnings still more widespread among individual grocers in 1934-conditions so favorable that such grocers are said to be in better positions than the chains.
How then can we see anything especially dangerous to-day for the "little fellow" when, after more than a year during which NRA has added burdens but afforded virtually no opportunity for compensating profits, we have such an earnings record?

That record clearly indicates that the grocery business as a whole takes such good care of itself that all it needs is to be let alone. From the standpoint of the consumer, the record shows that the grocery business continues to perform with increasing efficiency. It shows narrower margins charged, despite which able grocers get liberal profits because of improved management.
How many of us realize that this business has been completely recast in the past eighteen years? The betterment is creditable more to chain influence than to any other one factor. Or, if you prefer, call it the entry of scientific system into the grocery business.

The evolution has greatly reduced retailing costs. Indications are that no less than ten per cent. has been lopped off consumers' bills. My own opinion is that the reduction is more than ten per cent.; but let it go at that. Consider our national food bill on the basis of two estimates.
First is the estimate of the organization already referred to that our 1929 grocery bill was $\$ 20,000,000,000$. Ten per cent saved on that would equal $\$ 16.26$ for every person, say $\$ 81.30$ per family, annually. From this source we also have the estimate of $\$ 14,000,000$, 000 for 1933, meaning not fewer groceries but lower cost therefor. Ten per cent. off that figure would equal $\$ 11.38$ per person or $\$ 56.90$ per family.
Second is the census figure of $\$ 13$. $221,000,000$ for our 1929 grocery bill. On this a ten per cent saving would mean $\$ 10,76$ per person, or $\$ 53.80$ per family. Then if we estimate 30 per cent. reduced value for groceries in 1933, our national bill would stand at $\$ 9,254,700,000$ assuming no population increase. Ten per cent. off that figure comes close to $\$ 7.54$ per person or more than $\$ 37.65$ per famliy. And because dollars were scarcer in 1933 than in 1929, perhaps the saving in 1933, though smaller, was relatively more important than the larger 1929 figure.

In any event, whichever set of figures we accept, such savings seem tremendously important.
But the vital feature of this accomplishment was that it occurred within the trade itself through better retailing. Not a single contribution has come from NRA, AAA or any other outside influence or agency. Those initialed government bodies have merely put extra burdens on the business. Improvement is and has been spontaneous. It springs from the impulses of men seeking, each for himself, ways to better their condition. Men gain their chance by supplanting old, deficient, extravagant methods with new, efficient and economical ones which do a better job.
Experience shows that it is dangerous and costly to interfere with this normal process; that to afford such impulses the utmost freedom is the wisest plan. Nothing now on the horizon indicates that other ways will yield happier results.
We have seen the kind of grocers who are "driven out of business" in this process. But instead of seeking some sinister influence inferred by Administrator Johnson's expression "driven out," may we not more profitably enquire what has enabled chain grocers to attain distribution of about 30 per cent. of the total food business? Is it, perhaps, possible that consumer preference and selection has been a major influence in this matter of deciding which grocers are to remain in business? Let us see.
Impersonal trading prevails in large cities where neighbors do not know each other. There chain grocers have so far grown most rapidly. But what can we conclude when a small Western community where everyone knows everyone else shows distinct chainstore preference?
In the little mountain city of Provo, Utah, 55.38 per cent. of 3,575 housewives interviewed bought of chain grocers. Price did not take them there. They were not "fooled" by "loss leaders." Service and quality of goods accounted for their preference.
After all, every business must justify its existence by its service to the consumer; but in the late welter of propaganda for or against this or that class of merchants and the just rewards for a given character of work, the consumer seems to have been pretty much forgotten.

Senator Couzens, of Michigan, isto my knowledge-the only important public man who has thought of the consumer in this connection. When a Michigan grocer asked him to support a tax bill aimed at the chains, the Senator pointed out that only grocers had solicited his support of the measure; that it was a Senator's duty also to consider his consumer-constituents: and that before he could think of doing anything to injure the chains he must have some evidence that consumers wanted them eliminated.

Nobody claims that trade progress has been free from errors. They are unavoidable in adventures and experiments normal to commercial evolution. It is true, nevertheless, that today the grocery business does a better
job than ever. It is rendering a service which falls into two major types. About half the population continues to trade on a service-delivery-credit basis. The other half goes cash-carry. Of the latter business, chain grocers do about 60 per cent. That the chains have justified themselves seems evident from their development into some 7,000 organizations of four units and more, scattered in every state. Such a development would be impossible without consumer acceptance and approval, for the consumer is still free to choose among sources of supply.
Now finally what of paragraph 5 of Administrator Johnson's statement? The code provision against "loss leaders" which he cited as the cure for the grocer's "ills" is still being altered and revised. The process promises to be interminably long drawn out. As this is written, one need only glance at the various "rulings" printed weekly in the trade press and note how they are changed, altered, modified and withdrawn for "reconsideration by Washington," to sense what a burden of confusion rests on the food and grocery business and its code authority.

Nothing about that provision seems certain. Two consequences seem probable. One is that what "rulings" now stand will be conducive to greater profits by big organizations. The other is that the consumer's food will cost more.

Aside from being compelled to operate under such extraneous influences and rulings, level-headed grocers find their position to-day as secure as ever. Most of them now in business have been tried by adversity. They have survived through their own efforts and because they have proved fit to survive. They need have only one cause for anxiety. That is further Government meddling. Paul Findlay.

Some Essentials to Success in Handling Drugs
(Continued from page 18) mind because what you see four times is yours for life.
If you take these conventions seriously I am sure you will urge others to come next year. There should be at least a thousand next year and that is a stepping stone. You have the conviction or you wouldn't be here. You have courage and if you have the devotion to hang on and get good leaders, better leaders every year, you will come out on top. Thank you for this opportunity.
Annual Convention of Michigan Hotel

## Association

(Continued from page 7) of the Shamrock Hotel, South Haven. Miss Myhan is chairman of the Educational Committee and she gave an interesting account of a number of student tours in Chicago, Cleveland and Detroit during the past year and the wonderful support given these educational endeavors by the hotel men of these various cities. She told of the interest displayed in the surrounding states, both toward the four year course and the Annual Short Course. Miss Myhan stressed the importance of each and every member in the associ-
ation promoting these educational features, and making a special effort to see that the students secure summer employment and that the graduates are placed after leaving the college.
M. V. MacKinnon, the Wardell, Detroit, and chairman of the Insurance Committee, said in part: "In March, 1934, co-insurance credits for fire insurance on fireproof buildings were increased approximately 8 to 10 per cent. for the attachment of the co-insurance clause on the building and/or on the

## contents.

These new co-insurance credits were applicable only on new policies issued and additional insurance written; in other words, the rules did not provide for the granting of a return premium by endorsement resulting from the lowered rate obtained by the application of the new co-insurance credits for the unexpired term of the policy. There was nothing in the rules, however, which prevented cancelling a policy on short rate basis and rewriting it for the original term of the policy; i.e., one, three or five years. This procedure was no doubt followed in numerous cases where the policyholder benefited by the transaction.
Just recently the rules have been changed and now provide for a pro rata cancellation in cases where the policies are rewritten at a lower rate, provided the new policy is issued in the same company on the same property, for not less than the original amount, and for not less than the original term of the policy cancelled. This eliminates the necessity of the policyholder waiting until the expiration of the policy to receive the benefit of the lower co-insurance rate without the penalty of short rate cancellation.
Members were urged by James I. Williston, chairman of the Protective Committee, to report promptly all skippers, bad check writers and hotel crooks in general. He told of the cooperation of the state police in apprehending these criminals, and commended the work of the Wm. J. Burns detective agency. Mr. Williston also announced that a reward had been given an employee of a member hotel, who, because of his alertness furnished information which led to the arrest and conviction of a bad check passer.


## BUSINESS WANTS DEPARTMENT

## Advertisements inserted under this head

 for five cents a word the first insertion and four cents a word for each subsecapital letters, double price. No charge less than 50 cents. Small display adver. tisements in this department, $\$ 4$ perinch. Payment with order is required, as inch. Payment with order is required, as
amounts are too small to open accounts.

Refrigeration Bargain-Practically new $3 / 4 \mathrm{~h}$. p. Carrier conducting unit. Carrier cold diffuser, two case coils, which can Radio, Inc., 68 Div. No., Grand Rapids,

James Gates, a graduate of the Hotel Course at Michigan State College and now employed by the Book Cadillac Hotel, Detroit, told a very interesting story of his impression of actual hotel operation. Bit by bit he is piecing together and applying theory to practice Mr. Gates said. In three months of his employment, when he was given broom and dust pan, he has advanced to the food control department. He is most enthusiastic and made a plea for the placement of other students of the Course.

The Michigan State Liquor Commission has a great deal in common with the Michigan Hotel Association, said George F. Carroll, in charge of the affairs of the Commission for the Detroit district. Starting from scratch with none to go to for advice or counsel, the Commission has had its troubles Mr. Carroll announced: but since its organization in May, 1933, the commission has paid to the State $\$ 6,000$,000 . It is our aim to see that all holding a license in the State of Michigan, will be people who will be a credit to the State, and the Hotel Association can do more than any other Association to bring this condition about," said the Commissioner.
Following Mr. Carroll, on the program, was J. Edw. Frawley, Managing Director of the Book Cadillac Hotel, Detroit, who served during the past year as Chairman of the Special Committee on legislative matters. Mr Frawley, using figures of the National Hotel Management Chain which he represents, stated that a gratifying increase in sales had been effected during the past year. He also said that a survey of hotels in Michigan showed an increase in business generally throughout the State.
W. S. Woodfill, Grand Hotel, Mackinac Island, in pointing out to the commercial hotels of Michigan the importance of their participation in bringing tourists to Michigan, suggested that commercial operators educate their staff to sell the attractions of Michigan and to promote travel throughout the state because in sending travelers to the resort hotels they are selling the State of Michigan and this means return business for all the hotels. Mr. Woodfill also said that these employees should be told of the attractions of other hotels in the state in order that they might be able to tell the traveler something about them thereby assuring their going to hotels. J. Lee Barrett, Secretary of the Southeastern Michigan Tourist and Publicity Association, talking on the expenditure of the $\$ 100,000$ appropriation made by the State of Michigan to advertise its attractive features, said that the appropriation had been spent wisely and the results obtained were most gratifying. He said that travel to Michigan had increased very substantially, during the past summer and urged the association to promote the continuance of this appropriation to bring new business into the state.
Ward B. James, one of Chicago's foremost hotel men, and a former Detroit hotel operator, in his talk on "Why every hotel should be a member
of a Hotel Association," gave the following ten reasons for that membership.

1. An association promotes co-operation and encourages a united, friendly, intercourse among its members.
2. A membership in an accredited association is the finest indorsement that a hotel can obtain.
3. It provides a "skip notice" service to aid members in protecting themselves from bad accounts and aids greatly in the collection of bad checks and bad accounts.
4. It affords an opportunity to advertise any group of hotels at a tremendous saving. The advertising of any district naturally aids all hotels in the district.
5. It gathers and disseminates information concerning subjects which are of interest and value to its members. It encourages better hotel standards, better service and more economical operation.
6. It promotes legislation beneficial to its members and guards against unfair legislation.
7. It offers an employment service free of all charges.
8. Associations educate the members in what it costs to produce, and help to eliminate unfair competition
9. The weight of influence that an association has in politicial and civic matters is of vital importance to the individual member.

## 10. Social activities

Colonel Wm. S. Gilbreath, Executive Vice President of the Automobile Club of Michigan, and one of the countries pioneer road builders, portrayed in a vivid manner the value of "Highways to Hotels" from the old time Inn, when traveling was so difficult, to the modern hotels dotting the highways. He also pointed out the value of hotels getting behind any good road movement in order to keep business coming to the State and to their door.
Professor B. R. Proulx, in charge of the Hotel Course at Michigan State College, told how the students in the hotel course were carefully selected, and had it impressed upon them very emphatically that they must start at the bottom and work up when they graduate and obtain employment in the hotels. He also urged the members to give summer employment to the students and pointed out how necessary this laboratory work was to their class work during the year
Paul Simon of Horwath and Horwath, in his unusually interesting talk entitled "Return to Profits" said in part "There are four major and several minor hurdles to jump before we can reach the summit of the hill which is the goal in our climb, namely, profits.
The four major obstructions in tie sequence of their relative importance are as follows:

1. The lack of correction of many financial structures.
2. The enormous burden created by the NRA without compensating features.
3. Excessive and still mounting taxes.
4. Steadily increasing commodity prices."
(Copy of Mr. Simon's complete talk can be secured at the Secretary's of fice of the Michigan Hotel Association, 1805 Stroh building, Detroit.)
The code and its effect upon the hotel industry was handled by Walter Gregory, one of the National Hotel code authority members. He told of the work of the code authority to secure an equitable code for the hotel industry of the Nation and of the many obstacles which were encountered, ending in the suspension of the Code of Fair Practices, which might have done the hotels some good. In some sections of the country some hotel men have felt that it would be policy to ignore the code, but "we must not forget said, Mr. Gregory that this is a federal law, and cannot be put aside at will, any more than can any other federal law." It is not a question of whether or not we want to live up to the code of hours and wages, it is a law and breaking it makes the offender liable to penalty." Just when and how these penalties will be imposed we cannot say, but the individual operator is taking chances in ignoring the code Mr. Gregory pointed out
John A. Anderson, Michigan's representative on the American Hotel Association Council, introduced the subject of the distribution of matches with the slogan "Wayside-Safeside" offered for sale by the American Hote Assocaton. He ponted out that this is one of the best means of advertising the value of stopping at recognized hotels, and urged Michigan hotels to buy this type of matches and help to keep traveling men in hotels instead of other types of accommodations. He reviewed briefly such activities as the code and other problems of nationa scope, but did not dwell upon them as many of them had been covered in previous reports.

Mr. Anderson did however stress most emphatically the need for hotel men to live up to some form of agree ment dealing with the elimination of unfair practices. He said he believed that Michigan hotel men could and should set up some type of agreement and live up to it.
Charles H. Stevenson, chairman of the Copyright Music Committee, of the American Hotel Association, told of how the American Hotel Association is bending every effort to see that a more equitable arrangement is made in egard to fees for the use of copyright music
Following nominations presented by the Committee headed by M. V. MacKinnon were unanimously elected.
President-Ralph T. Lee, Detroit. Vice-President-Bruce E. Anderson, Lansing.
Secretary - Frank R. Johnson, Houghton Lake
Treasurer-D. J. Gerow, Sturgis.
Executive Council-Preston D. Nor ton, chairman, Norton Hotel, Detroit 1. J. Doherty, Doherty Hotel, Clare; Chas. H. Stevenson, College Manor Detroit; Carl H. Montgomery, Post Tavern, Battle Creek; Henry M. Holister, Bancroft Hotel, Saginaw; John A. Anderson, Harrington Hotel, Port Huron; Edw. R. Swett, Occidental

Hotel, Muskegon; Walter J. Hodges Burdick Hotel, Kalamazoo; J. E Frawley, Book Cadillac, Detroit; M Mackinnon, The Wardell, Detroit District Vice Presidents-1st Disrict, V. W. McCoy, Madison-Lenox Hotel, Detroit; 2nd District, J. I. Lawrence, Otsego Hotel, Jackson; 3rd District, W. W. Carroll, Kellogg Hotel, Battle Creek; 4th District, Charles Kenner, Whitcomb Hotel, St. Joseph; 5th District, Wm. R. Duffy, Pantlind Hotel, Grand Rapids; 6th District, Lloyd G. Robinson, Durant Hotel, Flint; 7th District, Thos. G. Longstaff, Murphy Hotels, Mt. Clemens; 8th Dis rict, A. C. Martin, Steel Hotel, St. Johns; 9th District, George C. Anderson, Park Place Hotel, Traverse City 0th District, P. A. Shares, Wenonah Hotel, Bay City; 11th District, Leon A. Degiman, Ojibway Hotel, Sault Ste Marie; 12th District, John N. Deglman Northland Hotel, Marquette; 13th District, J. Henry Pichler, Statler Hotel, Detroit; 14th District, E. I. Burke, The Whittier, Detroit; 15th District, Wm. J. Bayer, The Abington, Detroit; 16th District, John S. Pack ard, Dearborn Inn, Dearborn; 17th District, H. V. Heldenbrand, Waldron Hotel, Pontiac

## Changes in the A. F. of $\mathbf{L}$

Developments at the San Francisco convention of the American federation of labor thus far indicate that the rank and file oppo sition is not strong enough to have more than a psychological effect on the old-style leaders.
Although opposition resolu tions from the floor have been admitted despite the tradition to the contrary, the rank and file spokesmen will not carry their points. The result of this opposition will, nevertheless, be to make Presi dent William Green and other leaders more amenable to change. However, the winner will be the Government, which is sponsoring structural changes in the A. F. of L. set-up.

It is expected, therefore, that the executive council will be enlarged. This would strengthen John L. Lewis, of the united mine workers, and the leaders of the needle trade and textile groups. In addition, a compromise will qualify the A. F. of L. for indus-try-wide collective bargaining in mass production industries, along the lines of the plan attributed to Secretary Perkins and other Administrative leaders.

Spring Lake-Arrangements have been completed for the removal of the Michigan Sanitary Supply Co. from its present location, 611 Howden street, Muskegon Heights, to the former Bilt well Seat Co. plant here. The Michigan Sanitary Supply Co. manufactures a nationally distributed patented mop for use in large buildings. The company also does plating, mostly of automobile and refrigerator accessories. It employed more than 50 men at its peak last year and expects to do even better this year.

## I BELIEVE

I believe that, whether President Roosevelt fails or succeeds, America will ultimately triumph.

I believe that, no matter how seriously jeopardized temporarily, Americanism will reassert itself.

I believe that America will eventually spurn autocracy and restore democracy.

I believe that America will overcome her present trials and obstacles and tribulations, and reach heights never heretofore approached.

I believe that America will be the foremost nation in the world throughout the twentieth century.

I believe that the trend towards bureaucracy will be succeeded by the restoration of scope for the exercise of individual initiative, merit, enterprise, efficiency.

I believe that the greatest prosperity of the past will be dwarfed by prosperity yet to come.

I believe that America will lead the world towards a higher form of civilization.

I believe that America's ablest brains in the future will seek the greatest good of the greatest number rather than self-aggrandizement.

I believe that American workers will enjoy comfort and luxuries beyond anything enjoyed by workers in other lands during the next half-century.

I believe that we may be destined to suffer travail, disillusionment and disappointment before we regain sunlight and prosperity and happiness.

I believe, however, that America will revolt and vote against depriving itself of the freedom, the liberty, the opportunities cherished by its founders.

I believe that it is an incomparable privilege to be an American, to raise our children as American citizens.

I believe unshakably in an inspiring, glorious future for America.
B. C. Forbes.

## MICHIGAN BELL TELEPHONECO.



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KARAVAN KIRO COFFEE KARAVAN EL PERCO COFFEE KARAVAN SIXTY-SIX COFFEE
 and on display . . . should get set with window, counter and floor displays. For this sure-fire program will mean surethis sure-fire program
fire sales and profits!

NOW he's going on the air for Log Cabin! Lanny Ross-singing star of the Maxwell House Show Boat - and one of the three most popular singers on the air!
Millions hear him every week . . . Millions who are loyal to him and the products he sells. And now this tremendous popularity will help to build more sales for us-and for YOU-on Log Cabin, the most popular blended syrup in America.
Watch for this great fall and winter series of half-hour programs, starring Lanny Ross, orchestra and guests . . starting Wednesday, October 3rd, at 8:30-9:00 P. M. over the powerful
N. B. C. Blue Coast-to-Coast Network. Vital New Sales Plan to Speed Profits
And, in addition to this impressive new radio program, General Foods announces a vital new sales plan to help every wholesaler and grocer make more money selling more Log Cabin Syrup.
See your General Foods Salesman about the new Deferred Payment Plan that enables jobber and retailer to pay for goods when resold . . . Ask about the novel consumer premiums . . . About the fine array of attractive, eye-catching, sales-making display material now available.

## Lowest Prices in History

And you pay the lowest price for which Log Cabin has ever been sold. So buy Log Cabin Syrup-now. Don't delay. For due to increasing costs and a short maple crop, General Foods can not guarantee the continuation of these present low prices.

What a program for profit Log Cabin offers for this season! . . The most popular blended syrup in America ... New ular blended syrup in America . . . New
Nation-Wide Radio Program . . and Nation-Wide Radio Program . . . and
the new Deferred Payment System! Tie in with this program... and watch those sales go up as never before!


AMERICA'S MOST POPULAR BLENDED SYRUP

