

# MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS. EST. 1883

Fifty-second Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 24, 1934

Number 2666

## A HINT OF LIFE

Don't look for the flaws as you go through life;  
And even when you find them  
It is wise and kind to be somewhat blind,  
And look for the virtues behind them;  
For the cloudiest night has a hint of light  
Somewhere in the shadows hiding.  
It is better by far to hunt for a star  
Than the spot on the sun abiding.

The world will never adjust itself  
To suit your whims to the letter;  
Some things must go wrong your whole life long,  
And the sooner you know it the better.  
It is folly to fight with the Infinite,  
And to go under at last in the wrestle;  
The wiser man shapes into God's good plan,  
As the water shapes into a vessel.

ELLA WHEELER WILCOX.

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

# GOOD NEWS for YOU!

The new Fleischmann's XR Yeast is creating new sales opportunities for you. This amazing new Yeast, a recent discovery of science, is faster and more effective than any other known yeast. It relieves constipation, skin disorders, indigestion and other common ills quicker than ever. And it contains Vitamin A, the infection-preventing vitamin which helps to prevent colds.

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

Prepare now to take advantage of it. Know all about this yeast so as to answer your customers' questions. Push it. It's an opportunity for better business you'll want to take advantage of.



# 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.

# LEE & CADY

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## MICHIGAN TRADESMAN E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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

JAMES M. GOLDING  
Detroit Representative  
507 Kerr Bldg.

Printed by the Tradesman Company. Under  
NRA Conditions

### How Business Conditions Look in the Thumb

Bay City is the center of the beet sugar industry of the state. The mills are now busy with one of the largest crops of beets grown in recent years. Years ago a large shipyard was located here and built many lake vessels and later produced ships of steel construction. Many manufacturing industries are located here, but, like other centers, are operating, as a rule, on short schedule. A survey among the merchants shows business the first half of the year was much improved, but has dropped radically since. Home merchants concede they are operating without profit, owing to low prices held down by chain store competition. The home merchants claim they are receiving half or less of the volume of trade that centers here. The secretary of the local Chamber of Commerce said he had not given this situation consideration. He said the local chain stores hold memberships in the organization and the managers attend the meetings. In the broad survey of towns and cities about this state merchants here are finding business conditions below the average. Ten years ago little attention was given to the chain system of merchandising. It started with the five and ten cent stores and its success attracted the attention of capital, and it has spread until to-day it has invaded practically every line of trade. Little attention was given to the fact that as corporations expand, many have become monopolies, in violation of the Sherman Act, passed in 1890, better known as the anti-trust laws. To-day it is clear to see the wisdom of this law and the need of its enforcement. Bay City home merchants are trying to live and prosper on one-half of the volume of trade that centers here. It simply cannot be done. As long as giant monopolies are permitted to locate here and take over

fifty per cent. or more of the trade, the entire profit on the same being sent away daily, not only from the city, but from the state. Thus hundreds of millions of dollars are being drained from Michigan that should remain here to help restore prosperity and reduce taxation. This situation is not only the problem of the merchants, but of every citizen. When wealth is properly used it is a blessing to the people, but when greed steps in and amasses billions and uses it to oppress the people, it becomes a curse to humanity.

Wisner is an active trade center of a large farming section in Tuscola county, on M 25. The leading merchant here is B. A. Glasser, who carries a large stock of general merchandise, including hardware. M 25 passes through a broad flat section of rich farming lands, especially adapted to the production of sugar beets. Farmers are most active at this time to get the crop out of the ground before fall rains set in. Trucks and teams are busy enroute to the sugar mills.

Unionville is a fine country village and a great market center for one of the best farming sections in the Thumb district. Just East of the village is the best mine of coal in the state, owned by the Robert Gage Coal Co. This mine was opened during the past year and the equipment is said to be equal to that of the largest mining companies. The shaft is 250 feet deep, when a vein of coal was found which is five and one-half feet thick. About 300 miners are employed. There are several excellent stores here, among them that of J. H. Kemp & Co., who have a larger stock of general merchandise than is usually found in a village of this size. They have been here since the village was founded. John Broadenhead had a good stock of general merchandise and George Prime owns a high-class food store. Business is reported better than a year ago. All through the Thumb district crops are above the average, and with higher prices, no other section of the state will be in any better condition than here.

Sebawaing is a thrifty town on M 25, near the mouth of a river bearing its name, which empties into Saginaw Bay. The big sugar mill here is operating day and night to capacity. Hundreds of loads of beets are being delivered. Most of the merchants here have very large stocks of general merchandise. All of this indicates that the town is a great trading center and market for all kinds of farm products. Merchants report trade better and with the large crops now being harvested, and the better market prices, everything indicates the best times seen in several years. Among the leading merchants here are Clarence A. Liken,

John C. Liken & Co., Meyer, Reidel & Co., John Rummel & Co., Herman F. Clabuesch and Orvil H. Mast. The latter has remodeled his store during the past year, placing in a new front and inside fixtures. He now has as modern a store as you will find in this section. The pioneer merchant here is Herman F. Clabuesch, who has sold drugs and medicines here for the past thirty-five years. His health has not been very good for some time, but he is now on the gain and we hope he will soon be back to normal health.

Bayport is a neat little village on M 25, which is the shore line route that follows the big bay. A fine modern brick store is located here, with a large stock. M. Gordon Morris is the local manager. Charles Kinde and Martin Meyer both have good stocks of foods and all report trade much improved. Mr. Meyer started in business here but a few months ago and reports his trade is growing nicely. Much cabbage is raised in this section and shipped from here in carloads.

Pigeon is a fine country town of 850 population, located on M 83 in Huron county. Surrounding it is one of the best parts of the entire Thumb district. It is evident to the traveler that it has a high class of citizens, judging by the substantial business blocks, fine residences, school and churches. So thrifty was the community a few years ago, that it caught the attention of the greedy National chain store corporations and two of them moved in. Little did the people know what was in store for them when they bit at the low price bait offered by the chain to get them to desert the home merchants. To-day these merchants can scarcely make a living. A canvass of the home merchants shows that the chain stores get over half of the food trade. Every dollar of the profits on this trade is sent outside the state to their headquarters in the big financial centers. What is needed here is a re-organization of the home merchants association. No chain store should be allowed membership. Then effective work could be done to eliminate them. If this is not done, chains in other lines will come in and the former prosperous days of Pigeon will be no more. Among the active merchants here is George Dunn, who has a fine stock of foods, also operates the local hotel next door. Dolpker & Danim carry a large stock of general merchandise and novelties. They are firm advocates of well lighted stores and find it the best possible advertising. The merchant who does not recognize this will suffer much loss in trade.

Elkton, also on M 83, is another fine country town, having 500 population. All through this section crops are excellent. Many carloads of prime cab-

bage are being shipped by rail. The beans were damaged somewhat by wet weather during harvest, also the price has sagged somewhat, but take it all around, the farmers and merchants in this part of the state are in good shape. There are several excellent stores here carrying good stocks. Among them is Elmer Schlabach, who has a fine stock of foods and a modern store. Business is reported better than last year.

Pople is a trade center on M 105. The one merchant here is Alex. Kerr, who also operates his farm, Mrs. Kerr looking after the store. They carry a good stock and, being located in a good farming section, enjoy a good business.

New Greenleaf is located in the NW corner of Sanilac county, one mile East of M 53. Here is located the large general store of McLeod Bros. The business was founded by their father many years ago. These two brothers grew up in the business here and are making a success.

Uby is a fine country village located on M 19 in the South part of Huron county. Here is located a large milk condensory of the Nestles Foods Co. Business here is reported better and when marketing begins among the farmers, the merchants will all be busy. Among the leading merchants here is Amos Lowe, who has a fine store and carries a big stock of general merchandise. Mr. Lowe was formerly in the employ of one of the National chain stores, and now he is making good in a business of his own. Another good merchant is E. L. Dunlap, who carries a fine food stock and operates a gas and oil station.

Bad Axe is the county seat of Huron county. It is located on M 53-83 and is the leading market in this section. There are located here two wholesale grocery companies, several elevators, lumber and coal dealers. It has two large hotels and a fine Federal post-office building. Its fine business blocks, schools, churches and many beautiful homes, all go to show the enterprise of its citizens. This was the home of Ex-Governor Albert Sleeper, who was long identified with the growth of the town, which now has 2400 population. Among the leading merchants here are E. H. Crosby & Co., leading food merchants. They have a fine store and it is well stocked with high grade goods. Others of the leading food stores are those of Thos. Jackson and George C. Barton. Both carry large stocks of the best quality. J. A. Gerhart recently completed the remodeling of his fine store, which is occupied by a company, of which he is manager. They carry a large stock of dry goods, men and womens ready-to-wear. Another large store, carrying general merchandise, is that of H. J.

(Continued on page 24)



## IN THE REALM OF RASCALITY

### Questionable Schemes Which Are Under Suspicion

Detroit, Oct. 23—We are pleased to submit to you, herewith, a brief outline of the accomplishments of the Better Business Bureau of Detroit, Inc., which, through your support and co-operation, inaugurated a campaign one year ago to eliminate false advertising and deception in the paint and hardware field.

At the outset, one of the major problems was the widespread misuse of the terms "Unclaimed Freight" or "Railroad Salvage" on the part of advertisers in the classified sections of daily newspapers. This condition was promptly corrected when, at the Bureau's request, and effective on October 22, 1933, these terms were barred by the papers, except where accurately used to apply to specific items actually qualifying as unclaimed freight and where the term had been incorporated as part of a firm's business name. Such names were, however, permitted to appear only at the bottom or signature position in advertisements.

Other problems which presented themselves, particularly in these classified sections, arose from the use of exaggerated comparative prices, bait offers, and inaccurate descriptions of all sorts. A new corps of shoppers was necessary to investigate the numerous specific items, it being apparent that our regular staff of women was not suited to work of this kind. Men, several with hardware and paint experience, were hired, on a part time basis, to go in response to advertisements and, during the year, they have examined or purchased over two hundred items.

In several cases, their findings indicated conclusive and probably deliberate attempts to mislead. Many of these were violations of the State Advertising Law, although first offenders were given an opportunity to publish "Corrections" or explanations of the inaccuracies in the form of a concise statement. Those published during the year, in the same medium in which the original advertisement appeared, in the order of their appearance, corrected "Electric Refrigerators, as low as \$29.95" to "Used Refrigerators, \$29.95," "\$10 Fish Sets, \$1.98" and "\$10 Steel Lawn Mowers, \$4.98" with an admission that they were not worth the values claimed; "Electric Fans, \$1.49" were not available at that price; "1 Daredevil fishing baits, 19c" were not genuine and were not \$1 value; "Brakes adjusted, 19c" was actually the charge for each wheel; "29x4.40 tires at \$2.79" were not available at that price; "Radio tubes, 11c" were mostly used tubes; "Fels Naptha Soap, 2c" was not available in some instances; "\$2.50 paint, 69c" and "\$3.50 paint, 95c" were admittedly exaggerated claims of value; "Linoleum rugs, \$3.89" were not linoleum, but felt base and none of the items were "unclaimed freight" as advertised; "\$2 varnish at 59c" and "22x24 window glass at 19c" were not worth the values claimed and the glass was sold only in box lots at 19c per pane; "Turpentine, 25c gallon" was admitted to be mineral spirits; "Acme Enamel, regular \$5, now \$1.50" was found to be Acme Industrial Pump Enamel and not a \$5 item and "Champion A.C. Spark Plugs, 20c" were reconditioned.

The effect of these corrections was immediately apparent and many of the flagrant claims disappeared from the daily advertising. Further effort was necessary, however, to assist and guide advertisers. Toward this end the Bureau prepared advertising standards giving definitions and explanations of the common terms used in accordance

with proper and accepted understanding. These were sent to all local paint and hardware advertisers on January 31, 1934. Since their issuance comparative prices have been largely discarded; used, imperfect, second, rebuilt merchandise is so described; limited quantities are so mentioned and paints and varnishes are now specifically named as to type or kind.

However, in the instance of the Davison Cut Rate Hardware and Davison Unclaimed Freight Co., 2733 E. Davison, operated by Louis Chad, flagrant deception continued and, on May 12, 1934, a warrant was issued charging Chad with false advertising. An investigation disclosed the sale of barn paint and roof coating to those calling for the advertised "House Paint" at 46c per gallon. On May 31st, Chad appeared before Judge John A. Boyne and plead guilty to the charge, agreeing to place his advertising in the hands of an experienced agent and to eliminate all forms of deception in the future. One important feature in this matter was the refusal of all newspapers and radio stations to accept advertising from Chad from the date the warrant was issued until after disposition of the case. This co-operation between advertising media, the Better Business Bureau and honest advertisers, with the State Advertising Law, affords a double-barreled weapon in contending with the "gyp."

This Bureau has also made investigations and analyses of certain of the products manufactured by H. A. Lessen, Cadillac Paint Manufacturing Co., et. al., 433 Leland St., Detroit, and has been of assistance to the National Paint, Varnish and Lacquer Association in its complaint against this concern filed with the Federal Trade Commission. Analyses made for the Bureau's Paint Division showed a vehicle content of 50 per cent. water in paint and 2.5 per cent. white lead in a keg of "white lead," both of which bore the Lessen label.

These cases, as well as other pertinent paint facts, were covered in the feature front page article of the Bureau's regular bulletin, The Factfinder, for July, 1934. This paper is given wide distribution throughout the Detroit area as well as to all of the forty-nine other Better Business Bureaus throughout the country. Several of these Bureaus have made enquiry regarding our operation in the paint and hardware field, and it is not unlikely that other communities will shortly benefit from our work and experience in Detroit. The value of the publicity and educational information concerning paints, etc., which the Bureau has circulated, would be hard to estimate. Judging from the enquiries and complaints from the public, however, it has been considerable. Some of these have called our attention to inaccurate illustrations, showing brands which were not available, others mentioned misleading store signs and window displays, still others claimed untruthful descriptions in newspaper advertisements, but, more than any other sort, dissatisfaction was expressed with the results of using paints. In almost every instance, these followed the purchase of some cheap, unknown brand and, while advertising was not directly involved in most cases, when the Bureau called the matter to the attention of the retailer, the customer received satisfaction. Following our radio broadcast of July 16, 1934, on "Paints—Good and Bad," we received more requests for copies of the talk than for any in our recent series of broadcasts, indicating the developing of a paint consciousness and a desire to know about such things on the part of your customers. Incidentally, this particular talk is incorporated in a booklet of "Bureau Radio Broadcasts" which will shortly be dis-

tributed to all members and others interested in having copies.

Coupled with The Factfinder and the radio broadcast, regular Bureau advertisements, each occupying twenty-seven inches of space in the three metropolitan newspapers, and some eighteen other Michigan publications, appeared in "Unclaimed Freight, Railroad Salvage, Etcetera," and again on March 24, 1934, entitled "Poor Paint." This latter advertisement was of sufficient value that a local manufacturer reproduced it, poster size, to be used in the windows of paint retailers.

Additional National publicity on our program appeared in the issues of the American Paint Journal, St. Louis, for November 27, 1933; December 25, 1933; February 26, 1934; May 7, 1934; and June 11, 1934. On June 12, 1934, the National Paint, Varnish and Lacquer Association, Inc., sent out a report on our successful prosecution of Louis Chad, and the American Paint and Oil Dealer for December, 1933, devoted space to the Detroit activity.

There have been numerous other matters during the year in which the Bureau has functioned for the protection or betterment of the industry, such as reports to the various city departments which buy or use paint, the H.O.L.C., the Federal Trade Commission, and others. A close check on daily newspaper advertisements has been maintained. An investigation has just recently begun on alleged adulteration of linseed oil. An adequate labeling law for Michigan is contemplated to make it possible to go beyond the misrepresentation of an advertising retailer to the manufacturer. In fact, the scope of the Bureau's operation in this field has widened far beyond the expectations of a year ago, and we trust that, with your essential continued co-operation and support, an even more comprehensive job will be possible during the ensuing twelve months.

Better Business Bureau.



### Lines of Interest to Grand Rapids Council

In a previous issue I stated that I would attempt to give a few details regarding the Greenfield village and Edison Institute, which is located at Dearborn, a few miles from the downtown section of Detroit. This educational institute for the people is a gift from the Ford interests and its enlargement and improvements will go on through the ages from an endowment created for that purpose.

Amid the hustle and bustle of modern industry and advancement there has been created a veritable community of the eighteenth century with people living and earning their livelihood in this self same community. One needs but turn his memory or his historical knowledge back to the pioneer days to get the feeling of a party to the part of the scene that is about to be unfolded.

Two hundred acres have been set aside for the project. The name Edison typifies the spirit of the undertaking and it was given his name because of his untiring efforts for the benefit of all and in memory of the beautiful friendship that existed between Mr. Edison and the promoter of the museum.

As one approaches the museum building he is immediately carried back in history to Philadelphia, first capital of the United States, where stands Independence Hall, Congress Hall and the old city Hall of Philadelphia. The museum is fronted by replicas of these buildings. The Independence Hall unit is the center building and the entrance to the exhibit. As one enters the lobby he pauses at a memorial to the great American whose genius and service to humanity inspired the founding of the Institute. The memorial consists of a cement block about four feet square and eighteen inches thick surrounded by an iron railing. Mr. Edison was present in 1928 when this memorial was laid and he inscribed his name, marked his foot prints and thrust into the wet cement the spade that Luther Burbank used in his work in the interest of botany.

To your right and left is an array of old furniture which has not been arranged or listed for inspection so one is conducted through a corridor to the museum building proper.

All the exhibits are not completed and will not be for four or five years but the public is being given an opportunity to see the methods and labor involved in an undertaking of this magnitude.

Turning to the left upon entering the huge building you pass down the street of an early American village fronting upon which are shops showing various crafts and industries of former days. Much of the equipment in the shops is original and the arrangement of each is typical of its period.

Among the shops are those of the pottery worker, the tin smith, the candlemaker, the gun-smith and locksmith; a hardware store, a harness shop, a wood turner shop, a volunteer fire department, shoe, tailor, milliner and pewter shops; blacksmith, wheelwright and clock shops; an apothecary and an early barber shop. The only difficulty one encounters as he passes by these interesting settings is the inability to get inside and snoop around for a longer time than is allotted one in making the trip. After passing these stores one is led into a maze of relics that have been collected from all over the world. Here one will find primitive agricultural implements, the first sewing machine, bicycle, locomotive, stationary engine and automobile. Here one will find an entire passenger train of the type that was used when Edison was a newsboy on the road. The variety of the collection and the immensity of the thing beggars description and even could one catalogue all the things in his mind, time and space would make the story prohibitive. One must see it to appreciate its magnitude. It is hard for one to conceive the educational value of the project when completed.

We will leave further description of the Institute's contents to your imagination and next enter the village, a description of which will appear in a later issue.

Farm, a neglected piece of land surrounded by recovery.

Not all of our mysterious fires would be called that could one definitely



trace the beginning. Some conflagrations have been traced to birds that pick up smoldering cigarette butts from the street and carry them off to their nests in the eaves of buildings or warehouses. A heavy heel placed upon every cigar or cigarette butt that is discarded might save millions of dollars in fire losses.

Speaking of cigarettes—two doctors have conducted tests which tend to prove that smoking increases the amount of sugar in the blood. They claim that a substance called glycogen in the liver and muscles is converted into sugar by nicotine. This satisfies the appetite for sweets so now we know why women have taken so readily to cigarettes. The beaux of this generation are getting a break—candy is a buck and better a box, cigarettes are fifteen a pack. Even with an economy complex we still admire the old fashioned girl that appreciates bon-bons.

What's happened to the old-fashioned girl who was proud to be seen riding the handle bars?

Those who aspire to an eyebrow mustach and are successful in growing one may tag it a safety first acquirement because some eminent doctors declare that an "eyebrow" mustache is a protection against injuries to the upper lip from which many of the serious infections of the face originate. The numerous blood vessels that lie in the upper lip transmit blood to every portion of the face and an infection which may enter the blood stream at this point is quickly distributed throughout the facial area. A mustache will prevent scratches and razor cuts which may cause infection. Therefore, one might term the hirsute adornment a barb wire fence erected as a protection against germ beasts that are looking for trouble.

An Iowa professor says he finds five different kinds of dumbness. It seems incredible that a prominent man like that should have met so few people.

The Ladies Auxiliary met at the home of Mrs. Chas. Ghysels, 1236 Thomas, S. E., last week for a pot luck luncheon and bridge. About twenty-five ladies were present. Mrs. Shinn captured first prize and Mrs. Vander Kelen won second honors. The proceeds of the affair will be donated to the Widows and Orphans Fund.

Frank Colgrove, Michigan representative for the Rumford Co., attended a sales meeting of his corporation's representatives, which was held in Detroit last week.

John B. Olney spent last week in Chicago, where he attended a flock of conventions and took a farewell peck at the Century of Progress. The Inland Daily Press, The United Typographers of America and the Craftsmen Club met during Monday, Tuesday and Wednesday. At the close of the conventions, John went out on his territory and did a creditable business for the remainder of the week. We will have to concede that John had a full and busy week.

Some of the radio oratory must be for sheer love of Mike.

A. J. Feldhaus, chairman of the Legislative committee, called a meeting of the members Saturday afternoon. Many important questions were discussed which are of vital interest to the traveling man.

The Grand Rapids Traveling Men's Benefit Association held a special meeting Saturday afternoon in a private room at the Elk's Temple. The meeting concerned proposed changes in the by-laws and constitution in order to bring the organization up to date. These changes will be in printed form when the regular meeting is held in December.

B. C. Saxton and family moved to 206 Wellington avenue. His new location is nearer down town, where he can take care of his increasing business in uniforms and made-to-measure clothing. If in need of any of this type of merchandise, call Bert at his old number, 8-6078.

Counselor Jim Vander Veen, 61 Griggs, is confined to his home by illness. Jim will be glad to have any of the boys call on him at their convenience. We hope he is soon on the road to complete recovery.

Don't forget, counselors, that the Grand Rapids Traveler, house organ of the Council, needs your support and that you will have to hustle around and get some advertising. Many of your customers would be glad to take space if they knew about the paper. Talk it up and see if we can not double its size in a short time.

Theater programs usually tell who was responsible for everything except the coffee. Notgniklip.

**U. C. T. News From Council No. 9**

An epoch-making movement of national importance was put under way when a group of United Commercial Travelers and their friends met at a luncheon in Parlor C of the Hotel Tuller, Wednesday noon, Oct. 17. This luncheon was held for the purpose of hearing the plans for a National Buyers' Week, which is being sponsored by the organization. A. G. Guimond, Jurisdiction Director of Team Work for the United Commercial Travelers of Michigan, acting as chairman, introduced the toastmaster, Judge Monahan, who in his opening remarks justified the position of the commercial salesman in this movement by declaring that "the traveling salesman is the agent of progress."

Messages from B. B. Moore, the governor of Arizona, and from Ferdinand C. Wheeler, well-known New York marketeer, emphasized the Nation-wide scope of this movement.

At the request of Mayor Cousins, who was in New York City, Col. Joseph Stringman represented the city of Detroit.

Mrs. Johnson, President of the Detroit Federation of Women's Clubs, was present to pledge the support of the women through the Federation to the movement.

James G. Daly, editor of the Sample Case, official publication of the United Commercial Travelers of America, was the principal speaker. He introduced the campaign slogan, Sell to Give Men Work, and went on to emphasize this

by saying that enormous help can be given toward the restoration of prosperity by helping the men who do the selling. "For," said Mr. Daly, "selling will make buying and buying will create employment." It is the trade over the counter and not law-making which is the great force. The making of laws will not make people buy.

John Dingell emphasized this point still further in his remarks when he declared that the Government, in its attempt to prime the pump, did not get the co-operation of business and it is business which must create confidence. Then he went on to say that the salesman is the man to create business and goodwill and thereby to stimulate confidence. And it is only by such a stimulation of confidence that money can be kept in circulation and prosperity restored.

The whole meeting was certainly stimulating to those present and through them the movement for National Buyers Week should be a great success in this community at least.

Wigstaff.

**Cost of Production No Factor**

The old theory that a tariff should be sufficient to equalize the cost of production abroad with that in this country for products we can produce is not being given much consideration in working out concessions in reciprocal trade treaties.

Rather efforts are being made to reduce duties on products where we enjoy now special advantages as producers, provided adequate concessions are received in return for American exports.

This is in accordance with the effort of some Administration experts to classify American industries and reduce duties on those enjoying no special natural advantages regardless of cost of production.

What the prospect who means business wants is not artificial clap-trap but reasons why.

**Cork Duty Changes**

An interesting insight into the effects of certain contemplated reductions in duties proposed in pending reciprocal trade pacts is furnished by the cork tariff situation.

It is proposed to reduce duties on cork insulation, tiles and perhaps other products. This will be offered Spain, along with concessions on olive oil, wines and possibly raisins, in return for corresponding favors to us.

Leading American companies with manufacturing plants in Spain will not be adversely affected to any material extent, since they can produce abroad and import. Smaller manufacturers without such facilities will thus bear the brunt of the burden.

**Unifying Bank Supervision**

Plans for concentrating bank examinations by the Federal Government with the F. D. I. C. have proceeded to the point where feelers are coming out as to personnel.

Thus far, as far as can be learned, no one approached has accepted the offer to head the proposed examination division of the Insurance Corporation. This division will take over such work now done by the Comptroller, the RFC and the Reserve banks.

The effort is being made to get a man of known competence and conservatism. However, it is also desired to avoid commitments as to insistence upon rigid standards in directing such examinations in the future.

**Quick Freezing Protects Cheese**

The process of quick freezing used in other food products can successfully be applied to cheese, according to Walter V. Price of Wisconsin University.

These are hard days, critical days, but they are days in which it is worth while to live and toil—stirring days.

HAVE CUSTOMERS FOR ALL KINDS OF . . . . .	<b>MERCHANDISE</b>	LARGE OR SMALL STOCKS. WILL PAY CASH!
<b>FRED J. BOSMA, Grand Rapids, Michigan</b>		
RURAL ROUTE No. 6		TELEPHONE 3-1987



**CANDIES FOR CHRISTMAS**

<b>HARD CANDIES</b>	<b>CHOCOLATES, CREAMS AND SPECIALTIES</b>
Leader Mixed	Paris Creams
Christmas Mixed	Small Crystal Creams
Cut Rock	Fancy Mixed
Marigold 100% Plastic Filled	Champion Choc. Drops
Primrose 50% Plastic Filled	Wintergreen Berries

**Order From Your Jobber**

National Candy Co., Inc. **PUTNAM FACTORY** Grand Rapids, Mich.

**MOVEMENTS OF MERCHANTS.**

Saginaw—The A. A. Rohde Excavating Co. has engaged in business.

Kalamazoo—The Lake Street Lumber Co., has engaged in business at 205 Parkwood Drive.

Rockford—The Rockford State Bank has decreased its capital stock from \$40,000 to \$30,800.

Adrian—The Adrian State Savings Bank has decreased its capital stock from \$150,000 to \$101,100.

Saginaw—J. W. Fry has closed out his stock of groceries and meats, located on North Webster street.

Detroit—Allied Engineering Co., 14415 Meyers Road, has decreased its capital stock from \$50,000 to \$5,000.

Hamtramck—Margolis Auto Sales, Inc., 11362 Jos. Campau avenue, has been incorporated for \$3,000, all paid in.

Wyandotte—The Harmony Coal Co., 3511 Biddle avenue, has been incorporated with a capital stock of \$1,000, all paid in.

Flint—Nichola's Sales Corporation, 1923 Avenue A., dealer in alarm devices, has been capitalized at \$10,000, \$4,000 being paid in.

Detroit—The Marks-Perry Steel Corporation, 10425 Northlawn avenue, has changed its name to the Wolverine Steel Sales Co.

Lansing—Miss Marie LeClair has opened a modernly equipped Beauty Parlor in the Hamel building, 109 East Ludington avenue.

Mr. Clemens—The Mt. Clemens Tool & Gear Works, Inc., has been incorporated with a capital stock of \$6,000, all paid in.

Detroit—The Elliott-Stevens Hair Shop, Inc., 306 Metropolitan Blvd., has been incorporated with a capitalization of \$1,500, all paid in.

Saginaw—The William Lee Grocery, formerly located on Gratiot avenue, has removed its stock and fixtures to 509 North Bond street.

Vernon—Henry Trinklein has removed his drug stock and store fixtures here from Saginaw and is now engaged in business here.

Saginaw—The Coldside Corporation, 130 North Franklin street, c/o Alfred E. Clampitt, has decreased its capital stock from \$100,000 to \$10,000.

Detroit—J. F. Kealey, formerly supervisor of sales in Pittsburg for Salada Tea Co., is now manager of the local district offices of the company.

Port Hope—The general stock of the Fred H. Stafford Estate has been sold to the Scott General Store. Mr. Scott came here from Asbury Park, N. J.

Detroit—The Aetna Wrecking & Lumber Co., 9318 Conant Road, has been incorporated with a capital stock of \$10,000, of which \$2,000 has been paid in.

Detroit—Newman's 5c to \$1 Stores Co., 35706 Elm street, has been incorporated with a capital stock of 50 shares at \$100 a share, \$5,000 being paid in.

Detroit—Emes, Inc., 809 Hammond Blvd., has been incorporated to act as agent for merchandise and commodities, with a capital stock of \$1,000, all paid in.

Lansing—The F. N. Arbaugh Co., department store, has increased its capital stock from 15,000 shares no par value to \$300,000 and 15,000 shares no par value.

Muskegon—Kuizenga & Whipple, dealer in books, stationery and office supplies, has removed its stock from 326 West Western avenue to 840 Jefferson street.

Kalamazoo—The Celery City Service, Inc., dealer in gasoline, oil, tires and auto accessories, has been incorporated with a capital stock of \$1,000, all paid in.

Detroit—French Jenkins, advertising manager La Choy Products, Inc., announces the company is launching a series of cooking schools, featuring Chinese dishes.

Bay City—The Peerless Petroleum Co., 200 Columbus avenue, wholesale and retail dealers in gasoline and oil, has decreased its capital stock from \$40,000 to \$14,663.

Detroit—P. B. O'Brien & Co., 2310 Buhl Bldg., dealer in groceries, beverages and commodities, has been incorporated with a capital stock of \$2,000, all paid in.

Saginaw—John McCart, who conducted a grocery store on North Bond street, is now located at 1502-1504 Gratiot avenue, carrying a complete stock of groceries and meats.

Van Dyke—The Ulrich Lumber & Fuel, Inc., 6470 Nine Mile Road, succeeds the Ulrich Lumber & Coal Co. It is capitalized at \$10,000, of which \$3,000 has been paid in.

Saginaw—William Ginster has put in a full stock of drugs at 1241 South Warren avenue. Mr. Ginster was connected with the Marwinski & Loeblich drug store for many years.

Goodrich—The Goodrich Milling Co., has merged its flour, feed, grain, fuel and fertilizer business into a stock company under the same style with a capital stock of \$1,000, all paid in.

Ann Arbor—The Home Packing Co., 227 East Summit street, has been incorporated to deal in meats and poultry at wholesale and retail with a capital stock of \$10,000, all paid in.

Battle Creek—Liggett's has removed its drug stock, fixtures and equipment from its location, 52 West Michigan avenue to its new quarters in the former site of the Central National bank.

Detroit—The Capitol Grocery Co. has been organized here with \$50,000 capital. Joseph Cuter is president and Tony Jacob vice president. The new company will have offices at 1910 Alfred street.

The Kalamazoo Grocers & Meat Dealers Association will have a banquet at the Masonic Temple, Thursday evening, Nov. 8. Members of the Battle Creek association and their families will be invited.

Jackson—The Haynes-Ryerson Development Corporation, 2301 East Ganson street, has been organized to further mechanical developments with a capital stock of 2,500 shares at \$10 a share, \$1,500 being paid in.

Detroit—The Monopower Corporation, 4475 Penobscot Bldg., has been incorporated to deal in clutches and power transmission with a capital

stock of 50,000 shares at \$1 a share and \$125,000 preferred, \$12,500 being paid in.

Ann Arbor—The Double A Products Co., 122 North Fourth avenue, manufacturer and dealer in electrical machinery and appliances, has been incorporated with a capital stock of 1,000 shares of A and 2,000 shares of B stock, \$1,000 being paid in.

Paw Paw—Merger of the Paw Paw Savings bank and the John W. Free State bank is being consummated and the combined institutions, with addition to the staff of Charles Morrison, of the former bank, will be conducted as the John W. Free State Bank.

Big Rapids—The Cut Rate Department Store Co., of Midland, has opened a store on North Michigan avenue, under the management of Charles Glass. Besides carrying a stock of department store merchandise, it will offer for sale bankrupt stocks of merchandise.

Detroit—Miss Norma Stevens, for many years buyer and manager of one of the city's leading retail grocer's candy department, has announced the opening of her own shop at 1453 Griswold street. The candies handled will be made under Miss Stevens' own formulas.

Allegan—Ben Bush, who has conducted a clothing store here and Fred Terry, for many years connected with the Granger Store, have purchased the A. D. Hancock stock of clothing for men and women, shoes, etc., and will conduct the business under the style of Bush & Terry.

Detroit—Fred W. Baxter, general manager of the Cunningham store division of Economical-Cunningham Drug Stores, Inc., has been elected a director of the company. Baxter, the son of one of the leading druggists of Grand Rapids, is a registered pharmacist and has been associated with the Cunningham company for fourteen years. A resident of Detroit, he is forty-five years old and has spent all his business life in the drug industry.

Battle Creek—James B. Cunliffe, retired business man, died of a heart attack last Thursday at the home of his daughter, Mrs. George H. Sweet, on the day he had planned to go to Dearborn with the Three-Quarter Century Club. He was 82 years old. A native of Drumbo, Ont., Mr. Cunliffe was for years with the Grand Trunk Railway as dispatcher and agent at different points but he quit the road and for seventeen years managed the Standard Underwear Co., at Jackson. Later he managed the Crown Paper & Bag Co., at Jackson.

Saginaw—Funeral services for Frank Plumb, retired wholesale grocer and dairyman, who died here Tuesday at his home, 1446 E. Genesee avenue were held Thursday from the residence. Rev. Forrest L. Fraser officiated and burial was in Forest Lawn cemetery. Mr. Plumb, who was 82 years old, was born at Novi and came to Saginaw in 1869. He was a former member of the Parks and Cemeteries Commission here and a former member of the Board of Supervisors. A daughter, Miss Alberta Plumb, principal of the Cray-Lincoln

School, and two granddaughters survive.

Petoskey—Herman C. Meyer, well known Boyne Falls bankers and merchant, has purchased the site of the old Cushman House Annex and will conduct a general hardware and farm implement business in a building to be erected immediately. The purchase covers 85 feet frontage on Mitchell street and 114 feet deep. Preston Feather will construct the new building and it is hoped to have the roof completed before snow comes. It is not probable that the store will be open before the first of the year. Later Mr. Meyer will bring his family to Petoskey and take up residence here. He will continue his mercantile business at Boyne Falls which he has conducted for thirty-one years, but will make Petoskey his headquarters. He is also president of the State Bank of Boyne Falls.

**Manufacturing Matters**

Detroit—N. J. Schorn & Co., foot of Leib street, has been organized to manufacture, tan and sell leather with a capital stock of \$50,000, \$5,000 being paid in.

Detroit—The Capitol Garment Co., Inc., 230 East Grand River avenue, has been organized to manufacture and deal in ready-to-wear apparel for women, with a capital stock of \$20,000, \$25,000 being paid in.

Pontiac—The Keller & Sipes Manufacturing Co., 72½ North Saginaw street, manufacturers of iron, steel and alloys, has been incorporated with a capital stock of \$10,000, \$6,000 being subscribed and paid in.

Detroit—Allied Sales & Manufacturing Co., retail and wholesale merchandising, has merged the business into a stock company under the style of Allied Sales, Inc., 708 Michigan Theatre bldg., with a capital stock of \$5,000, all paid in.

**Corporations Wound Up**

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

Firestone Services Stores, Inc., Detroit.

Girard Lumber Co., Menominee.

Monarch Sales, Inc., Highland Park.

Ulrich Lumber and Coal Co., Warren.

Carson City Hardware Co., Carson City.

Michigan Laboratories, Inc., Detroit.

Davis-Grove Corp., Detroit.

Jackson Paint and Varnish Co., Jackson.

Park Manor Development Co., Detroit.

Pierce Bros. Barber Supplies, Inc., Lansing.

Bergmann & Walker, Inc., Hartford.

Noxon Distributors, Inc., Detroit.

Pittsburgh Coal Co. of Wisconsin, Gladstone.

Stowe-Mahrle Co., Three Rivers.

Robert W. Hunt Co., Detroit.

Epstein Baking Co., Detroit.

D. J. Ryan Foundry Co., Ecorse.

Crystal Brewing Co., Ann Arbor.

Porter Furniture Co., Battle Creek.



**Essential Features of the Grocery Staples**

Sugar—Jobbers now hold cane granulated at 5.20 and beet sugar at 4.95.

Tea.—Practically no change has occurred in the first hands tea market during the week, meaning the prices in this country. In primary markets there have been some slight fluctuations, as in Ceylons. The market in this country is steady with a quiet demand.

Coffee—The week started with future Rio and Santos, green and in a large way, showing a considerable fractional advance, due to rumors about advancing commodity prices. Later, however, these rumors died and the market sagged again as the advance was entirely artificial. At the present writing future Rio and Santos, green and in a large way, is dull and easy and practically on the basis of a week ago. Spot Rio and Santos, green and in a large way, felt the early advances to some extent in futures, but later settled down somewhat. The market is dull with prices about unchanged. Some grades of milds are fractionally lower. Jobbing market on roasted coffee shows no particular change. Consumptive demand for coffee good.

Canned Fruits—Canned fruits have shown little change. Stocks are well held among a few of the larger packers and they are able and willing to hold until they get their prices. September sales of peaches are understood to have been heavy, some reporting as much as 1,000,000 cases sold during the month.

Canned Vegetables—Canned vegetables show little change over the week end. There is not much activity in the market and distributors are giving more attention now to merchandising than to making new commitments. The inventory profit on many items has been substantial but wholesalers and jobbers have been inclined to keep things humming along by selling below replacement costs. In the final analysis, it gets right down to the consumers' ability to pay, and while some retail outlets have shown improvement, there has been quite a drag as compared to a year ago.

Canned Fish—Salmon shows no particular change. So far the demand has been very good since the opening of the new season. There is no price change anywhere in the salmon list. Maine sardines are firm at an advance.

Dried Fruit—The dried fruit market continued fairly active last week. Following the close cleanup of California figs on spot, the demand for imported figs, which has been brisk since first arrivals here, has increased. Late advices from Smyrna have indicated that the figs crop there too is short and prices are showing an advancing tendency. It is expected by some important brokers and first hands here that Smyrna figs will advance perhaps as much as a cent a pound over current levels. First arrivals of new crop dates are expected around the middle of the present week. The date ship race is proving interesting this year and the trade are following it more closely than for some years past. Packaged fruits

are still active on the spot. There is a better demand for apricots, prunes and raisins in cartons. Bulk prunes are being stimulated by the sales featuring prunes to consumers which are now getting under way here. These sales are expected to go far toward cleaning up old crop prunes on spot and stimulating the movement of new crop prunes into consuming channels. There are few price changes in evidence in the latest price list to reach the trade. Dried peaches appear to be somewhat higher. Other items are holding substantially at the same old levels.

Beans and Peas—Demand for the entire list of dried beans is very dull. Prices easy. The same is to be said of dried peas.

Nuts—The nut market continues active. Some nice business has been placed for nuts in the shell, and jobbers lists here show pretty broken assortments already. Brazil nuts have moved well because of the low price and pecans have been strong on account of crop conditions. California almonds have shown improvement over a year ago. The shelled nut market continued somewhat more active, with pecans and shelled Brazils stronger and imported shelled almonds working into stronger position because of the scarcity developing on spot.

Olive Oil—The olive oil market is firm abroad. Prices in Spain and Italy are well maintained and first hands are not inclined to look for much break in the market. The uncertainty of the dollar has been something of a disturbing influence, however. Spot stocks here are comparatively light, and the demand from the trade is fair.

Rice—There is some fairly good replacement business done, but buyers are not looking very far ahead. The changes in the primary market in connection with higher rough prices and a lower conversion charge have had some effect on disturbing the growing trade confidence that had been building. It is held unlikely that any material change in prices will result, as far as clean rice is concerned.

Salt Fish—Demand for mackerel and other salt fish continues pretty good with no change in price. It looks like a good season for mackerel. Norway and Irish mackerel people have not yet named prices, but will shortly do so.

Syrup and Molasses—Sugar syrup continues unchanged with steady demand and steady to firm prices. Compound syrup has gone off another 10 cents a hundred, due to downward fluctuations in the corn market. Better grades of molasses are selling in a routine way at unchanged prices.

**Review of the Produce Market**

Apples—Shiawasse, 90c; Greenings, 85c; No. 1 McIntosh, \$1.50; 20 oz. Pippin, \$1; Snow, \$1.15; Northern Spys, \$1.25.  
 Artichokes—\$1 per doz.  
 Avocados — \$2.50 per case from Florida.  
 Bananas—6c per lb.  
 Brussels' Sprouts—20c per qt.  
 Butter—Creamery, 28c for cartons, and 27c for tubs.

Cabbage—25c per bu. for white, 40c for red.

Carrots—20c per doz. bunches or 50 cents per bu.

Cauliflower—60c per flat for home grown.

Celery—20 @ 30c per dozen bunches.  
 Celery Cabbage—35c per doz.

Cranberries—\$2.75 per box of 25 lbs.  
 Dried Beans — Michigan Jobbers

pay as follows for hand picked at shipping stations:

C. H. P. from farmer.....\$2.85  
 Light Red Kidney from farmer— 4.00  
 Dark Red Kidney from farmer.. 6.00  
 Light Cranberry ..... 5.00  
 Dark Cranberry ..... 4.00

Eggs — Jobbers pay 17c per lb. for all clean receipts. They sell as follows:

Large white, extra fancy.....33c  
 Standard fancy select, cartons.....29c  
 Standard fancy select.....28c  
 Canded, large pullets.....24c  
 Checks .....21c

Storage eggs are being offered as follows:

XX April .....25c  
 X April .....23c  
 Checks .....20c

Egg plant—75c per dozen for home grown.

Garlic—15c per lb.  
 Grape Fruit—Florida, \$3 for all sizes.  
 Grapes—Tokays, \$1.50 per box.

Green Beans—Home grown, \$2.25 per hamper.

Green Onions—10c per dozen.  
 Green Peas—\$3.75 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.....\$7.50  
 300 Sunkist..... 8.00  
 360 Red Ball..... 5.00  
 300 Red Ball..... 5.00  
 Lima Beans—20c per quart.

Limes—25c per dozen.  
 Lettuce — In good demand on the following basis:

California, 4s and 5s, crate.....\$3.00  
 Leaf, out-door ..... .04

Onions—Home grown, 65c for yellow and 90c for white.

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

126 .....\$6.75  
 176 ..... 6.75  
 200 ..... 6.75  
 216 ..... 6.75  
 252 ..... 6.75  
 288 ..... 6.75  
 324 ..... 6.75

Red Ball, 50c per box less.

Florida oranges will be in market next week.

Parsley—25c per dozen.

Pears—Kiefers, 50c@75c.

Potatoes—Home grown, 30c per bu.; Idaho, \$2.50 per 100 lb. sack.

Poultry—Wilson & Company pay as follows:

Heavy Fowls..... 13c  
 Light Fowls..... 9c  
 Ducks ..... 10c  
 Turkeys ..... 18c  
 Geese ..... 8c

Radishes—8c per dozen bunches for home grown.

Spinach—35c per bushel for home grown.

Squash — 50c per bu. for Red or Green Hubbard.

Sweet Potatoes—Virginias, \$3 per bbl.

Tomatoes—Ripe, \$1.25 per ½ bu; hot house, 90c for 7 lb. basket.

Turnips—20c per dozen.

Veal Calves — Wilson & Company pay as follows:

Fancy ..... 9c  
 Good ..... 8c  
 Wax Beans—\$2.25 per hamper.

**Textile Machine Survey**

Carrying out the recommendation of the Winant survey which ended the textile strike, President Roosevelt last week issued orders for the work assignment boards, which will study the machine load or "stretch-out" system in the various branches of the industry. Working conditions prevailing on Sept. 21 are to be continued, with exceptions under given circumstances, until Feb. 1, 1935, or one month after the boards make their reports and permanent recommendations.

Appointment of these boards was received calmly enough in the industries affected and note was made of the President's interpretation that effort rather than the actual number of machines tended should prove the basis for any changes over the period of study. This was regarded as a very definite point in favor of the mill owners, since they have argued that the machine total is by no means a sure guide to the amount of labor required.

Exception was raised by representatives of the silk and woolen industries. The former called for definite responsibility on the part of labor organizations in carrying out the NRA program. The latter objected to instructions upon the making of recommendations—a rather technical point.

Since the union was invited to submit lists of plants where investigations would be made, this was immediately construed as recognition—although that, also, might be regarded as grasping at a technicality.

As an outcome to the surveys now launched, progressive elements in the industry look for a reduction in machine-load abuses which should raise competition to a higher plane.

**Some Canners Sold Up**

Vegetable and fruit canners throughout the country have sold all or a large percentage of their packs for this season, according to reports received in the wholesale market here. Buyers are taking their purchases more rapidly than in previous years, due to the heavy demand from retail distributors, particularly the large chain-store organizations, with the result that canners have been relieved of the burden of carrying large stocks over a long period this year.

Whatever merchandise is still in the hands of packers will be held at high price levels, it was indicated. With a large part of their packs disposed of, canners are said to be in a strong enough financial position to refrain from any forced selling later in the season.

Wrong price-cutting cuts right and left.



## MUTUAL INSURANCE

(Fire and Life)

### What One Volunteer Fire Department Accomplished

The volunteer fire department at Ellicott City, Md., was awarded a cup last summer for having the best fire prevention record of any volunteer department in the state for the year ending June 1. Reproduced below is that part of the department's report to the judges which shows what the members did during the year to capture the prize. Please note that there are no building codes in Elliott City or Howard county, where the department operates. In his own words, this is what the chief reported:

1. We posted fire prevention publicity in every public building in our territory.

2. We distributed fire prevention literature to all schools and churches.

3. We had three large displays in the business section on fire prevention and fire hazards in places of business and in homes.

4. We gave seven public demonstrations on how to prevent fire and the proper type of extinguisher to use on various types of fires.

5. We had the pastors of all churches deliver talks on fire prevention.

6. We had the chairman of the fire prevention committee of the State Firemen's Association, Chief C. Howard Whittle, address the high school pupils on fire prevention and also on fire drills in the school.

7. We gave four talks in the rural sections of the county on fire prevention.

8. We issued a cachet for fire prevention week which was sent by request to about 2,000 stamp collectors all over the United States and Canada as well as to a number of collectors in foreign countries. It was also applied to practically all letters mailed by the business firms of Ellicott City.

9. Fire prevention publicity was carried to people all over the country through the co-operation of our weekly newspaper, "The Ellicott City Times."

10. In our community there are seventy places where the public gathers. There are forty-eight places of business. Each of these places was given a self-inspection blank by one of the department members, with the request that they inspect their own property, fill out the inspection blank and return it to us. Forty-one of these forms were returned correctly filled out. We then inspected the forty-eight business places and found the forty-one who had returned inspection blanks as reported. The entire seventy buildings were inspected.

11. We had two outstanding hazardous conditions which we inspected and made the necessary recommendations.

First. A moving picture parlor which had a small inefficient heating plant, and a small chimney which was open in several places. It was necessary to force the plant at all times to have the necessary heat in the building. The

heating plant was installed in a small low cellar with no clearance between the ceiling and side walls. We recommended that the cellar be made larger, that the proper clearance be given between ceiling and side walls and that it be lined with fire resistant material. We also recommended that the chimney be taken down and the proper size chimney built and lined properly.

We also found the projector booth in a very hazardous condition and without any fire extinguishers. We recommended that the booth be cleaned and repaired, and that the proper type of extinguishers be installed.

Our recommendations have been carried out, and our latest inspection showed the place to be in a very satisfactory condition.

Second. In the high school we found that the auditorium was heated by two stoves placed on the floor of the building with no fire protection at all; the electric wiring was found to be in a very dangerous condition; all windows in the building were covered with very heavy screens, there was only one exit to empty the building in case of fire; and the stage and dressing rooms were filled with rubbish.

Some of the members of the board of education were present at this inspection and heard the necessary recommendations made.

The board of education has carried out our recommendations. They have completely remodelled the building, installed the proper heating plant, installed new electric wiring, removed the screens from the windows, and have made three exits instead of one. The building is now in first-class condition.

12. We had a fire hydrant installed on the high school property which will protect the high school, the auditorium and adjoining property.

13. On School street in Ellicott City there was an old frame high school building which was no longer in use. We have succeeded in having this building razed, removing a very dangerous condition.

14. Four fires which were fought by our department, were of a suspicious character. We immediately turned these over to the state insurance commissioner's office for investigation. On one of these cases we got a confession from three small boys who had started the fire. Their parents agreed to leave the community and we did not prosecute the boys.

15. We received requests from seven property owners to inspect their private buildings. These inspections were made, dangerous conditions noted and our recommendations made. Checking up one these inspections later at the owners' request, we found that our recommendations had been carried out.

16. We have created a division of fire inspection in our department which consists of six men. Their duty is to make a modern inspection of all business property at stated periods, to conduct proper educational work on fire prevention, holiday precautions, fire drills in schools and factories, and to see that proper precaution is taken at all public gatherings in our district

These men are being specially trained in this work and must qualify in their training in order to hold a position in this division.

17. We have a committee appointed to wait on the city commissioners of Ellicott City in order to secure legislation regarding a building code and a parking law to prohibit parking around fire hydrants and on narrow streets.

18. The week of May 12 to May 19 was designated by the members of the fire department as the week for a "Spring Clean Up Campaign." Special articles were run in the Ellicott City Times, advice was given as to the proper way to store in order to prevent fires; special arrangements were made to have the city truck remove rubbish every day during the week, extinguishers were recharged, and the firemen assisted the citizens in every way possible to clean up and thus prevent fires. A survey made the week following this campaign showed it to have been very successful.

The Howard County Volunteer Fire Department,  
M. H. Shiple,  
Chief Engineer.

### Under Insurance?

Insurance prices have resulted in under-insurance for all classes of risks. This applies especially to mercantile buildings and risks of like nature which carry co-insurance requirements. It is especially important that the proper value of the buildings be determined in order that the co-insurance clause may not work a hardship on the assured.

During the depression buildings

could be replaced for approximately 30 per cent. less than the original cost. Now that the contractor's code is effective, the replacement cost of buildings has advanced about 22 per cent.

Would it not be in order, to call the assured's attention of this deficiency and have the same covered promptly?

Mutual fire insurance emphasizes loss prevention, not loss payments.

### Safety Facts

In accounting for business' growing interest in accident prevention, the American Standards Association points out four facts which, proved time and again by research, are now becoming widely recognized:

1. That safety is definitely associated with the volume and efficiency of production and that a high accident frequency spells lowered production and increased operating costs.

2. That the total cost of accidents is several times greater than the aggregate expenditures for claims, medical services and hospitalization.

3. That the unsafe acts of persons produce more accidents by far than hazardous machines.

4. That the correction of unsafe acts is just as much and just as readily a matter of management and supervision as the correction of improper acts that result in poor quality and volume.

### Where the Loss Came In

"Some crook just stole my old car."

"Well, you didn't lose much."

"I didn't? Say, I just put ten gallons of gas into the tank!"

### GET BOTH SIDES OF THE STORY . . . . .

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

. . . . . then make a personal decision.

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of giving service, of pleasant relationship  
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### INSURANCE AT COST (A Non-profit Organization)

It means a saving to you of

25% to 37½%

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LEGAL RESERVE MICHIGAN COMPANY

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FREMONT, MICHIGAN

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### Greenville Independents Pledge Their Faith Anew

Greenville, Oct. 16—The independent merchants of Greenville got together Monday night, Oct. 15, and appointed "Fritz" McKay, progressive grocer, chairman for one year, to call meetings and take up all matters of interest to themselves.

A representative group was in attendance and a feeling of satisfaction is apparent over the fact that once more we are together and united for co-operation, reciprocity and moral support.

I believe that when the independent business men of any town can take this step that they are open for congratulations. C. L. Clark.

### Opportunity

Thousands of independent merchants who were caught in the tidal wave of chain stores were surprised to see their commercial existence terminate so suddenly and thousands of traveling salesmen met disaster through the same cause.

At the present date, to enlist the co-operation of this vast army, in striking an effective blow for themselves, it would appear to be only necessary to point out the way. We are all conversant with the fact that the state legislators returned to Lansing, almost to a man, and overrode the chain store license veto, so that we know the legislature is interested in the well-being of the independent merchants. Bearing this fact in mind, the statement of Arthur J. Lacy, nominee for governor, that he believes in enforcing the chain store license, is very significant.

Mr. Lacy, in a recent speech at Greenville, delivered some very vigorous remarks along this line and to the effect that Michigan profits belong to Michigan and that our young people should have a right to engage in business and work out their own destiny.

I understand there are eighty-six thousand independent business men in Michigan and many thousands of traveling salesmen on the road and thousands who were driven off the road by the chains. If this great throng of vitally interested men with their dependents and friends get behind Arthur J. Lacy, they can sweep him into victory and with him at the head of a legislature interested in seeing us get a square deal, we can go places immediately.

I am not a politician and the nearest I ever came to assuming the toga was to register as a Republican. However, I never figured that by so doing I signed away my rights to vote my convictions. It may bring a personal satisfaction to certain individuals to stand by the party regardless.

Loyalty is an admirable quality—doubly so when it is on the side of right. The loyalty of the Old Guard at Waterloo arouses in us a deep sense of admiration, but loyalty in that case was on the wrong side.

The novelty of the chain store conquest of America inflamed the populace and the independent merchants were drubbed into a most humiliating position. While the New Deal appears to have many faults, I believe in a short time that it will replace dirty tactics with old time business ethics and that is what we need.

History is replete with new deals and where they were not forthcoming generally a tailspin occurred. No doubt the time will come when historians will give the chain store calamity scant mention, as in Boulgers History of China, 300 years of warfare is disposed of in one short sentence. However, if the chain stores stay here any 300 years, the habit of naming children will disappear as they will grow up to be only numerals in a chain store gang.

At the zenith of Roman glory the population was one hundred and twenty millions and Rome considered herself eternal. There were sixty million freemen and sixty million slaves and

the vast amount of wealth was owned by about twelve hundred men and Rome cracked up. In some respects there is a shocking similarity between those figures and our own, yet a New Deal may save us.

In regard to freemen, the only liberty a lot of us can claim is the liberty to let the chains drive us off the earth and into a narrow house beneath the willows. If we are ever lucky enough to destroy the hold of their chains, I believe all future pageants should portray the assassination of communal American life, featuring a prostrated queen of the village, beautiful even in death, above whose inanimate form towers a figure labeled "Chain Store." He should be costumed in a bright red zipper snow suit, which in the popular mind is similar to the habiliments assumed by Mephistopheles in his deepest and most villainous moods.

However, the seriousness of the situation and the chances of quick relief should prompt all independent merchants in Michigan to give the Lacy and state legislature possibilities their deepest consideration. To me it appears to be the only tangible promise of immediate substantial support in our fight against chain stores, and if we ever do get relief, it must come through legislation.

I believe that all independent merchants will agree that we have had very few opportunities. If we can elect Arthur J. Lacy, we will gain a tremendous amount of moral support in our fight. C. L. Clark.

### Evidently a Very Busy Man

Wyandotte, Oct. 22—I have been intending to write to you for a couple of weeks, but traveling around the country as I have, I have neglected to do so.

We have been holding a number of drug meetings around the state with very satisfactory results. We had a meeting in Jackson and one in Ann Arbor last week. The attendance was very good and the interest shown was very gratifying. The druggists of Michigan are taking their business problems more seriously than ever before and they realize that through a militant organization they have a good chance to improve their condition and solve some of their problems.

There is a gathering of druggists on Monday, Oct. 22, at Fort Shelby Hotel, Detroit. These men comprise the graduates of Ferris Institute and the party is put on by the class of 1915. Tuesday, Oct. 23, there will be a meeting of the Tri-County Association at Benton Harbor. Wednesday morning we are attending a meeting of the Kalamazoo druggists at Kalamazoo and on Thursday evening there will be a meeting of the American Pharmaceutical Association at Webster Hall in Detroit. These meetings are all called for a discussion of legislative and other drug problems.

The convention in New Orleans was well attended and I am sure that everyone that attended received many benefits.

The interest is increasing in the Michigan Federation of Retail Merchants and I am sure that the druggists of Michigan will back this organization and the problems of other independent merchants to the fullest extent.

Will send you a report next week of the Tri-County Association and the Kalamazoo meeting.

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

In business, as most of it is constituted to-day, a man becomes valuable only as he recognizes the relation of his work to that of all his associates. One worker more or less makes little difference to most big organizations, and any man may be replaced. It is the cumulative effort that counts.

### Paying Code Assessments

The National Grocery and Food Code Authority has issued the following regarding grocers who complain at paying code assessments:

Many small merchants, who, as a class, have been most insistent for relief from unfair practices and loss leader selling, and to whom the effective working of the Code of Fair Competition means a great deal, are now protesting the payment of the small assessment, necessarily imposed on the members of the trade.

There are cases where the financial status of a small establishment warrants exemption from the payment of the assessment, but these are few and must be dealt with in each case on its merits (See NCA Release, Vol. II, No. 3).

Many others, however, apparently are of the opinion that, because they are a small enterprise, they should not be asked to contribute, even in cases where code benefits are readily acknowledged.

In such cases, the complainant should be asked to recognize that as the benefits are proportionate to each, so must the expense of securing those benefits be shared by all. Small retail stores have benefited to a greater degree than the large, yet to a certain extent it has been the larger stores and the larger organizations in retailing and wholesaling which have been the more prompt in paying the code assessment.

No small store can consistently demand compliance with the code by his larger competitor and expect him to pay, while he himself is violating or fails to pay the small pro rata cost.

### More Pump Priming Expected

Government spending operations are currently a more important factor in the business situation than at any time in recent months. President Roosevelt's statement at Roanoke that there are limits to such spending apparently applies to a more distant future only.

According to Treasury figures, Government expenditures in the first eighteen days of October amounted to \$488,440,707, of which amount only \$188,566,740 was covered by receipts. This means that the deficit in the current month to date amounts to almost \$300,000,000.

These figures demonstrate that the faith in Government spending as a recovery stimulant has not as yet been shaken. Should business activity continue to lag, further pump priming expenditure may, therefore, be expected. Such spending combined with the large scale relief expenditures, which are inevitable this winter, will further remove the date at which an effective control over Govern-

ment finances can be re-established.

### New Watermelon Grown in North

A Northern variety of watermelon purported to be as sweet as those grown in the South, but with traits especially adaptable to the short growing season in the Northwest has been developed at the University of Minnesota fruit breeding farm.

This specie of melon had its start when a university farm professor went to Russia a few years ago to do swine work for the Soviet government. Buying an unusually sweet melon at a Russian market, the professor mailed the seeds back to Prof. W. H. Alderman, in charge of the farm.

From these seeds experiments resulted in a melon with a growing season of only seventy days.

"These melons," says Prof. Alderman, "are the northern sweets, one of the sweetest and most productive melons we've had for many years. They've been grown as far North as Winnipeg and introduced in 40 states. Even out in arid Arizona the growers feel that because of its short ripening season it is just what they need."

### Surplus Buying Goes on Apace

The Government is expected to step under the heavily laden citrus trees in Florida and shake out the surplus. Having shaken out the surplus, the Government is expected to gather such surplus of oranges and grapefruit into baskets, pay the growers and later distribute these fruits to the needy. In this event, the threat of distress prices will have been averted. The Government is expected and probably will, take out a million cases of Alaska pink salmon for relief, in which event the burden of the record pack salmon in the past season would be lifted from producers. Already the Government has absorbed the carryover of rice, some 500,000 pockets. What we need now is to complete the menu. We must look to find some surplus soup to start off with, and we should probably end up with nuts. When the Government has found the few remaining items to make a full-balanced meal, the chief distinction between the needy and the unneedy, which after all is needed, will be pretty well abolished.

### Narrow Price Fluctuations Seen

While the rate of consumption in many commodities and manufactured products is so slow that price concessions seem indicated, price pegging factors of various descriptions prevent a general weakening of the price structure.

Prospects are, therefore, that price movements in the near future will be rather limited in most lines, except where official support is withdrawn from the markets. In line with this trend, the volume of business in many commodities is also likely to remain restricted. A broadening of demand, on the other hand, may lead to pronounced price increases in individual markets, it is held, reflecting the existing strong statistical position in many commodities.



### PUSH UNITED FRONT PLAN

Plans for the formation of a single spokesman body, to speak unitedly for the entire field of distribution, were pushed forward quietly during the past week. Indications are that efforts now being made along different lines to create the agency will ultimately converge and join in the organization of one body.

Members of the Retailers National Council discussed some features of their program with Dr. Paul H. Nyström, chairman of the organization committee, coincident with the meeting of the National Retail Code Authority at Washington during the week. It is understood that salient features of the proposed new agency were also discussed by leading department store executives at their meeting at White Sulphur Springs.

A new angle to the situation developed at the week-end with the report that Lew Hahn, former head of the Hahn Department Stores and long managing director of the National Retail Dry Goods Association, has been offered a distribution post with the Chamber of Commerce of the United States. Mr. Hahn, reached at his Summer home at Mantoloking, N. J., declined comment.

In retail circles the report was interpreted as an indication that the Chamber of Commerce is now planning to give greater attention to retail problems. For some time retail executives have felt that the chamber was giving very little representation to retailers and their views, and store executives had come to regard the chamber as almost entirely composed of manufacturers.

While the reported move of the chamber was termed "interesting," the comment of several leading executives indicated doubt that the Chamber would become the desired mouthpiece for distribution, owing to the divergent points of interest between manufacturer and retailer and to the direct conflict of views on numerous NRA code provisions.

It was indicated that, regardless of the reported step by the Chamber, efforts for the formation of a united retail agency will continue. At the week-end, it was regarded as likely that sponsors of the proposed United States Institute of Retail Distribution and those working on plans for re-organization of the Retailers National Council would get together, inasmuch as both have essentially the same objective in view.

The point was made that there is no essential rivalry in the plans. The need for a single spokesman body to co-ordinate and present the retail attitude on broad economic and legislative issues has been felt by different groups at the same time. This, it was explained, is the reason for the different plans, rather than competitive rivalry to put one or the other across.

Thus, confidence was expressed that in the near future a common meeting ground on the different suggestions will be reached and the plan carried to a successful conclusion. The vital element required in the united spokesman

body, it was pointed out, is cohesion and broad representation.

As suggested, the proposed spokesman body would voice views on broad problems common to retailing generally, with increased stress on the merging of interest of the consumer and retailer in a powerful form comparable to that voiced by the spokesman group for the industrial viewpoint to-day. It was further suggested that the new body would not take action on problems within the retail field itself on which there exists sharp, competitive and possibly disrupting differences of opinion among retailers themselves.

The main objective, it was emphasized, is to strengthen co-ordination of retail viewpoints, a co-ordination which has not been developed during the last few years, although the need for it has been increasingly felt, executives said.

### DRY GOODS CONDITIONS

Good reports are received on retail trade as seasonal weather sharpens the demand for heavier apparel and needed home furnishings. Local stores improved upon previous results and from other sections of the country came word of thriving business.

The more recent gain was welcomed in view of the fact that volume in the first half of the month fell below expectations in this area. The Federal Reserve Bank reported department store sales 5.4 per cent. ahead of the corresponding half of October, 1933, for the metropolitan district. This included liquor sales. Excluding liquor sales the increase was only 3.3 per cent.

However, the steady closing of the gap between present retail prices and those prevailing last year means that unit sales are passing the 1933 figures. At the end of last month average retail quotations were less than 2 per cent. above the prices on the same date last year. A gain in physical volume is accepted as a very encouraging development.

Several highlights have developed in the retail situation which are being followed closely by establishments in other centers. The no-profit policy of one concern has been dramatized by two exceptional promotions, one on men's overcoats at \$10 and another last week upon women's coats at \$15, which drew tremendous response. The largest store started its experiment of keeping open until 9 o'clock on Thursday nights with what were reported as satisfactory results.

In the wholesale merchandise markets, the re-ordering movement became more active. Worst prices were reduced by the leading producer to meet competition, and manufacturing clothiers expected to be able to cut prices 5 to 10 per cent. on their Spring lines under the Spring, 1934, levels. Gingham were marked up half a cent for the new season.

### SENTIMENT GAINS FURTHER

Beyond a plan to have industry do its own policing under the codes, there was little from Washington during the week of the customary importance. Since even this proposal was very much in line with what business inter-

ests have been seeking, the recent gain in confidence was continued.

What this change in sentiment means in actual results is to be observed from the improvements in statistics coming from trade and industry. The index for the latest week discloses a good rise, and pre-election inertia seems to have been overcome in important industrial lines. Trade reports, in the meantime, have improved upon their recent gains.

Indications that the drive being made by the administration to enlist the good-will of the business community has been extended to the banking field were noted in the week. It was indicated that the remarks of the former chairman of the Reserve Board probably had official sanction. He called upon the bankers to resist legislative attacks and fight for an independent system against those who would centralize control in the government.

No doubt this appeal will also have its useful effect. However, the problem of the banks in an appreciable number of cases now is to find a safe use for funds. An instance was related where an examination by the loan group of a bank here showed that only \$6,000,000 was being used by customers who within highly conservative limits would be granted \$72,000,000.

### DESIGN PIRACY ISSUE

The struggle over design piracy in the dress manufacturing industry reached a more definite stage last week. When the Code Authority committee redrafted the proposed amendment so as to place a ban only on "exact" copies, those who had been fighting against the phrasing of the previous provision let it be known that they were "unalterably opposed to any style registration or style control."

Apparently, the Popular Price Dress Manufacturers Association, which has taken this stand, believes there is no property right in design and that producers are free to purloin any that is available or can be made available. In fact, leaders of this group have declared that there is no such thing as style originality, although they must realize that the style pirate is very careful in making his selection of stolen ideas.

The hearing on the code amendment comes up at Washington on Nov. 15, and as an answer to this bold attempt to destroy style protection there will be organized this week a large group throughout the industry of those who will support the design registration plan.

Every responsible retailer should readily find himself in sympathy with its aims, since the losses taken upon pirated designs have been tremendous, due to the vicious competitive conditions that have been engendered.

### PREPARING FOR HOLIDAYS

While attention at the moment centers largely on immediate and November promotions, retail executives indicated during the week that an early start will be made on plans for the forthcoming Christmas holiday season. Toy departments will be opened in

many cases about a week to ten days before Thanksgiving, although the early openings in past years have not been productive of much additional volume as most customers do not begin Christmas shopping until after Thanksgiving Day. That holiday this year, however, occurs on Nov. 29, giving retailers twenty-one shopping days to Christmas, against twenty last year.

With the belief quite general that dollar volume of holiday trade will run from 7 to 10 per cent. ahead of last year on the average, store executives plan to stress the holiday tie-up in as many departments as possible. Already indications are that semi-luxury lines such as silverware, leather goods for traveling, and perfumes will do better than a year ago, while the interest in useful items for personal wear will tend to increase sales of gifts of a wide variety of apparel and accessories. A marked increase in gift certificates and surprise package ideas is foreseen.

### FREER COMPETITION

Indications from President Roosevelt and the new NRA boards that undesirable code provisions would soon be eliminated took heed of a growing sentiment in business toward this end. Price fixing and artificial production control are among the devices the wisdom of which is being questioned.

These were arrangements which industry was so eager to have in many instances, and yet over the short period of code operation they have already been demonstrated as unworkable. In short, the Utopia of a fixed market and fixed profits cannot be created around a conference table.

Administrators of the new NRA set-up, however, are quick to reassure business interests that no radical and sweeping changes are in prospect. By this they doubtless mean that they have no intention of bringing back "ruthless competition." But at the same time there is every indication that they plan for freer competition.

To draw the line between ruthless and free competition is often difficult. Nevertheless, it would appear that, by stabilizing labor conditions and by outlawing dishonest practices and those commonly associated with monopoly, there should not be great difficulty in preserving the distinction. Wages and hours are basic in costs and, given protection against the unscrupulous use of financial power, small but efficient producers would not find competition too severe.

### NEW GROCERY ASSOCIATION

A couple of weeks ago we reported the efforts to organize a new National retail group in the grocery line.

We can now report that the rumor is founded on fact. Responsible men in the grocery field are now completing their arrangements for a National organization, quietly and effectively. The new association will not be concerned with collective buying or the like, but is stated by its sponsors, so we learn, to be a purely "practical grocers' group."

Men are constantly in danger of losing their first ideals.



## OUT AROUND

## Things Seen and Heard on a Week End Trip

I never expected to see Uncle Sam masquerade as a bill collector, but the exigencies of the occasion precipitated by the NRA has resulted in such an outcome. E. O. Shorno, the Woodland merchant, recently gave the representative of the Chas. H. Osborn Co., of Hastings, an order. In describing the occasion in a letter he wrote me Aug. 31, Mr. Shorno made the following statement:

"As usual, the agent quite insisted that I take some of the numbers which I did not think I could dispose of, but he stated that on receipt of the corsets I might return those I did not wish to keep.

"The order was shipped and I received the goods and they were unpacked by me. Two or three days later I received a statement from the company, on which was imprinted with a rubber stamp that no goods could be returned without the consent of the company and that their salesmen could not authorize the return of any merchandise.

"I returned the corsets which I thought could not be disposed of and paid them for those I kept. They have returned the corsets to me, but I refused them. They are still trying to collect the \$12.50 for the merchandise in question and they have turned this matter over to the Code Authority of the Corset and Brassiere Industry at New York City, who have informed me that under the code this merchandise cannot be returned."

Although Mr. Shorno had a witness to the transaction, the agent denied having made any promise that the unwanted goods could be returned. The Osborn Co. appealed to the code authority, which brushed aside both conflicting statements and called Mr. Shorno's attention to the fact that the code covering the transaction expressly forbids the return of any goods, no matter what promises had been made by the salesman. Mr. Shorno was also informed by the code authority that if the unsalable goods were not paid for promptly a money penalty or a jail sentence would be headed his way. As Mr. Shorno did not relish the idea of either alternative, he paid the balance claimed to be due by the Osborn Co., accompanying the remittance with a letter which will probably not be preserved in the files of the recipient because the heated terms thus recorded would possibly result in spontaneous combustion.

This is the first time I have ever had my attention called to the fact that the Government can be utilized for the collection of mercantile accounts in the event of there being any controversy over the conditions under which orders are placed.

I have made it a rule to call on Walter Reed, President of the Lake Odessa Canning Co., at least once a year. Last Saturday was the date agreed on this year and, despite the steady rain which prevailed all day, I kept the engage-

ment. I found the factory running on tomatoes and beets on its own account and canned beef for the welfare department. Mr. Reed directed me to the North side of his plant where he is erecting a warehouse, 100x140 feet in dimensions, one story and basement. It is constructed of brick and steel, with tar and gravel roof. It is so far away from the cannery that either building could burn without endangering the destruction of the other. It seems only a short time since Walter Reed was connected with local houses in a minor capacity. It required great responsibility to bring out the managerial ability he possessed, and the way he has developed the canning industry in Lake Odessa clearly shows that he is worthy of the trust reposed in him by his friends and business associates.

Herman Mason, Executive Director of the Code Authority for the undergarment and negligee industry, sends me the following bulletin, with the request that I publish same verbatim in the Tradesman:

The last paragraph of Clause 9, Article VIII of the Code of Fair Competition for the Undergarment and Negligee Industry, reads as follows:

"No member of this Industry shall accept for credit or exchange worn and washed garments, except as hereinabove provided."

The words "as hereinabove provided" refer to defects in manufacture or failure to conform to specifications.

To obviate the disputes arising between retailer and manufacturer as to whether a worn and washed garment is or is not defective in manufacture or does or does not conform to certain specifications, the Code Authority for the Undergarment and Negligee Industry has established a Bureau of Worn and Washed Garments.

Retailers are requested to co-operate with the Undergarment and Negligee Code Authority, in the following plan:

The worn and washed garments brought to retailers by the consumer should be sent direct to the Code Authority at 261 Fifth avenue, New York City (not to the manufacturer).

The garment will be examined by the U. S. Testing Co. and a report sent to the retailer and manufacturer. Credit will be passed or disallowed, as the case may warrant.

In sending the garment to the Code Authority, please state manufacturer's name and address, price paid per dozen and nature of complaint.

No charge will be made to either retailers or manufacturer for this service.

Readers of the Tradesman will bear witness to the fact that the greatest objective I have had in mind during the fifty-one years I have published the Tradesman is accuracy. Whenever I unintentionally deviate from this ideal, I feel very sorry. Imagine my chagrin to receive the following letter from one of the sharp eyed financial experts of the Michigan Millers Mutual Fire Insurance Co. concerning minor errors I made in the biographical sketch of Mr. Arthur D. Baker in last week's issue:

"I have carefully read your excellent account of our superlative leader of the Michigan Millers Mutual Fire Insurance Co. and find a few figures which I believe, in the interest of accuracy, might appropriately be corrected.

"Near the middle of the second column on page 2 in your last issue occurs the statement, "During his connection with the company it has increased its surplus to policyholders from \$35,207.00 to 700,000." The last figure should be \$1,627,754.18. The sentence referring to dividends, immediately following, should read: "The amount of dividends declared and paid has been increased from \$11,810 a year to \$700,000 a year." Near the top of the third column, the number of member companies in the Improved Risk Mutuals should be eighteen instead of fourteen. This point, of course, is not of first importance.

"Further down in the same column in the paragraph referring to the organization of the Mill Mutuals, the number of constituent companies has been increased from a dozen to twenty-six, not twenty-two.

"In the last paragraph of the same column, the amount of the surplus should be, of course, \$1,627,754.18, instead of \$1,000,000. In the next sentence reading, "At the same time he has saved them more than a million dollars which has been returned to them in the form of dividends on their policies." The amount actually returned since the organization of the company is \$15,651,412.42."

Grand Rapids, Oct. 19—I notice with much interest what you say about our "Delicious" apple orchards. Well, it is true. It is my opinion—and I believe I am right—that if our farmers would get together and get busy and grow real apples and real apple orchards, Washington and Oregon wouldn't have to ship very many cars of apples East, as there would not be any place for them.

If one is going to do a job, it must be done well. Half work is never satisfactory, and I will talk with you some day about this when the opportunity presents itself.

Of course, the Tradesman doesn't reach the farmer or the horticulturist very much, or at least I take it for granted it doesn't. However, it is a wonderful paper and you tell the truth and I always admire you for your staunch and fearless way of doing it.

W. R. Roach.

I am pleased to receive a letter from State Senator Kulp, of Battle Creek, who has undertaken to secure an amendment to the so-called "sausage law" to meet the suggestions of the Battle Creek Independent Food Council, which commends the legislature in framing and passing this act insofar as it establishes the contents and grading of sausage, but holds that the licensing portion of the act is unwarranted and unnecessary. The letter is as follows:

Battle Creek, Oct. 19—I have your letter of Oct. 18 in regard to Public Act No. 259, Public Acts of 1933.

This act should be amended by striking out sections 5, 6, 7, 8, 9 and 10, and renumbering the last three sections as sections 5, 6 and 7.

What we need is a session of the legislature where only repeal bills could be introduced. If we could repeal all the laws which have been enacted in the last thirty years, that have covered us with political parasites, we would all feel better and business would pick up.

Francis A. Kulp.

Greenville and Belding—where can you put your finger on two near-by

cities which get along with so little friction as these towns do. They have their good natured rivalries, to be sure, but I cannot recall when either city has ever cherished any permanent bitterness toward the other. This is all the more remarkable when it is recalled that the two towns did not grow up together—that Greenville was a good sized city before Belding was even brought into existence by the famous brothers who founded the town as a memorial to their hard working and far seeing father.

Few strangers visit Greenville during the summer months who do not circumnavigate Baldwin Lake, thereby creating a pleasant niche in their memories in token of the energy and genius of the men who conceived and created so beautiful a driveway. The banks of Greenville are bursting with the savings of plain people—thrifty workers in the city and provident farmers whose broad acres bespeak the prosperity of the devotees of agriculture; her merchants carry ample stocks which are thoroughly up-to-date; her factories are conducted with great skill and success; her churches and schools betoken the moral character and educational appreciation of her people; her wide streets, wonderful shade trees, lawns and homes, equipped with all the creature comforts of the age, furnish an accurate index of the high living standards which have long been a distinguishing characteristic of the metropolis of Montcalm county.

The same conditions exist to a greater or less extent in the neighboring city of Belding. Her factories are beautifully embellished with shrubs and lawns and the architecture of her main street is more uniform in appearance, but she has no near-by lake to develop and embellish, as Greenville has, although she has done the best she can to make the river front available for park purposes.

The recent rejuvenation of the Hotel Belding naturally recalls beautiful memories of the lamented landlord created during the many years he conducted that most excellent place of rest and refreshment. No more obliging host ever gave a glad hand to greet guests than Col. Hetherington. From the time of the guest's arrival until his departure, no feature which would contribute in the slightest degree to his pleasure and comfort was ever overlooked. He was never obsequious—never undignified—but his willingness to serve in the highest sense of the term was always in evidence. Nearly twenty years ago I started for Belding for Sunday dinner. Within five miles of town my car broke down completely. I gladly availed myself of the courtesy of a passing tourist to get to the hotel, where I poured my troubles into the willing ear of the genial landlord. He admonished me to forget all about the broken car and eat my dinner in peace, during which time he would have everything arranged. On leaving the dining room he led me to

(Continued on page 23)

## FINANCIAL

### Sharp Gain Shown in Business Trend

The most vigorous forward step of the Fall season was recorded this week in general trade movements according to the weekly survey of Dun & Bradstreet, Inc. The first full week of seasonable weather brought reports from all parts of the country calling attention to the sharp increases in retail distribution, particularly in the farm areas, where government funds are being distributed at a constantly enlarging rate, the review states.

"These reports were accompanied by advices of the termination, at least temporarily, of labor difficulties, a quickening of industrial operations in some divisions, the maintenance of former employment totals, and noticeably easier financial conditions," the report says. "While some of the fundamental uncertainties are yet to be removed, confidence is more definitely in evidence, and there is more reassurance that policies adopted for future action will be constructive."

Retail sales for the country, as a whole, ranged from 8 to 12 per cent. larger than for the corresponding week of 1933. As price increases do not form the heavy percentage in the dollar totals that was present during the Spring season, the figures reveal that unit purchases are more numerous, it is pointed out.

"The cooler weather provided the wholesale market with the stimulation for which most lines had been waiting since the first of the month, and as a result mail orders were nearly double those of the previous week at some centres, and the requests for hurried shipments were not confined to wearing apparel," the report states. "The impetus necessary to start another wave of buying also has been given by the official announcement that higher price levels are in prospect and retailers now are showing an inclination to cover future needs more generously."

With the exception of a few districts where warm weather has retarded the movement of heavy clothing, the cities which did not experience a gain in retail volume during the week were the exception, it is said. Sales in the Middle West ranged from 20 to 30 per cent. larger than for the week preceding and 12 to 18 per cent. above the 1933 period, with unit turnover sharply higher. In the South and Southwest sales were from 20 to 25 per cent. in excess of last year's record, and on the Pacific Coast volume was 10 to 15 per cent. larger than comparative totals of 1933, with gains in some divisions of the wholesale trade amounting to as much as 30 to 50 per cent.

### Brokers Warned To Watch Margins

Warning brokers that "the customer cannot violate the margin regulations—only the broker can," Charles Meyer, attorney and author of books on Stock Exchange law, last night urged members of the New York Curb Exchange to study and master thoroughly the new rules of the Federal Reserve Board. His discussion was sponsored by the cashiers' section of the Curb Exchange Partners Association.

Even an unintentional violation of the regulations might place a broker in a position where a customer could repudiate the transaction or enforce it at his election, Mr. Meyer said.

"If the violation is due to an innocent miscalculation, it would not be a violation. However, if due to ignorance of the rules, I fear you would not be excused," he continued. "I am not trying to create any apprehension in your minds, but I do suggest that you take these new regulations seriously and master them thoroughly. The time will come, I am sure, when pressure will be brought to bear on you to extend greater and greater credit, and at that time it will be imperative that you keep well within the shelter of the law."

Present regulations, which were interpreted in detail by the attorney, will not interfere with the normal business of security brokers and dealers except to make the work of their margin departments more complicated, he said.

"I can hardly conceive," he asserted, "of regulations which could be more liberal and still be considered regulations. I believe that the Federal Reserve Board has succeeded in carrying out the intention of Congress as expressed in the Securities Exchange Act. The purpose of margin regulation is not to make accounts secure for brokers, or even to protect investors and traders from spreading themselves too thinly, but to prevent the excessive diversion of the nation's credit resources into security markets."

Pointing out that at present the security markets are using very little credit, Mr. Meyer declared that "If we should be confronted with inflationary tendencies assuming proportions in any way comparable to those which prevailed in 1928 and 1929, it seems likely that margin trading may be more drastically restricted."

Mr. Meyer prefaced his discussion with the statement that legal pitfalls which beset the stock broker have been multiplied many times in the past year. His subsequent remarks were devoted to clarifying some of these difficulties.

Included in his address were summaries of the mechanics prescribed for determining whether or not a customer's account is adequately margined; of the transaction which may be made in an adequately margined account; of those that may be made in an undermargined account; the six special types of accounts for which provisions are made; and a number of miscellaneous rules to be applied to accounts of the various types.

### The Bankers' Attitude

It cannot be said that the address to the Savings Banks Association by Mr. Black, governor of the Atlanta Reserve Bank and former governor of the Federal Reserve Board, does much to clear up financial perplexities. He appealed for "an attitude of helpfulness, of co-operation" with the Washington Administration. This might be taken to point at the present absence of wide extension of credit to industry by the banks. But Mr. Black proceeded to explain his own belief, based on a tour of the banking centers as

adviser to the President, that no "money strike" or "business strike" impedes co-operation of that sort. Uncertainty regarding the currency on the part of finance and business has stood in the way.

Governor Black went on to say that, in his judgment, no fixed value of the dollar could be determined until Great Britain stabilized its currency; intimating that stabilization here would be unwise if the United States is to "compete with other currencies" in the world's markets. Yet that strange conception of national currencies is precisely the element of uncertainty which stands in the way of confidence on the part of fiduciary bankers. Perhaps Mr. Black is right in his further declaration that banks "must have more regard for public opinion, must mingle more in the affairs of men." Regard for public opinion was certainly lacking among the greater banks in 1920, unless by "public opinion" is meant the ideas of a nation-wide mob of infatuated speculators. But such regard was not lacking among the banks of August, 1914, which rejected the idea of an "American moratorium," or among the banking institutions of 1907 and 1893 which united to resist the shock of panic. Mr. Black remarked on this aspect of the question:

Aloofness, dignity, silence, will get you nowhere with Congress. While you are merely passing resolutions, Congress will be passing laws. Knowing the Administration as I know it, I believe we ought to have an honest fight by the bankers of America in defense of their rights as American bankers. The Senate and the House of Representatives would have respect for the banks if they stood for something and delegated to some one the power to speak for them with authority.

Perhaps. Yet the idea of a delegated spokesman of the united banking organization arraigning the legislative body for its procedure in regard to banking question draws a singularly imaginative picture of Congress—N. Y. Times.

### "Profit" On Silver

The Treasury has revised its book-keeping in order to classify more accurately the "profit" accruing to the Government from issuing silver certificates against newly purchased bullion acquired under the Silver Purchase Act of 1934. Hitherto this item has been listed as an "ordinary" receipt, along with funds derived from income taxes, customs duties, liquor taxes, etc. It is now to be segregated from such actual revenues and to be classified as a separate item under a miscellaneous heading which includes trust funds and the earlier "profit" made by the Government through devaluation of the dollar. The practical consequence is that it will not be used, at least for the present, to cover current expenditures, and accordingly will not in itself constitute an inflationary influence.

In Washington this action is interpreted as a further evidence of a pref-

erence within the Treasury itself for a conservative monetary policy. As such, it reinforces the impression given by the segregation of the "gold profit" and by the consistently orthodox policy which the Treasury has thus far pursued with respect to refunding of the national debt.

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**Confidence Necessary For Private Capital Market**

There were no outstanding developments in the business situation last week. Retail sales continue good with other indices presenting a mixed appearance in common with that experienced in recent weeks. However, there appears to be less fear of labor trouble inasmuch as there is an indication that both labor and employers are taking a more reasonable attitude.

Last week the administration continued to reflect a more conciliatory and less cracked down attitude towards business. Although the reform phase of the new deal is not being abandoned there is further evidence of taking stock, thus realizing that certain phases of past policies have not produced the desired result. This attitude in Washington, combined with the recent call of Libertys and talk of shifting some of the relief load back to states and localities, has brought about a feeling that a more conservative policy is to be pursued. Also the need of government financing and the need of private industry absorbing the unemployed suggests that the need of a healthy private capital market is definitely being realized. The so-called capital goods industry where the greatest unemployment exists must have a private capital market. Confidence in the dollar and less fear of radical manipulations are necessary for confidence which, in turn, is necessary for a private capital market.

J. H. Petter.

**Proceedings of the Grand Rapids Bankruptcy Court**

In the matter of Great Lakes Laundries, Inc., bankrupt No. 5106, final meeting of creditors was held Oct. 11, at which time Warner, Newcross & Judd, attorneys, were present on behalf of the trustee; no others present. The final report and account of Heber W. Curtis as receiver and trustee was considered, approved and allowed. Bills of attorneys for the bankrupt and for the trustee considered and allowed. An order was made for payment of expenses of administration, preferred claims, for the payment of a first and final dividend on the fund reserved for non-depositing noteholders as per date of settlement of bids of 6.932 per cent. and for the declaration and payment of a first and final dividend to general and deficiency claim creditors of .176 per cent. No objection to bankrupt's discharge. The meeting adjourned without date and the files will be returned to the U. S. District Court in due course.

Oct. 18. On this day the schedules, reference, and adjudication in the matter of Charles Selin, bankrupt No. 5915, were received. The bankrupt is a farmer and lumber dealer of White Cloud. The schedules show total assets of \$14,450.36, (of which \$9,500 is claimed exempt), and total liabilities of \$17,884.68, listing the following creditors:

Taxes	\$ 516.61
Labor (not itemized)	856.17
Huron Valley B & S Ass'n, Ann Arbor	3,550.00
Sam Bartelson, White Cloud	1,925.00
C. H. Tidey, G. R.	50.00
C. E. Bjorklund, Ann Arbor	1,250.00
Olof Olson, Muskegon	1,000.00
O. A. Bjorklund, Bancroft	1,000.00
Hilda Erickson, White Cloud	435.00
Mrs. V. Nyburg, White Cloud	100.00
P. E. Kaufman, Clarksville	40.00
Dave Leenhouts, White Cloud	450.00
C. J. Rapp, LaGrange	400.00
Glen Dunham, White Cloud	351.64
Langeland Mfg. Co., Muskegon	75.00
Stoddard-Deek Co., Detroit	70.00
Briggs Co., Lansing	63.10
Leo McGrath, White Cloud	unknown
Wolverine Lumber Co., Bay City	301.86
Newaygo County Bank, White Cloud	179.84
First State Bank, White Cloud	3,471.00
Mich. Bell Telephone Co., White Cloud	36.86
Chas. Moore, White Cloud	22.20
Holland Furnace Co., Holland	15.00
A. Q. Adams, White Cloud	5.73
Riverside Lumber Co., G. R.	74.42
Lincoln Brick Co., G. R.	48.75
E. DeVries, G. R.	37.29

Towner Hardware Co., Muskegon	3.95
Wilson Steel Pro. Co., Chicago	5.85
G. R. Sash & Door Co., G. R.	37.41
Village of White Cloud	81.39
Manufacturers Finance Co., Baltimore	100.00
Earl Smith, White Cloud	11.35
F. S. Aludget, White Cloud	21.22
Wm. Orhade Co., Ann Arbor	19.67
O. A. Bjorklund, Bancroft	147.13
Myers & Beilman, White Cloud	14.00
White Cloud Co-op, White Cloud	24.78
Ernst Bros., Ann Arbor	58.00
H. Ehenhout & Son, G. R.	2.50
Ford Paint & Varnish Co., G. R.	34.64
Hallermitte Mfg. Co., Cleveland	15.36
Reynolds Shingle Co., G. R.	57.71
Franklin Fuel Co., G. R.	38.00
Lumberman's Blue Book, Chicago	53.86
A. L. Holcomb Co., G. R.	51.50
Iver Nelson, Fremont	18.72
Overbeck & Hoogerhyde, G. R.	60.28
VanEss & Schreuder, G. R.	12.00
F. L. Gray, G. R.	13.00
Consolidated Tile & Fireplace Co., G. R.	54.00
Wm. J. Crowley, G. R.	44.35
Peerless Oil Co., Big Rapids	57.67
Ray Sanders, White Cloud	60.00
Champion Rivet Co., Cleveland	56.81
Evans & Retting, G. R.	82.46
Furniture City Dowell Co., G. R.	19.62
Greenleaf Bros., Rockford	1.30
Gust Moline, Ludington	50.00
Rowe Mfg. Co., Newaygo	10.64
Kent Storage Co., G. R.	88.00
Roseberry-Henry Elec., G. R.	50.00
Cummer Diggins, Cadillac	99.67
Homer Preeland, G. R.	16.00

In the matter of Salih Abdalla, bankrupt No. 4342. The final meeting of creditors has been called for Nov. 5. The trustee's final report will be approved at such meeting. There will probably be a small dividend for creditors.

In the matter of John McDonald, doing business as McDonald's Drug Store, bankrupt No. 5845. The final meeting of creditors has been called for Nov. 5. There will be no dividend for creditors.

In the matter of Grace Conant Ensley, bankrupt No. 5869, first meeting of creditors was held Oct. 16, at which time the bankrupt was present in person and represented by Clarence E. Butler, attorney. M. N. Kennedy, custodian, was present. A. L. Leonard was present and represented by H. S. Whitney, attorney. W. M. Cunningham, attorney, present for creditors. The petition of A. L. Leonard, alleged owner of all property, was considered and it appearing that sale of assets will have to be postponed pending determination of ownership of such property, auction sale scheduled for Oct. 23, at the premises formerly occupied by the bankrupt, 203 Pipestone St., Benton Harbor, was adjourned without date. M. N. Kennedy, Kalamazoo, was appointed trustee and his bond fixed at the sum of \$1,000. The bankrupt was sworn and examined before a reporter. The meeting then adjourned without date.

Oct. 19. On this day the schedules, reference, and adjudication in the matter of Eugene H. Harper, bankrupt No. 5917, were received. The bankrupt is an insurance salesman of Plainwell. The schedules show total assets of \$2,480.00 (of which \$1,680 is claimed exempt), and total liabilities of \$11,174, listing the following creditors:

Sprague W. Chambers, Kalamazoo	\$900.00
State Bank of Augusta	3,600.00
First Nat. Bank & Trust Co., Kalamazoo	1,800.00
Kalamazoo Stove Co., Kalamazoo	850.00
Bank of Kalamazoo	1,000.00
Citizens State Savings Bank, Plainwell	384.00
Otto Dieterman & Frank Dieterman, Kalamazoo	700.00
K. C. Klevit, Kalamazoo	700.00
Joe VanderGeest, Kalamazoo	200.00
Florence I. Carpenter	790.00
Celery City Lumber Co., Kalamazoo	125.00
Service Materials Co., Kalamazoo	50.00
Godfrey Lumber Co., Kalamazoo	75.00

Oct. 19. On this day the schedules, reference, and adjudication in the matter of Peter Camp, bankrupt No. 5920, were received. The bankrupt is an electrician of Grand Rapids. The schedules show total assets of \$510 (all of which is claimed exempt), and total liabilities of \$9,129.11, listing the following creditors:

State of Michigan, Lansing	\$ 65.00
Frank D. McKay, and Agnes McKay, G. R.	9,000.00
Charles Frankla & Co., G. R.	9.94
Herpolsheimer's, G. R.	2.87
Roy Bryker and Marcus C. Gazan, G. R.	2.62
Roy Jurgens, and Henry Holtvuwer, G. R.	9.68
Marcus B. Tidey, G. R.	27.00
Earl Davis, G. R.	12.00

(Continued on page 15)

**HAVE YOU MAILED A CHRISTMAS CHECK TO MEL TROTTER?**

Mel Trotter, who was a man of mature years when he came to Grand Rapids, thirty-five years ago, and who has never grown any older, is home for the holidays and will be in Grand Rapids until after the holidays. He has no more spare time on his hands when at home than when he is away, because leisure and Mel Trotter are two things which do not get along well together: but the holiday season in Grand Rapids gives his friends an opportunity to call and pay their respects to one of the most unique and biggest hearted men God ever turned loose in this world. His sympathies are as broad as the universe and his vision is so keen that he can detect anyone who is suffering — and, what is more, feel for him — a thousand miles away. For thirty-five year Mel Trotter has been sharing other peoples' burdens, relieving their distress, comforting them in affliction, building them up physically and morally and, incidentally, leading them to believe in the doctrine which he expounds with great strength and forcefulness and exemplifies in his daily life. No other man of my acquaintance works as many hours every day as Mel Trotter. No other man knows



so many rich people and so many poor people as he and no other man knows how to bring the rich man's purse and the poor man's needs in harmony and co-operation so well as he does. Without Mel Trotter, Christmas would be a mockery for a thousand children and hundreds of grown-ups who have been caught in the maelstrom of disaster by the business depression which now hovers over the country. Many of the old people who are assisted by Mr. Trotter are blind, many are crippled, many are suffering, and all of them are frail and weak, helpless to withstand the cold, hunger, and poverty that they have struggled against so long. For these men and women had never been charges on charity while health and strength were theirs; they were industrious and frugal, guarding a little store against just such dark days as have now overtaken them. But, unfortunately, the world has changed as well as they and the carefully hoarded mite does not go far now to procure food, clothing, warmth, and medicine, or secure the shelter of a home, however humble.

Mel Trotter can make a dollar go further than any other man in the country in dispensing warmth and sunshine and hope; and \$10 in his hands any time during the next two months will give the donor more pleasure than \$100 expended in any other manner.

Any reader of the Tradesman who believes in practical Christianity and business methods in dispensing charity has my consent to mail his check to the City Mission any time during the ensuing two months between now and Christmas.

E. A. Stowe.



## RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

President—Rudolf Eckert, Flint.  
Vice-President—O. A. Sabrowski, Lansing.  
Secretary—Herman Hansen, Grand Rapids.

Treasurer—O. H. Bailey, Sr., Lansing.  
Directors—Holger Jorgenson, Muskegon; L. V. Eberhard, Grand Rapids; Paul Gezon, Grand Rapids; Lee Lillie, Coopersville; Martin Block, Charlevoix.

### Character Rules Regardless of Location or Condition

About fifteen years ago I made my first contact with Omaha grocers. One store, about which I was told by somebody that I must not "miss it" was the original Buffett grocery store.

I found it in what obviously was a most decidedly passé locality, 'way down in what clearly was the center of retail activity fifty years before, but now was occupied only by factories, wholesale houses and the like; and the store itself, physically, outwardly and inwardly was unchanged. The two men in charge were reminiscent of pioneer days. There was Father Buffett, wearing his slouch hat, serene of countenance, not active enough to need to shed his coat, but lending a hand at times both to wait on trade and put up orders. The younger man was in his rough blue shirt sleeves, was vigorously—though not boisterously—diligent and carried an expression of care that seemed to indicate a full load of responsibility.

The picture fitted in with what I had heard. It was said that this diligent man was the elder son, that he had been "born aged," never experienced any youth, and that he had elected to stick with "the Old Man" on the old plan of business, said Old Man having reached the time when all he wanted was to hold what he had until his race was run. It was also said that the younger man, Ernest, had "got notions," probably a bit of the "swelled head," had broken away a few years ago and set up for himself in the fancy residence section known as "Dundee"—and "mebbe he'd make out and again, mebbe he wouldn't."

There was plenty apparent justification for this view because the old Buffett store, while ancient in physical makeup, carried the highest grade stock and was clean, orderly and shipshape in every detail—including the three women, one bookkeeper and two clerks—who were devotedly industrious hustling out orders. The two drivers, likewise, were of serious aspect; and when loading the wagons occurred another distinct feature appeared.

This was that orders as checked were put onto two express or single decked baggage trucks, one laid along each counter front, taking up what seemed to be valuable display space. Then when the wagon destined for one route came out front, the double door was swung open, the truck for that route run down the adjusted incline from the one front step, and loading done pronto. This was not bad in summer, but when the prairie wind blew strong at several degrees "below," speed was essential.

Again, 14th street—well, you can see for yourself that Omaha on the Mis-

souri river had extended only a few blocks west when this store was located; yet Omaha's "oldest families and best people" continued to drive past more pretentious and modern places to trade with the old stand-by Buffett.

But the test is always this: If you win on your idea, you plan is sound. If you lose out, you suffered from exalted ego. And it eventuated that both Buffett Brothers were right; both made good; both prospered; both plans won out.

While I have never discussed this with Ernest, I seem to understand his feeling, because Findlay's did much the same in the Spring of 1901. We had been in an old-time central location for forty-five years and the town had drifted from us, leaving us with old customers whose wants were limited to staples. We were turning out a fair volume, but making little more than a bare living. We experimented with advertising selective items without stress of price. We forgot to say how many pounds of sugar we would give away for a dollar. Results were meager, but indicated that if we could get into a more central location, we could sell to the best trade as well as any other grocer.

Again, friends and neighbors were dubious whether Ernest could stand the gaff of higher rents and generally heavier expense, whether his wad would hold until the tide turned his way—if ever. We, too, were warned against increased expense and the keener competition we'd encounter; but two aphorisms stood me here: 1. If you want business, go where business is. Where there is business, it is generally indicated by competition. 2. Expense is nix if you do the business.

It was nip and tuck for the first year. Volume grew so immediately that every cent of capital was strained. We had to get aid from jobbers to the extent that they allowed us full time discount in 30 days. Accounts quadrupled in five months and we had to add hundreds of items never theretofore carried. But we made the grade and never regretted the plunge. In fact, had we not made it, probably we should have faded out in time.

It was a successful job of consistent trading up.

It is the same with Ernest. He has always been "up to something." His store has never satisfied him. He is improving, constantly. He keeps his staff interested by springing new ideas on them. He develops innate talent by shoving responsibility on his subordinates. Thus he has long been able to leave his store for considerable stretches of time, to attend conventions or go on trips, because his folks are trained to do things on their own.

Years ago Ernest invented a splendidly effective pricing system. It was a set of cards for attaching to his shelves, reading six for so much; four for so much; one for so much. These were not set out indiscriminately. Every item was analyzed to determine the lines of least sales-resistance. Question was: How many will the average family buy at once? The tag was marked accordingly. On large

jars of brandied peaches, for example, the top limit was apt to be three for the average consumer of such items. So the first quotation on that card was three for, say, \$2.50; two for \$1.75; 90c each. But down onto choice canned tomatoes the first quote would be the dozen—and the last quote would be the case of two dozen.

It was a good scheme and Ernest had spent so much time and thought on it that he had it copyrighted. Then he tried to sell it—but not for long. He found what others have always discovered about the grocer: That by and large he will take anything he can get free, but when it comes to paying money for even the best scheme, only the real leaders will do that—and their numbers are too few to make sales efforts to them pay. But that and similar plans have justified Ernest in his conviction that he could make a distinct success by setting up in Dundee.

Success continues to succeed, you see. Its basis is not changed. It springs from what a man has under his hair—and there is no other source nor ever will be. Let us make no mistake on that.

And now the sequel, in Ernest's own words: "My father started in 1869. In 1915 I moved out to Dundee. My brother took over my interest and still operates the old place. Father passed away in 1927. The original store is 315 South 14th Street. The older families of Omaha still drive down there."

Surely that is an intriguing and pleasing story of the triumph of strong personal character! Flippancy does not prevail against it. Paul Findlay.

### Selling Butter at 5c, Not Selling Under Cost

Charged with selling articles at less than cost, a California grocer who sold to the same customer a pound of butter for 5 cents and a half pound of tea for 25 cents pursuant to an advertisement that he would sell one pound of either of two brands of butter for 5 cents with the purchase of one-half pound of tea at 25 cents, did not violate a statute of that state which is designed to prevent unfair methods of competition, and which makes it unlawful to sell any article or product at less than the cost thereof, although the butter cost him 2 1/2 cents per pound and the tea 8 3/10 cents per half pound.

"In applying the statute, the sale of the butter and the sale of the tea to the same customer should be regarded as a single transaction," the Superior Court stated in reviewing the case. "The statute, so construed, was not violated since the grocer sold for 30 cents what cost him 29 8/10 cents. There was testimony that the grocer would not sell butter for 5 cents unless at the same time the customer would buy tea for 25 cents. The fact that the butter and tea, although offered for sale jointly, were separately listed and separately priced is immaterial. The sale of the two articles constituted a single transaction on which the grocer did not sustain a loss although the sale of butter alone for 5 cents without the tea for 25 cents would have resulted in a loss."

### Court Disallows Claim For Overtime Under NRA

An employe of a food store who sued his employer for back wages and overtime, after working for less than the minimum wage and longer hours than is provided in the code, was allowed the wages but denied overtime pay by Municipal Judge Forscheimer at Cincinnati.

"The amount of over-time which the plaintiff worked for the defendant seems totally immaterial to the Court," the judge explained, "because the agreement with the President prohibits the employment for more than a given number of hours a week. It does not provide for extra pay for overtime. Whether working men overtime by employers who have signed the President's Re-employment Agreement may subject the employer to the penalties of the Act is not before the Court.

"One of the main purposes of the Act was to reduce the number of men unemployed. This could be accomplished either by prohibiting overtime work or by providing for extra compensation for overtime work. The latter of these alternatives seems to have been chosen. However, the plaintiff did work a certain number of weeks at less than the minimum wage agreed upon and he is therefore entitled to a judgment for the difference in pay but not for additional hours."

### Merchant Is Swindled Sending Change With Goods

"I must have some things for dinner and I can't get out to get them; won't you please send them over—and, oh, yes, send change for a ten dollar bill."

Thus spoke a woman's voice phoning to a West Side store.

The order, together with the change, was sent by a boy. Upon reaching the address given, he encountered a man on the sidewalk who asked him if he was looking for the number, which he mentioned, and the boy said he was.

"I'll just save you going upstairs with the packages, and here is the ten dollar bill in this envelope," he said as he took the bundles and the change.

When the envelope was opened at the store it contained a blank piece of paper.

The merchant who reported the experience hopes it will serve to make others more cautious.

### Liquor Items Bought for Gifts

Liquor accessories figure prominently in gift lines being bought for the approaching holiday season. Several outstanding novelties are being launched. One of the newest items is an individual cocktail set, which permits from two to four different cocktails to be mixed at the same time. Instead of the conventional single shaker the set has two or four, with an indicating dial hand for each kind of cocktail. Another feature of the set is that the top of each shaker, which holds seven ounces, serves as a cup. The sets are silver-plated and are priced to retail at \$20 for the four-cup set and \$10 for the two-cup style.

## MEAT DEALER

### Fixing Up For Hallowe'en

Jack-o-lanterns soon will be grinning in store windows—will they laugh with you, or at you?

That depends on your sales this autumn season, and that, again, depends on you. For people want to buy at this season of the year, if you'll just show them what is jolly to eat, and how they can make the most of the Hallowe'en foods that you carry.

It's a good time, anyway, for a striking window display, so here's a suggestion. It is a pumpkin-town idea, and you might put up a cross-roads sign in the corner of your window reading "Hallowe'en Hamlet." Its citizens can be toy Jack-o-lanterns that nod their heads—any notion store can provide you with a dozen or so funny Hallowe'en people—the rest of the things needed you have right on your shelves. But you won't keep them there long, for people will be talking about them and buying them.

From the cross-roads sign make a popcorn road and fence it in with cans of popcorn. Make the houses out of groups of pumpkin cans, with red cardboard raisin boxes for chimneys. Make a schoolhouse, and in front of the school stage a Hallowe'en party. Set a long table with Hallowe'en crepe paper napkins, which you probably sell at this season, and feature some of your good Hallowe'en foods—sandwiches cut in Jack-o-lantern style, filled meats and cream cheese and pimiento to make the red mouths. Make the wall behind the schoolhouse in rail-fence fashion, using long boxes of cookies for rails.

If you want some amusing animals looking on at the feast, use frankfurters for bodies. You can twist pipe cleaners in ludicrous ways to make legs, use marshmallows for heads and gum-drops for feet.

Inside the store, use plenty of space to feature the foods that your customers have been looking at in the window, and add to the festivity by having a small barrel of delicious doughnuts, or some opened boxes of cookies to sample. After all—it's a Hallowe'en affair.

### Grade Labels Appreciated By Puzzled Shoppers

Most housewives have so many different things to do they have no time to study the intricate details of meat judging. Many have had some training in general dietary matters, either with their mothers or in school, but most of them have never really become expert judges of meat except as it is served.

They want the advantage of competition in buying, but unless they can identify the quality they are at a loss to know how to safely buy advertised meats at prices within their budgets. They see prices in retailers' windows and read handbills or notices in daily papers, but without some means of identifying quality they feel they are taking a big chance in shopping around.

Until a few years ago fresh meet had nothing to identify it as to grade. Cer-

tain brands of sausage, smoked meats, canned meats and some other products were widely advertised, but no information was available to the general public regarding quality of fresh meats except such as retailers passed out with the bundles, and that invariably was that he was selling the best ever.

For about fifteen years the Government has issued reports covering important livestock markets and some of the largest wholesale meat market centers in the United States. This service gives those in the industry information not otherwise available in a national way and has proven of great benefit to all factors in planning production and marketing.

With the inauguration of the reporting service came definite separations of the total supply of livestock and meats into market classes, and subdivisions of these classes into grades. This had to be done. With the wide variance already referred to in the total, it would have been impossible to give true pictures of trading and have reports understood throughout the country without some means of letting people know what was being talked about. This is easy to understand, for to have a price quoted on an automobile, radio set or dress goods without a description of the product would give little in the way of definite information.

It was not long after the Bureau began the work before the United States Lines had a reputation for serving high quality food surpassed by no steamship line anywhere. They bought their meats very closely, getting the fullest benefit of competition, since every wholesale dealer in the supply business wanted to sell to the United States Lines under the new purchasing system, where they knew all were treated alike.

Others heard of the service and the satisfaction it was giving and asked for it in their businesses. So the service was extended to retail meat stores, restaurants, other steamship lines, railroad dining car services, carlots of meats when sellers and buyers were in dispute, and to others.

### Meat Graders Wanted

Two jobs in the government's meat grading service are open. One is beef grade supervisor, ranking as associate marketing specialist, salary, \$3,200 a year, and the other is meat grader, ranking as assistant marketing specialist, salary \$2,600 a year. Applications must be on file with the U.S. Civil Service Commission at Washington, not later than Nov. 1.

Competitors will not be obliged to report for examination at any place but will be rated on experience and thesis or discussion, to be filed with application. Application blanks are obtainable at federal buildings in various cities or by writing to the Commission at Washington.

### Fewer Turkeys This Year

A decrease in turkey production is indicated at this time by reports from all sections of the country. Numbers may not run much below 1933, but on account of poor natural range and lack of other feed crops, weight and quality must be low. This also will cause

smaller numbers to be ready by Thanksgiving.

### An Extra Jar of Jam

Last Saturday night I stopped in at my wife's favorite grocery store. It was almost closing time—and it was raining—and after I'd bought the list I'd been sent after and added a jar of strawberry jam that looked especially good to me, the boss and I got to talking.

He's new in our neighborhood and I told him I'd been admiring his store from the street for several months (and it's a swell little store, too) but this was the first time I'd been inside. I asked him how business was and he said he had no complaints at all, and as we chatted along he told me he had learned all he knew about the grocery business from behind the counter in a big, high-grade retail store in New York.

"And they taught me one thing that I've never forgotten," he said, "and that is that you can't make money in this business by selling people just what they came in to buy.

"We had a lot of ways of encouraging the extra purchase from our customers," he went on. "For instance, we used to take one particular item each week and push it by what we called the 'counter method.' It's simple, too. All we did was place the actual package, or the can, or the bottle on the wrapping counter, or on the counter right next to the cash register. Most customers, you know, eventually end up at this spot in the store—and while they are waiting for their package, or their change, they'll invariably pick up any item that's handy. Especially if it's attractive and inviting looking. They'll look it over—they'll read the label—they'll ask questions about it. And a certain percentage of them will buy—and every sale made is an easy extra sale."

By now I'm taking a sheepish sort of a peek at that jar of strawberry jam I'd just picked up off the counter, and bought. My grocer friend was grinning at me.

"Believe it or not," he said, "but that is the 79th jar of strawberry jam I've sold this week. And all I did was keep a jar here on the counter. They practically took it away from me.

"It's darn good jam, too," he was still grinning as I headed for the door with my bundle in one hand and my umbrella in the other. "If you like it, I think I can let you have a case. Come in again some time."

### Silver Advance Hailed in Washington

Advance in the price of silver is being noted in some quarters here with satisfaction, it is said, because of attendant political and economic advantages.

Since, as it is argued, the silver purchasing program was forced upon the Administration, some believe the protest of China will focus public opinion upon the situation and possibly arouse the opposition of American exporters.

The Administration has two questions to consider—whether it

is politically feasible to seek repeal of the law, and how much is the trade of China worth us.

If sentiment here against the continuation of the policy is strong enough, the Administration may back away from the program, it is asserted. It is expected that speculation in Montreal will tend to drive the price still higher.

### Co-ordinating the Food Industries

Progress toward closer co-ordination of the various branches of the food industry by means of machinery provided in the recently approved master code is likely to be slow, executives in the industry believe.

One reason for this is the experience many of the individuals in question had with the Food Industries' Advisory Board, which was created in the summer of 1933 at the invitation of Secretary Wallace.

Having seen their suggestions discarded by the Government then, and opposed by many in their own industry, these industrialists believe that more experience in co-operation within individual groups is necessary before broader attempts at industry-wide co-operation under Government auspices can be successfully undertaken.

### Government Deposits Drop

Government deposits in commercial banks, held in so-called "war loans account," have fallen very sharply this month, and are now far below the billion-dollar mark for the first time in months.

The dwindling bank balances of the Treasury reflect the dual influences of paying off the called Fourth Liberties not presented for conversion, and the relief and public works expenditures, which are quite heavy this month.

Since the Treasury has intimated there will be no further financing this year to raise new money, except for some additional Treasury bill issues, the bank balances will decline further, unless some of the impounded gold profit is used to offset the excess expenditures.

### Shake-Up of Federal Legal Staffs

Drastic curtailment in legal staffs of various Government departments and agencies is contemplated under a reorganization plan soon to be announced, it is learned.

A survey of the Government's legal personnel has revealed that certain emergency agencies are overrun with attorneys on their pay rolls. On the pay roll of one unit, it is said, there are nearly 10,000 attorneys, stationed in Washington and in the field. Another agency has between 5,000 and 6,000 in its legal personnel.

The new plan for co-ordinating legal functions of the Government is expected to be effected about the middle of November.



## HARDWARE

Michigan Retail Hardware Association.  
President—Henry A. Schantz, Grand Rapids.

Secretary—Harold W. Bervig, Lansing.  
Treasurer—William Moore, Detroit.  
Field Secretary—L. S. Swinehart, Lansing.

### Monthly Message From the Michigan Hardware Association

They say a sailor spends his vacation in rowing a boat. That gives a precedent for me to spend mine visiting with hardware men. With my "troupe"—the secretary and L. H. Buisch, of the Merchants Service, National Cash Register Co., (to whom I wish to pay my compliments as the best speaker I have ever heard of salesmanship)—I covered two group meetings in the Lower Peninsula and seven meetings in the Upper Peninsula. I have never spent a more interesting two weeks, I was tremendously impressed with resort possibilities in the territory through which we traveled. For a sportsman or lover of scenery no state in the union can compare with Michigan. I am convinced that we had not begun to explore the resort possibilities of our wonderful state. I particularly wish to thank, publicly, the Fairbairns, of Alanson, for a fine fishing trip on Burt Lake, to Vern Coleman, of Ironwood, for the "muskie" fishing and to Harry Kelly, of Marquette, for a personally conducted trip through the Marquette prison.

I hope members will appreciate the work done by the Association in helping secure for dealers the reduced prices on shells made effective in September. These lower prices were extended to enable the dealers to more nearly meet the competitive price situation. Those prices should be immediately reflected in reduced selling prices to consumers. That was the object of the reduction and it should be given effect. I am particularly interested in the effort to secure a fee for selling hunting and fishing licenses and ask that every member of the association contact the candidates for senate and house, asking these candidates if they do not agree that a fee should be given agencies sufficient to cover the actual cost of issuing licenses.

One other point I wish to make at this time concerns the insurance situation. United Hardware & Implement Mutuals, consisting of the Iowa Hardware Mutual Insurance Co., and the Implement Dealers Mutual Insurance Co., of North Dakota, are the companies officially endorsed by the Executive Board of the Michigan Retail Hardware Association. Their representatives are Arthur H. Borden, of Grand Rapids, for the Western part of the state, J. Ray Kutchin, of Lansing, for the central part of the state, and E. J. Cliggott, of Detroit, for the eastern part. When those gentlemen call, give them a sympathetic hearing.

Henry A. Schantz, Pres.

The following candidates, connected with the retail hardware business, were successful at the recent primaries: Senators: Anthony J. Wilkowski, Detroit; George Cutler, Luther. Representatives: Chas. D. Parker,

Otisville; T. Henry Howlett, Gregory; Earl E. Young, East Lansing; H. H. Dingnan, Owosso.

Herman Dignan, Past President of the Michigan Retail Hardware Association, received a vote nearly 50 per cent. larger than the combined votes of his two opponents at the primaries. Congratulations, Herman, on this fine vote.

The Housing Act. Supplementing information previously given, members are being sent, with this issue of the Merchandiser, a pamphlet on the National Housing Act, also the "Property Owners' Credit Statement"—the standard form used in making application for loans. Loans are made by banks, building and loan associations or finance companies. Any sum from \$100 to \$2,000, depending on the income of the property owner, can be procured. The entire cost of a loan can not exceed 5 per cent. of each \$100 borrowed. The property owner who decides to make certain improvements and has obtained estimates may engage a contractor or hire his own labor. He may purchase materials from whomever he wishes. This point is important and emphasizes the importance to hardware dealers desiring a portion of this business, of contacting the property holder and assisting him in making his loan.

Codes. Electrical contractors in different areas have met to establish hours of labor and wages. In the Pittsburgh region hours were established at 40 per week, journeyman wages, \$1.50 per hour; foremen, \$1.50 to \$1.87½; apprentices, 90c per hour. Double time for overtime. Cook county, Illinois: hours, 40 per week; wages, \$1.50 an hour for Class A journeymen, \$1 for Class B, foremen, 6¼c more. Apprentices receive two-thirds journeyman rate. Dealers, with electrical contracting departments, in large cities and adjacent territory should endeavor to keep informed of any meetings called for establishment of similar wage area agreement and to enter protest if they feel they will be adversely affected. Wage agreements come under the jurisdiction of the Industrial Advisory Board of NRA.

Assessments for the Plumbing Code Authority are not recognized for hardware stores where plumbing is an incidental part of the business. Please report to this office any effort to collect assessment for this authority.

Again we mention that hardware stores handling implements are exempt from assessments under that code if sales of implements, repairs and poultry supplies were under \$2,500 in 1933. If sales amounted to more than that they are subject to the assessment of one-tenth of one per cent. of the implement volume.

The Firearms Act. A letter has been received in this office from E. F. Bliss, Deputy Commissioner, Treasury Department, concerning the National Firearms Act. Under the interpretation given by Mr. Bliss, automatic shotguns and pistols are not covered by the law. The statement from Mr. Bliss reads "As commercially manufactured, shotguns and rifles are not automatic, but are semi-automatic or

auto-loading weapons; that is, they require a separate pull on the trigger for each discharge. An automatic weapon is one, which discharges more than one shot by a single jull of the trigger. Pistols are not commercially manufactured as automatic, but as semi-automatics or auto-loading weapons as they require a pull on the trigger for each shot discharged. However, if a pistol is converted into one that shoots automatically, that is, one capable of discharging the entire capacity of its magazine by one pull on the trigger, it ceases to be a pistol and becomes a "machine gun," and is subject to the provisions of the law. Revolvers have no automatic or semi-automatic action."

Hunting and Fishing License Fee. It costs money to write licenses, as every hardware man knows—a fact not recognized by the legislature last year. A considerable number of the candidates for Senate and House have been approached by members of the Association Legislative Council asking consideration. However, this is something in which every hardware dealer should be interested. Ask candidates, for House and Senate in your district whether or not they believe a small fee, sufficient to cover the cost of writing licenses, should be extended agencies. If this is done by dealers the job of putting such a provision into the new game license bill will be much simplified.

At recent group meetings the question was raised of changing the present system of "Predatory Animal Control," which provides for state employees who trap predatory animals, to a "bounty" system which, it is claimed, will result in a more rapid elimination of predatory animals at a cheaper cost. Comments from dealers in northern counties will be appreciated together with arguments supporting the position held.

Sales Tax. It is inevitable that the present sales tax law will undergo revision at the next session of the legislature. Various groups of retail merchants are preparing proposals for changes. Wide attention is given the suggestion of the National tax conference for a 5 per cent. Federal manufacturers' sales tax with 80 per cent. of the tax refunded to such states as agree not to tax sales in any other manner. The distribution to the states would be allocated half on the basis of population and half on assessed value of property. The Federal sales tax would eliminate practically all of the objections raised by merchants in sales tax states. As the Federal sales tax is probable only in the future, Michigan merchants will be faced with a State Sales Tax of some kind for at least the next year or two.

Trends in Merchandising. For the past generation, the trend in merchandising has been toward mass selling, evidenced by a constantly increasing number of chains as well as units within each chain. This tendency definitely slowed up two to three years ago, a number of chains since going into bankruptcy, sometimes for the purpose of voiding expensive leases or to get out from under other heavy obliga-

tions. The number of outlets in many chains has decreased considerably. Recent developments indicate a trend toward independent operations. The S. M. Flickinger Co., operating stores in the western part of New York state, recently announced that units in the Rochester Division of their food stores are to be sold to managers, to be operated by them as individual owners and that, eventually, all of the company's 375 wholly-owned units are to be sold. Some experts make the prediction that with many codes limiting the advantage of large scale operations, other big companies may find it to their advantage to disintegrate operations. On many lines the saving to mass buyers is insufficient to cover the extra costs imposed by an expensive headquarters organization.

On the other hand there is apparently an increasing trend on the part of independents to get closer to their sources of supply. This trend is indicated by the recent formation of "Associated Manufacturers of America" as a buying pool. This includes R. H. Macy & Co., of New York, the largest store in the world, John Wanamaker, of Philadelphia and New York, the May Company of St. Louis and other cities, the J. L. Hudson Co., of Detroit, and others. Another recent development is the combined buying program of big food chains, other than A. & P., six of which have formed a central buying organization to match A. & P.'s 15,000 store buying power.

These trends give thought to anyone interested in hardware distribution. The principle of independent operation of hardware stores cannot be very far from wrong as indicated by its present strength and stability even in the face of adverse circumstances. At the same time there is an obvious need for a closer working arrangement between retailers and wholesalers. In the last analysis the competition of the wholesaler-retailer plan of operation with the syndicate operation is as much a contest to see who can distribute most economically as in any other manner. With 5 per cent reduction in the combined cost of the wholesaler-retailer operations there is not much to fear for the future. The recent meeting in Indianapolis of wholesalers and retailers indicates the possibilities for working out, in concert, the problems of the hardware industry. The hardware business cannot be considered a free-for-all with internal strife. We must and can have a closer degree of co-operation.

Investigate Before Investing. If approached by representatives of the following companies communicate with your association:

Rogers Publicity Dept., 509 Casota bldg., 4th and Hennepin, Minneapolis, operating a silverware coupon promotion scheme; they also operate as "Ad-A-Day Advertising Company." L. M. Berry Co., 304 Electric bldg., 409 17th street, Omaha, Nebraska, a chinaware sales promotion scheme operated by L. M. Berry and A. B. Saunders. Marcus A. Weinberg, 549 W. Randolph street, Chicago, Illinois, doing business as the Merchants Sales Syndicate,

(Continued on page 23)



## DRY GOODS

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

### Rug Business Picks Up

Talk of possible price reductions in the floor coverings industry subsided here last week as wholesale and retail buying showed a decided pick-up from early Fall levels. Buying at retail increased locally as well as in cities in the Midwest and in New England, where special sales promotions were staged by stores. Consumers bought low-end axminster rugs and medium-grade Oriental-type rugs of wilton weave in quantity. As a result, retailers re-ordered immediate replacements and took a limited amount of goods for later delivery.

Because of the long period of inactive buying this Fall, rumors that rug mills would shade prices slightly to move goods were common in the local market early last week. Although denied by mill owners, the rumors persisted until the heavier buying late in the week convinced the trade that present quotations would stand for the balance of the season.

### Hosiery Sales Increase

In the last two weeks a sharp reversal of conditions in the hosiery industry has set in with the result that at the present time several important mills are practically sold up until the beginning of the year, selling agents reported. Coincident with the improved demand has come a strengthening of prices so that today \$5 a dozen is about the lowest price at which regular full-fashioned goods can be obtained.

The improvement dates from the ending of the more or less abortive strike in the industry. Mills had liquidated huge quantities of goods in July and August at low prices, had been manufacturing cautiously and then found production reduced somewhat by the strike. The result is that at present mill inventories are not heavy and, as a matter of fact, on some numbers immediate delivery is very difficult to obtain. Prices are steadier than they have been in months and retail stocks are low. A continued good demand during this month and November is expected, but whether the seasonal let-down in December will be greater than usual is still undetermined.

### Stationery Call Gains Sharply

Re-orders, larger in volume than the initial purchases made late in the Summer, are placed for holiday goods in the stationery market by retailers from the Midwest and South. Buyers explain that Christmas goods, delivered four weeks ago, have been cleared in special promotions. The purchases made by the Western and Southern stores are the heaviest in several years. Local retailers are limiting commitments for both current and holiday merchandise. Their orders for Christmas goods will probably be held up until the end of this month. Stationery

in demand includes goods to sell up to \$2.

### Appliance Sales Gain

Using the current reports of a general increase in prices for manufactured goods as a talking point, manufacturers of electrical appliances booked a heavy volume of advance business last week by assuring customers that present quotations will be maintained until the close of the year. Producers, who have been pressing steadily to raise both the unit and dollar volume of Fall business this year beyond figures for the corresponding period of 1931, said they found the assurance of firm prices the most effective argument used to date in getting orders.

Sales figures up to the end of last week show volume gains ranging from 3 to 10 per cent. compared with 1931 Fall sales in practically all lines of smaller socket appliances.

### Fight 'Oversized' Drug Items

The National Chain Drug Store Association plans a drive against "oversized" ten-cent drug and cosmetic items, claiming that they provide unfair competition. The organization will ask manufacturers to bring these ten-cent sizes into line with the larger packages, contending that frequently they offer 12 to 15 cents' worth of merchandise in comparison with the 25 and 50 cent styles, merchandised in the chain stores.

### Sterling Ware Orders Mount

Demand for all types of sterling silver hollowware continued to rise in the wholesale market last week as retailers covered against possible price increases. Orders were largest on the low-end goods which are considered likely to be first to feel effects of higher bullion quotations. A number of retailers covered requirements up to the end of the year but the majority confined purchases to three to four weeks' supplies. Plated silver sales also gained in volume but the increase was less noticeable in that branch of the industry. Producers of flatware, both sterling and plated, reported the sharpest sales gains since early Summer.

### Silk Output Off Sharply

Production of silk and rayon piece goods by stock-carrying mills during the last half of September totaled 4,463,000 yards, a drop of 44 per cent. under the same period last year, but a gain of 12.5 per cent. over the first half of the month, according to figures issued yesterday by the National Federation of Textiles. The joint report of 271 stock mills and converters showed gross shipments of 10,007,000 yards, a drop of 13.8 per cent. from the period ended Sept. 15. Stock on hand Sept. 30 totaled 63,613,000 yards, of which 3,005,000 yards were sold.

### Adds Dry Cleaning Department

One of the newest additions to store departments is a dry cleaning section for customers. A leading store in the East has opened such a department for customer use and has had profitable results.

### Better Accessories in Demand

Retailers report that more customers are buying slightly better quality dress accessories this season. This was said to be true in glove, undergarment and negligee, millinery, handbag and hosiery lines. Price promotions, however, continue to be strongly featured, although the greater interest in the medium price brackets will serve to increase the size of the average sale in these departments. The trend is increasingly toward novelties, it was also pointed out, a trend which has made more difficult the problem of stores in properly co-ordinating these goods with ready-to-wear.

### Proceedings of the Grand Rapids Bankruptcy Court

(Continued from page 11)

claimed exempt), and total liabilities of \$6,849.50, listing the following creditors:	
Holland City State Bank.....	\$2,400.00
First State Bank, Holland.....	850.00
Peoples State Bank, Holland.....	1,950.00
White Bros. Electric Co., Holland.....	25.00
Peoples State Bank, Holland.....	750.00
DeKraaker and DeKoster, Holland.....	15.00
Dr. C. J. Fisher, Holland.....	11.00
P. S. Boter Co., Holland.....	15.00
John J. Rutgers Co., Holland.....	18.00
Joe E. Kardux, Holland.....	38.00
Lokler Rutgers Clothing Co., Holland.....	39.50
Holland Furnace Co., Holland.....	22.00
Vanden Berg Bros. Oil Co., Holland.....	51.00
The United States Rubber & Tire Co., Holland.....	622.00
West Michigan Laundry Co., Holland.....	25.00
Bert Brandt, Holland.....	18.00
Oct. 22. On this day the schedules, reference, and adjudication in the matter of John H. Vander Ven, bankrupt No. 5922, were received. The bankrupt is a contractor and builder of Holland. The schedules show total assets of \$200 (all of which is claimed exempt), and total liabilities of \$6,003.34, listing the following creditors:	
Arthur Bolt, New Era.....	\$ 708.80
Henry Ketel, Holland.....	120.00
Gebben & Vanden Berg Coal Co., Holland.....	24.90
Republic Paint and Varnish Co., Chicago.....	23.35
Steketee Tire Shop, Holland.....	20.00
Lemmen Garage, Holland.....	13.70
Vogelzang Hardware Co., Holland.....	10.00
Central Hardware Co., Holland.....	24.28
Reliable Coal Co., Holland.....	84.41
Anthony Van Ry, Holland.....	108.19
Whites Market, Holland.....	126.72
Langland Mfg. Co., Muskegon.....	14.15
Westing and Swanson, New Era.....	81.74
John Reimink, Holland.....	33.95
John M. Vander Ven, New Era.....	500.00
Churchill and Webber Co., New Era.....	228.00
A. J. Rankin, Shelby.....	14.50
F. W. Hesselstweet, New Era.....	150.00
John Holtrop, Ferrysburg.....	47.80
Bolhuis Lumber Co., Holland.....	114.00

John Vander Sluis, Holland..... 200.00  
 First State Bank, Holland..... 830.00  
 Scott Lagers Lumber Co., Holland..... 2,525.85  
 In the matter of Carl Prochnow, bankrupt No. 5904. The first meeting of creditors has been called for Nov. 6.

### Most of Matches Used in U. S. Are Domestic

Despite a heavy influx of foreign matches, the Commerce Department reports that domestic manufacturers now are supplying 97 per cent. of American demands. Five years ago home manufacturers were supplying only 83 per cent.

Production of all classes of matches reached the value of \$22,669,000 in 1933, the last census year, with sixteen plants operating. Imports during that year totaled \$704,000, or about 3 per cent. of the estimated domestic demand. In 1929, with twenty-one plants operating, production totaled \$20,351,000, and imports were valued at \$3,425,000, the latter making up almost 15 per cent. of the domestic demand.

Imports, however, have risen somewhat since the beginning of 1934, reaching a value of \$417,350 during the first eight months, as compared with \$379,600 during the comparable period of last year.

Imports come mainly from Japan, Germany and Sweden. Exports are negligible, amounting in 1933 to less than \$25,000.

Match plants are widely distributed in the United States, the 1929 census showing four each in New York and Ohio two in Minnesota and Wisconsin, and one each in California, Washington, Illinois, Missouri, Michigan, West Virginia, Pennsylvania, Massachusetts and New Hampshire.

A man owns only what he uses, and no more. To him who uses wisely and well what has been entrusted to him shall be added other talents. The talents not used shall be taken away. If you use your mind, it expands, and if you do not, it goes in the direction of idiocy. If you use your riches wisely, you become richer.

Work alone can fructify ideas.

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GRAND RAPIDS, MICHIGAN

## HOTEL DEPARTMENT

### Introduction of Light Weight, High Speed Trains

Los Angeles, Oct. 20—October marks another important development in rail transportation history in the United States and a further step in pioneering and experimentation with the introduction of light weight, high speed, streamline trains by the Union Pacific railroad, to be operated between the Pacific Coast and Chicago. Within the next ten days this particular rail organization will conclude preliminary tests of its first completed train, which is today on view at Exposition Park, Los Angeles, and will go into service next week. It is made up along the lines of complete Pullman equipment, the first train consisting of mail, baggage, diner and sleeping car equipment. It will also be the first high-speed American railway train ever to use a V-type Diesel engine in combination with electric power. Following the exhibition here the train will go to Chicago on a test of the schedule upon which the Union Pacific expects to regularly operate its streamlines from Coast points. From Chicago it will continue to New York city, where the first public display is to be made in the East. Last February the Union Pacific announced its plans to place these streamline trains on a schedule of two nights and one day between the Pacific coast and Chicago, or approximately 40 hours, thus cutting an entire business day and one night from present passenger schedules of limited trains between those points. The first record time made on a through schedule from New York to San Francisco was set nearly 60 years ago, by the Jarrett & Palmer special theatrical train. This special left New York on June 1, 1876. Between Omaha and Ogden, Utah, it operated via the Union Pacific and from Ogden to San Francisco via Southern Pacific. The total time between New York and San Francisco was 84 hours and 17 minutes. The fastest time ever made between Los Angeles and Chicago, was set by a chartered train carrying Walter Scott ("Death Valley Scotty") in July, 1906. That record of 44 hours and 53 minutes still stands. The present coast-to-coast record was set in May, 1909, by the late E. H. Harriman, whose special train made the run from Los Angeles to New York city in 71 hours and 27 minutes. These records included the actual time consumed in making these trips, no allowance being made for traffic delays of any sort whatsoever. Now, as to the possibilities of the near future? An employee of the Union Pacific to-day suggested to me that it is within the bounds of reason, that his company would, as soon as the proper equipment has been accumulated, place a large number of these improved trains upon its rails, and perform a service such as provided by the present interurban systems throughout the country, with the added facilities of frequent through, high speed trains, so that one might almost depend on such a service at almost any hour of the day. Certain it is that the railway organizations must soon discover that the only way to secure their share of the fares, will be for them to supply travel facilities which cannot be offered by the bus and other methods, and to parallel this service with a reduction in rates to a plane comparing favorably with those now offered by the bus lines. The presentation of the new train to the public view is certainly an interesting episode, and it is presumed a general exhibition will be given at Middle State and Far Eastern points.

In speaking of the fast and extravagant trip of "Death Valley Scotty," I am reminded that some time since I

promised my readers I would later on have something to say about this peculiar individual who gained much notoriety in a most unusual manner. This eccentric individual certainly set the world agog at the time of his memorable railway trip. I have met him. I might say, recently, "under his own vine and fig tree." Mystery he surely is, and while he talks freely on occasions, he never really divulges any secrets. He recently completed a mansion near the head of Death Valley, in Eastern California, but nobody ever seemed to know why he did it, because of the fact that he is a veritable Arab in his habits and cares little for human comforts. There are whisperings about a huge landing field for airplanes; there is enough cast iron pipe on the premises to build a water system for a town; there are arrangements for an ice refrigerating plant in that spot where the white sand makes a mammoth reflector and the sun beats down blisteringly hot during eight months of the year. Also there is a two story building of concrete construction, with screened-in sleeping porches, luxurious baths and appurtenances for an indulgence in athletics. There is a garage which houses a battery of trucks, several pleasure cars and plenty of space for holding a National presidential convention; stables which are a marvel of comfort and convenience; and an electric plant which generates by water power coming from a spring on the mountain side. Now and then he boasts that he will be "sitting on top of the world" and will have more money than any man can spend when he completes his ambitious plans, but that is as far as he will go in divulging his program. His replies to any queries about the use he will make of an airplane landing field are just as unsatisfactory. The story of Death Valley is a gruesome one of a rugged country. Scores of lives were lost in a day when the valley was christened, and its history for years thereafter was of hardship, peril and death, with really little to relieve its hardship. Borax was discovered at an early day, but transportation costs were too high and the project lagged. Then the "20-mule team" method of transportation was devised. We used to see it illustrated on cartons containing borax, a trade mark, as it were. The 20-mule team consisted of 18 miles and a span of horses. They were harnessed up in pairs. The horses were attached to the tongue of the wagon and ahead of them stretched the mules, their double-tries geared to a chain leading from the forward axle. The most experienced team of mules were leaders and they were guided by reins manipulated by the driver. These reins were 120 feet long and the teams stretched out approximately 100 feet. But the outstanding feature of all we hear about "Scotty," is mention of the fact that in 1906 he chartered a special train on the Santa Fe railroad, and made a trip to Chicago in forty-two hours, subsidizing everybody in the railway service, from section men to division superintendents. Every conductor was the recipient of a valuable gold watch, and the newspapers were full of accounts of the memorable trip. Once in a while the subject of this sketch pays a visit to Los Angeles, and much "manna" is showered upon such as are fortunate enough to assist in his entertainment. The hotel men look upon him as a veritable Santa Claus, and while he is mild-mannered, and his presence is seldom known at the time, he is a subject of much conversation among his beneficiaries.

While I am writing this weekly offering it is to the accompaniment of a glorious supply of so-called "liquid sunshine," the first, of any importance which has been offered this season. The city authorities are just agitated over the condition of the facilities required for carrying away the surplus

rainfall, which looks as though it might be continuous for several days. Anywhere else in the world, almost, conversation about the weather means something. Cloudy skies indicate that rain is going to fall and relieve a drought or damage crops or spoil picnics or outings. But here in Los Angeles, where every day is like every other day, there seems to be no use to talk about conditions. But to-day it is raining and visitors from the East will be seen scurrying along encased in raincoats or flaunting umbrellas, but the native Californian will be found wearing his straw hat, expecting the moisture will evaporate soon after Old Sol discovers that California has been "doused." We will probably have a half-dozen such storms during the winter season, the gutters will be effectually "flushed" and then we will go back to the old slogan of "sunshine and roses."

Good-natured and whole-hearted "Big Bill" Jenkins—he of the Western Hotel, at Big Rapids—has re-opened the dining room at his very excellent caravansary and now the commercial men will feel once more the contentment which always accompanied Bill's offerings in that direction. I shall expect to make an investigation of his culinary offerings on my next Michi-

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J. Leslie Kincaid, President

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Phil Jordan, Manager

## An Entire City Block of Hospitality



### Have You Seen Our New

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

Pantlind  
GRAND RAPIDS  
750 ROOMS \$2 UP

### CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

ALL GOOD ROADS LEAD TO  
IONIA AND

### THE REED INN

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

### Park Place Hotel

Traverse City

Rates Reasonable—Service Superb  
Location Admirable  
GEO. ANDERSON, Mgr.  
ALBERT J. ROKOS, Ass't Mgr.

### New Hotel Elliott

STURGIS, MICH.

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

### Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$2.00 and up

EDWARD R. SWETT, Mgr.  
Muskegon Michigan

### Columbia Hotel

KALAMAZOO

Good Place To Tie To



gan visit, to assure myself that they are up to their prior reputation.

At a meeting of the Michigan Society of California, the other evening, a roll-call developed that fact that more than one-half of those present were directly from, or originally came from Grand Rapids. At a meeting of the Indiana Society, in Chicago, George Ade, the humorist, once soliloquized over the fact that "some of the smartest people in Chicago came from Indiana, and the smarter they were the sooner they came. I am not claiming, however, that the two incidents are analogous.

The disbursement of excessive sums in election contests is a menace to good government, and for a party which claims efforts in its behalf are akin to a labor of love, it looks rather unhealthy to discover that its sponsors are going over the malcontents, extracting large contributions, coupled with promises of large rewards to the faithful, gives it a more dangerous business. Los Angeles authorities have discovered that more than 200,000 illegal registered primary voters, cast their ballots almost solidly for an individual who is claiming to take government out of politics.

Every few days I pay a visit to one of the various city parks and recently I discovered what I presumed were wild geese paddling around in the lagoons. Upon further investigation it was established that my diagnosis was correct. It seems very curious that these wild birds know that they will not be harmed by humans in the parks. They seem to realize that they have a sanctuary here, and that they will not be shot down by ambitious Nimrods. They are bold, therefore, in the presence of man. Visitors to the parks bring them bread crumbs, pop corn and other grains, and they dive, dip and splash in the water as contented as they would be if they were far away in the northern lakes. Sometimes wild ducks and geese remain for weeks in these parks, and they then suddenly flap their wings, stretch their necks and disappear in the sky. Fortunately when they leave they drop their habit of fearlessness or they would be easy prey for the sportsman. They are timid, wild and fearful when they next meet them away from the park environs.

There is said to be a hotel in Omaha where the tipping system has been effectually abolished and everybody, including the landlord, is very much pleased with the results. It is, at least, a fair play proposition and ought to be tried out everywhere.

Some hotel men are just beginning to discover that banquets, as a business proposition, are unprofitable. The entire culinary force of one's catering establishment is disorganized for several days prior to and also afterwards and the guests themselves, naturally expecting too much, usually go away dissatisfied.

Los Angeles authorities are keen for first-class sanitary conditions in restaurants and eating places generally. The local board of health has a "tasting" squad to look after this particular industry and quite frequently we read of heavy fines and jail sentences handed out to offenders.

Frank S. Verbeck.

To meet the great tasks that are before us, we require all our intelligence, and we must be sound and wholesome of mind. We must proceed in order. The price of anger is failure.

Push business—or perish.

**Warding Off Live Stock Depletion**

While cattle offerings in the markets continue at a high rate, and hog shipments in the past week again reached proportions indicative of liquidating pressure, many live stock farmers are making conscientious efforts to prevent a permanent depletion of our live stock reserves.

Despite the shortage of forage and the high prices of all feed-stuffs, the Department of Agriculture reports that shipments of stocker cattle to the corn belt states are substantially in excess of last year. Similar shipments to the drought states, while much smaller than last year, are still of surprisingly large proportions considering the circumstances.

Although the heavy liquidation of live stock resulting from the drought and the Government's purchase program will result in subnormal offerings for one or possibly two years, an eventual replenishment of our farm animal reserves may be expected due to the farsighted policy of live stock farmers.

**New Deal Gain In Congress Forecast**

So optimistic are said to be the reports privately received by Democratic leaders of the probable sweep of the country for the New Deal that they hesitate in believing all that they hear or read.

The more astute among them are fearful that if the predictions are correct the enlarged Democratic membership, particularly in the House, will be hard to manage, thus possibly menacing the Administration's legislative program.

If there is a sufficiently large and militant minority in House and Senate, the problem of keeping legislation within certain limits prescribed by the administration would be materially simplified.

The Democrats seem sure to win anywhere from four to ten additional seats in the Senate. The forecasts for the House vary, some estimating that gains of up to fifty seats will be registered, while others feel the losses will be in about the same ratio.

**Reflect Government Spending**

Stimulated by Government spending, both in the form of AAA benefit payments and of loans on farm crops, retail trade in rural sections continues very active.

Executives of nation-wide store systems report that sales during the past week again registered increases over 1933, amounting to 10 per cent. in the aggregate. While sales in industrial and urban centers were irregular, depending on the weather, increases in country districts amounted to as much as 30 and 40 per cent. in individual cases.

As a result, stores that had already planned markdowns on seasonal merchandise have, in some cases, decided to postpone such a step for several weeks at least. Nation-wide organizations, in addition, are considering shifting surplus stocks from their city stores to outlying districts. The heart of the drought area is among the sections showing the greatest improvement in sales.

**Telegraph Radio Merger Revived**

A study to determine the desirability of mergers in the communications field may soon be undertaken by the Federal Communications Commission, in which event adequate public hearings would be held.

The purpose of this study obviously would be to provide information upon which Congress might enact appropriate legislation to provide for and permit consolidation of radio and wire services, including the cables.

While the proposals of merger likely will engender as much opposition now as heretofore, nevertheless there is in some quarters here official sentiment favorable to legislation that would enable the telegraph companies to merge with other corporations on the same basis permitted telephone companies. Ultimately, it is believed, such legislation will be enacted, but whether this will come in the next Congress cannot now be forecast.

**Banks Strengthen Capital Structure**

Banker delegates to the A.B.A. convention are commending the success attributed to Leo T. Crowley, chairman of the Federal Insurance Corporation Deposit, in compelling some banks to improve their capital structure.

Some of the bankers with whom he is said to have conferred are reported to have demurred to his proposal, contending that their institutions were solvent and that was all that was required for admission to and retention of membership in the corporation.

Crowley, it is related, thought otherwise, and while it is not specifically required in the law that adequate capital structure be a condition to membership, nevertheless there are other provisions relating to solvency that can be made the vehicle for compelling increased capitalization. Next session of Congress an appropriate change of the law will be sought.

**Steel Production for Stock**

The small increase in steel operations which is scheduled for this week does not reflect a corresponding increase in consumer demand, according to trade reports.

Since steel consumption, on the other hand, has exceeded production for some months, some steel companies feel that operation for additions to stocks on a limited

scale is warranted. Thus far, only a few of the low cost producers have adopted this policy of anticipating future demand, however, although their decision has been sufficient to bring about a rise in the operating ratio.

One of the factors making production for stock feasible has been the continuation of the steel industry code without major changes, it is said. This has removed the threat of a breakdown in the steel price structure, limiting price concessions in practice to insignificant specialty products.

**Textile Bookings at a Loss**

In several divisions of the cotton textile industry, mills are reported booking a number of substantial orders, although prices are such that profitable operation remains very difficult.

Manufacturers in such lines as work clothing materials and similar coarser weaves have found it preferable, it is said, to keep their mills open and to accept volume orders at unprofitable prices rather than to restrict operations in the hope of price increases later. Careful calculations have shown, it is said, that this policy will result in smaller aggregate losses.

Considerations of this type represent a return to the system of pricing which had to be used under the competitive pressure of the depression years. Many in the industry are wondering, therefore, how long NRA cost schedules can be sustained under such conditions.

**Thanksgiving**

You can feel it coming round  
And on the way  
For the winds have different sound  
From day to day  
The grass is green, or yonder dead  
The leaves are twirling in the air  
The sun is shining overhead  
Till clouds surprise and hide it there.

You can see it coming round  
And here almost;  
For leeward roofs and open ground  
Were white with frost  
This morning; with the break of day  
Were juncoes on the shrubs and lawn  
Were stubble corn was dull and gray  
The huskers too had gone.

Then observe it coming round  
When Autumn days  
Dim the hills and hold spell-bound  
Old Sol for days  
But afterwhile the hazes lift  
And sunbeams warmly call  
To not forget November's gift  
Thanksgiving in the Fall.

Charles A. Heath.

**The Lunatic**

I'm not crazy 'bout the moon  
But I'll crazy be  
If it does not tell me soon  
Of its ancestry  
And who this Old Man is up there  
With broken nose and flowing hair;  
Was he in an awful fight  
Full—and stayed then out all night?

I'm not crazy—'bout the moon  
But I'll crazy act  
If it does not tell me soon  
All about the fact  
Are there milk-maids, pastures there  
Herds of cows so fat and fair  
He can build his world you please  
Out of nothing but green cheese.

I'm not crazy—but how soon  
Does it me bewilder  
That all change found in the moon  
Is in quarters, and of silver  
Why he'd never stand a show  
In the course he has to run  
If he did not borrow so  
Gold reflected from the sun,  
Charles A. Heath.

## DRUGS

### Michigan Board of Pharmacy

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

### Michigan State Pharmaceutical Association.

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

### Report of Member Durham at Pontiac Convention

President: I just want to take a minute before introducing the next speaker to restate here what Captain Robert Dollar, of the Dollar Steamship Lines, said. He made the statement that he considered a young man's first business enterprise would be better to go broke than if he made a success.

At this time I want to introduce my good friend, Earl Durham. I was on the same Board with him for two years and I am happy to call on him at this time—Mr. Durham, of the State Board of Pharmacy.

Mr. Durham: Mr. President and members of the State Association, I was very much surprised when I looked at the program and found that I was to give a short talk on the Board of Pharmacy. I was given no official notice of it, but will attempt to give you a brief outline on the activities of the Board of Pharmacy.

It is composed of five members, each appointed for five years. We go into a huddle and elect our president and vice-president. We assign the subject to each member and two subjects to the president of the Board. Our duties are to make pharmacy better in the state of Michigan and we conduct the examinations and mark our own papers. I have taken a survey of the different parts of Michigan and I know our Board members and without any hesitancy I can say the Board is 100 per cent. better than any other Board in Michigan because we think our profession is 100 per cent. better, then why wouldn't we consider our Board 100 per cent. better? I would like to say at this time there is one trouble which comes up every now and then, due to the members of the Association—the druggists themselves in Michigan—in regard to the apprenticeship of the members. It seems that with the druggists of Michigan that each apprentice should be registered with the State Department before he can qualify to take the state examination. It seems to be overlooked by the druggists themselves that the men should be registered with the department at least one year before he can take the examination, providing he is a graduate of a college. I call your attention to the fact if your apprentice is not registered

with the State Department, to do so at once. As I have said, each member has his own subject. A good many people don't understand how the Board is conducted. Each member is assigned one subject. He makes up his own paper, gives his own examination and marks. Our Board has seen to it that our meetings, following the examinations, are called as short a time as possible after the examination, so the younger students can know as quickly as possible whether or not they passed.

Now when our new Board altered the plan—the Boards prior to that time had their methods and our Board changed them—we have to give Mr. Henry credit. He came on the Board and he thought we should give the whole examination, so we assigned one whole day to the practical end of the examination. It used to be we would give the practical end the last half of the day and then hurry home, but the Board now has arranged so the practical is given on the second day of the examinations, and by the way in place of giving an examination in two days, we give three days, so each student has a half day or near that for each subject. While Nord Henry was giving the oral examination, we didn't have to give any, because he included it all in the practical, written and oral, and it was a good move. A ten minute quiz with each candidate gives the examiner a better idea of the candidate's knowledge of pharmacy than he could show on paper.

I wish to comment in my four years of experience on the Board of Pharmacy, on the personnel and character of the candidates as being of a much higher type since the standard of pharmacy has been promoted to what it is at the present time. The Board of Examiners, according to law, gives three examinations a year. They used to be held in Detroit, and Grand Rapids only. The younger Board has seen fit to give these examinations in the towns where the schools of pharmacy are located. We think it better that these examinations be conducted in these towns than in towns where there is no school or institute of pharmacy maintained. Therefore, now it is Big Rapids in summer and the spring examination in Detroit. The number of candidates taking the examination ranges from 125 to 150 at each examination, with the exception of one held in the Upper Peninsula. At that examination there are about seventy-five candidates.

Now some think that pharmacy is being overcrowded. I myself fail to see that. That adds in the neighborhood of 100 students a year, taking in consideration that there are twenty-five hundred pharmacists in Michigan that take out licenses. I think there is a bigger field yet for pharmacy inasmuch as we only pass a hundred students a year.

I wish to express that my four years of experience on the Board of Pharmacy has been very valuable to me and I hope that each member of the Association may have the privilege at some time of serving on the Board. I don't know of anything more that I can say. Our time is short and I will

close with this remark that I want to say again it will help us out of our difficulties if you will see that the apprentice in your store is registered tomorrow morning, if he has not already done so.

President: Yesterday in our afternoon session we brought up the subject of the American Institute of Pharmacy. We are fortunate in Michigan in having a man who attended the convention in Washington last month. He has served as a past president and I have asked Mr. Allan to say a few words about it.

Mr. Allan: I was privileged this year, with President Durham, to attend the National Association meeting in Washington and at this time I want to publicly thank Mr. Durham for the fine spirit he showed in Washington when I resigned from the Executive Committee of the National Board of Pharmacy because I was not a member of the Board of Pharmacy when the convention called for a one hundred per cent. membership. While down in Washington we attended the dedication of this beautiful building. It is on Constitution avenue. It is a beautiful structure and a monument to pharmacy. This will house the offices of the Association of Pharmacy, the National Association of Boards of Pharmacy and the American Pharmaceutical Association. Personally, I hope this convention will go on record if they only donate \$25 to the new Institute of Pharmacy building down there. I certainly, as a man who has traveled about the country, would like to see my own state represented in some small way in helping to pay for this building and now I would like to make a motion that the Michigan State Pharmaceutical Association donate \$25 to the American Institute of Pharmacy.

Motion supported. Motion stated by President and carried.

President: Is there any other business?

Mr. Durham: It seems some have gained the impression from my previous remarks that there was no written part to our examination. We have six subjects. One subject is assigned to each member for the whole year and the president has two. That makes six, so if I did leave that impression I want to say there are six examinations, one-half day assigned to each subject.

Mr. Webster: Will Mr. Durham tell us what the boys are doing about the assistants?

Mr. Durham: We had the law amended so that all assistants who are registered in Michigan as registered assistants, can, within the next five years, become full registered pharmacists if they do their part. They would not have to go to college and take the two years. With the experience they have had since registration we as a Board feel pleased and would be delighted to do away with the two classes of registration and make only one class of registration. We feel that no other profession has two classes of registration, so why should pharmacy? What we wish you folks would do is to convey this expression of the Board to the minds of the registered assistants, that they must prepare themselves to pass the examination.

President: Anything further, if not, and I don't know of anything further, we will stand adjourned until tomorrow morning.

We are free when our acts proceed from our entire personality, when they express it, when they exhibit that indefinable resemblance to it which we find occasionally between the artist and his work.

# 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 Michigan



WHOLESALE DRUG PRICE CURRENT

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

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

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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.

Table with columns: ADVANCED, DECLINED. Lists items like Sweet Peas, Lava Soap, Ryco Coffee, etc.

Table with columns: AMMONIA, BREAKFAST FOODS. Lists items like Little Bo Peep, Kellogg's Brands, etc.

Table with columns: APPLE BUTTER, BAKING POWDERS. Lists items like Quaker, Royal, etc.



Table with columns: BLEACHER CLEANSER, BUTTER COLOR. Lists items like Lizzie, Hansens, etc.

Table with columns: BLUING, CANDLES. Lists items like Am. Ball, Electric Light, etc.

Table with columns: BEANS and PEAS, CANNED FRUITS. Lists items like Dry Lima Beans, Apples, etc.

Table with columns: BURNERS, BOTTLE CAPS. Lists items like Queen Ann, Single Laquer, etc.

Table with columns: Blackberries, Blue Berries. Lists items like Premio, Quaker, etc.

Table with columns: Cherries, Cherries-Royal Ann. Lists items like Supreme, Gibraltar, etc.

Table with columns: Figs, Fruit Salad. Lists items like Beckwith Breakfast, Supreme, etc.

Table with columns: Goosberries, Grape Fruit. Lists items like Michigan, Florida Gold, etc.

Table with columns: Loganberries, Peaches. Lists items like Premio, Forest, etc.

Table with columns: Pineapple Juice, Doles. Lists items like Doles, Honey Dew, etc.

Table with columns: Apples, Pears. Lists items like Hart, Quaker, etc.

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Table with columns: Pineapple, Sliced; Honey Dew, sliced; Honey Dew, tid bits; etc.

Table with columns: Ukelele Broken, Quaker, Tid Bits; Quaker, No. 1; etc.

Table with columns: Ulukit, Plum; Supreme Egg; Primo; etc.

Table with columns: Prepared Prunes; Raspberries, Black; Raspberries, Red; etc.

Table with columns: Strawberries; CANNED FISH; Clam Ch'der; etc.

Table with columns: Canned Meat; Bacon, med; Bacon, lge; etc.

Table with columns: Canned Meat; Beef, med; Beef, lge; etc.

Table with columns: Canned Meat; Beef, med; Beef, lge; etc.

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Table with columns: Canned Meat; Beef, med; Beef, lge; etc.

Table with columns: CHEWING GUM; Adame Black Jack; Adams Dentyne; etc.

Table with columns: Wax Beans; Choice, Whole; Cut, No. 1; etc.

Table with columns: Beets; Extra Small; Hart Cut; etc.

Table with columns: Carrots; Diced, No. 2; Diced, No. 10; etc.

Table with columns: Corn; Golden Ban; Country Gen; etc.

Table with columns: Peas; Little Dot; Sifted E. June; etc.

Table with columns: Pumpkin; No. 10; No. 2 1/2; etc.

Table with columns: Sauerkraut; No. 10; No. 2 1/2; etc.

Table with columns: Soinach; Supreme No. 2; Maryland Chief; etc.

Table with columns: Succotash; Golden Bantam; Hart; etc.

Table with columns: Tomatoes; No. 10; No. 2 1/2; etc.

Table with columns: CATSUP; Quaker, 10 oz; Quaker, 14 oz; etc.

Table with columns: CRACKERS; Hekman Biscuit Company; Saltine Soda Crackers; etc.

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Table with columns: CRACKERS; Hekman Biscuit Company; Saltine Soda Crackers; etc.



<b>Currants</b> Packages, 11 oz. ----- 14	<b>JUNKET GOODS</b> Junket Powder ----- 1 20 Junket Tablets ----- 1 35	<b>FRESH MEATS</b> <b>Beef</b> Top Steers & Heif. ----- 14 Good Steers & Heif. ----- 12½ Med. Steers & Heif. ----- 10½ Com. Steers & Heif. ----- 09	<b>HERRING</b> <b>Holland Herring</b> Mixed, kegs ----- 90 Milkers, kegs ----- 1 00	<b>SOAP</b> Am. Family, 100 box ----- 5 05 F. B., 60c ----- 2 30 <b>Fels Napha, 100 box</b> ----- 4 65 Flake White, 10 box ----- 3 00 Ivory, 100 6s ----- 4 95 Fairy, 100 box ----- 3 25 Palm Olive, 144 box ----- 6 30 Lava, 50 box ----- 2 55 Camay, 72 box ----- 3 05 P & G Nap Soap, 100@3 00 Sweetheart, 100 box ----- 5 70 Grandpa Tar, 50 sm. ----- 2 10 Williams Barber Bar, 9s ----- 50 Lux Toilet, 50 ----- 1 05	<b>TEA</b> <b>Japan</b> Medium ----- 19 Choice ----- 22@30 Fancy ----- 30@36 No. 1 Nibbs ----- 32
<b>Dates</b> Quaker, 12s, pitted ----- 1 40 Quaker, 12s, regular ----- 1 10 Imperial, 12s, 2 lb. ----- 1 10 Imperial, 12s, 1 lb. -----	<b>MARGARINE</b> Wilson & Co.'s Brands Nut ----- 11 Certified Animal Fat ----- 13 Oleo -----	<b>Veal</b> Top ----- 12½ Good ----- 11½ Medium ----- 10½	<b>Lake Herring</b> ½ bbl., 100 lbs. -----	<b>Whole Spices</b> Allspice Jamaica ----- @36 Cloves, Zanzibar ----- @24 Cassia, Canton ----- @24 Cassia, 5c pkg., doz. ----- @40 Ginger, Africa ----- @19 Mixed, No. 1 ----- @30 Mixed, 10c pkgs., doz. ----- @55 Nutmegs, 10@90 ----- @50 Tutmegs, 105-110 ----- @48 Pepper, Black ----- @23	<b>Gunpowder</b> Choice ----- 34
<b>Figs</b> Calif., 24-8 oz. case ----- 1 70	<b>MATCHES</b> Diamond, No. 5, 144 ----- 6 25 Searchlight, 144 box ----- 6 25 Swan, 144 ----- 5 65 Diamond, No. 0 ----- 5 00	<b>Lamb</b> Spring Lamb ----- 14 Good ----- 13 Medium ----- 11 Poor ----- 08	<b>Mackerel</b> Tubs, 60 Count, fy. fat 6 00 Pails, 10 lb. Fancy fat 1 50	<b>White Fish</b> Med. Fancy, 100 lb. ----- 13 00 Milkers, bbls. ----- 18 50 K K K Norway ----- 19 50 8 lb ----- 1 40 Cut Lunch ----- 1 50 Boned, 10 lb. boxes ----- 16	<b>Ceylon</b> Pekoe, medium ----- 63
<b>Peaches</b> Evap. Choice ----- 14½ Eva. Fancy ----- 16½	<b>Safety Matches</b> Red Top, 5 gross case ----- 5 25 Signal Light, 5 gro. cs. ----- 5 25 Standard, 5 gro. cs. ----- 4 00	<b>Mutton</b> Good ----- 05½ Medium ----- 05 Poor -----	<b>Shoe Blackening</b> 2 in 1, Paste, doz. ----- 1 30 E. Z. Combination, dz. ----- 1 30 Dri-Foot, doz. ----- 2 00 Bixby's, doz. ----- 1 30 Shinola, doz. ----- 90	<b>English Breakfast</b> Congou, medium ----- 23 Congou, choice ----- 35@36 Congou, fancy ----- 42@43	
<b>Peel</b> Lemon, Dromedary, 4 oz. doz. ----- 1 10 Orange, Dromedary, 4 oz., dozen ----- 1 10 Citron, Dromedary, 4 oz., dozen ----- 1 10	<b>MUELLER'S PRODUCTS</b> Macaroni, 9 oz. ----- 2 10 Spaghetti, 9 oz. ----- 2 10 Elbow Macaroni, 9 oz. ----- 2 10 Egg Noodles, 6 oz. ----- 2 10 Egg Vermicelli, 6 oz. ----- 2 10 Egg Alphabets, 6 oz. ----- 2 10 Cooked Spaghetti, 24c, 17 oz. ----- 2 20	<b>Pork</b> Loins ----- 15 Butts ----- 15 Shoulders ----- 12 Spareribs ----- 10 Neck Bones ----- 05 Trimnings ----- 12	<b>STOVE POLISH</b> Blackex, per doz. ----- 1 30 Black Silk Liquid, doz. ----- 1 30 Black Silk Paste, doz. ----- 1 25 Enameline Paste, doz. ----- 1 30 Enameline Liquid, doz. ----- 1 30 E. Z. Liquid, per doz. ----- 1 30 Radium, per doz. ----- 1 30 Rising Sun, per doz. ----- 1 30 65 Stove Enamel, dz. ----- 2 30 Vulcanot, No. 10, doz. ----- 1 30 Stovoil, per doz. ----- 3 00	<b>Oolong</b> Medium ----- 39 Choice ----- 45 Fancy ----- 50	
<b>Raisins</b> Seeded, bulk ----- 7½ Thompson's S'dless blk. ----- 7½ Quaker s'dless blk. ----- 7½ 15 oz. ----- 7½ Quaker Seeded, 15 oz. ----- 8	<b>California Prunes</b> 90@100, 25 lb. boxes ----- @6½ 80@90, 25 lb. boxes ----- @07 70@80, 25 lb. boxes ----- @07½ 60@70, 25 lb. boxes ----- @08 50@60, 25 lb. boxes ----- @08½ 40@50, 25 lb. boxes ----- @09½ 30@40, 25 lb. boxes ----- @11 20@30, 25 lb. boxes ----- @12½ 18@24, 25 lb. boxes ----- @14	<b>Dry Salt Meats</b> D S Belles ----- 20-25 17	<b>SHOE BLACKENING</b> Blackex, per doz. ----- 1 30 Quaker, 36-1½ ----- 1 20 Quaker, iodized, 24-2 ----- 1 35 Med. No. 1, bbls ----- 2 50 Med. No. 1, 100 lb. bbl. ----- 1 00 Farmer Spec., 70 lb. ----- 1 00 Packers Meat, 50 lb. ----- 65 Crushed Rock for ice, cream, 100 lb., each ----- 85 Butter Salt, 250 lb. bbl. ----- 40 Block, 50 lb. ----- 40 Baker Salt, 250 lb. bbl. ----- 30 6, 10 lb., per bale ----- 93 20, 3 lb., per bale ----- 1 00 28 lb. bogs, table ----- 45	<b>Twine</b> Cotton, 3 ply cone ----- 40 Cotton, 3 ply balls ----- 40	
<b>Hominy</b> Pearl, 100 lb. sacks ----- 3 50	<b>NUTS</b> <b>Whole</b> Almonds, Peerless ----- 15½ Brazil, large ----- 13½ Fancy Mixed ----- 16 Filberts, Naples ----- 16 Peanuts, vir. Roasted 11½ Pecans, 3, star ----- 25 Pecans, Jumbo ----- 40 Pecans, Mammoth ----- 50 Walnuts, Cal. ----- 17½ to 22	<b>Lard</b> Pure in tierces ----- 11 60 lb. tubs ----- advance ¼ 50 lb. tubs ----- advance ¼ 20 lb. pails ----- advance ¼ 10 lb. pails ----- advance ¼ 5 lb. pails ----- advance 1 3 lb. pails ----- advance 1 Compound, tierces ----- 10½ Compound, tubs ----- 10½	<b>SALT</b> F. O. B. Grand Rapids Quaker, 24, 2 lb. ----- 95 Quaker, 36-1½ ----- 1 20 Quaker, iodized, 24-2 ----- 1 35 Med. No. 1, bbls ----- 2 50 Med. No. 1, 100 lb. bbl. ----- 1 00 Farmer Spec., 70 lb. ----- 1 00 Packers Meat, 50 lb. ----- 65 Crushed Rock for ice, cream, 100 lb., each ----- 85 Butter Salt, 250 lb. bbl. ----- 40 Block, 50 lb. ----- 40 Baker Salt, 250 lb. bbl. ----- 30 6, 10 lb., per bale ----- 93 20, 3 lb., per bale ----- 1 00 28 lb. bogs, table ----- 45	<b>VINEGAR</b> F. O. B. Grand Rapids Cider, 40 grain ----- 18½ White Wine, 40 grain ----- 19½ White Wine, 80 grain ----- 24½	
<b>Bulk Goods</b> Elb. Macaroni, 20 lb. bx. ----- 1 38 Egg Noodle, 10 lb. box ----- 1 25	<b>Shelled</b> Almonds ----- 39 Peanuts, Spanish, 12s lb. bags ----- 7½ Filberts ----- 32 Pecans, salted ----- 55 Walnut, California ----- 55	<b>Sausages</b> Bologna ----- 12 Liver ----- 16 Frankfort ----- 14 Pork ----- 15 Tongue, Jellied ----- 35 Headcheese ----- 15	<b>Seasoning</b> Chill Powder, 1½ oz. ----- 62 Celery Salt, 1½ oz. ----- 50 Sage, 2 oz. ----- 80 Onion Salt ----- 1 35 Garlic ----- 1 35 Poneltz, 3½ oz. ----- 3 25 Kitchen Bouquet ----- 4 25 Laurel Leaves ----- 2 Marjoram, 1 oz. ----- 50 Savory, 1 oz. ----- 65 Thyme, 1 oz. ----- 50 Turmeric, 1½ oz. ----- 75	<b>WICKING</b> No. 9, per gross ----- 80 No. 1, per gross ----- 1 25 No. 2, per gross ----- 1 50 No. 3, per gross ----- 2 30 Peerless Rolls, per doz. ----- 90 Rochester, No. 2, doz. ----- 50 Rochester, No. 3, doz. ----- 2 00 Rayo, per doz. ----- 75	
<b>Pearl Barley</b> Chester ----- 5 80	<b>Salted Peanuts</b> Fancy, No. 1 ----- 12 12-1 lb. Cellophane case ----- 1 50	<b>Smoked Meats</b> Hams, Cert., 14-16 lb. ----- 19 Hams, Cert., Skinned ----- @19 16-18 lb. ----- @19 Ham, dried beef ----- @22 Knuckles ----- @14 California Hams ----- @14 Picnic Boiled Hams ----- @18 Boiled Hames ----- @34 Minced Hams ----- @13 Bacon 4/6 Cert. ----- @27	<b>STARCH</b> Kingsford, 24/1 ----- 2 35 Powd., bags, per 100 ----- 3 95 Argo, 24, 1 lb. pkgs. ----- 1 55 Cream, 24-1 ----- 2 20	<b>WOODENWARE</b> <b>Baskets</b> Bushels, Wide Band, wood handles ----- 2 00 Market, drop handle ----- 90 Market, single handle ----- 95 Market, extra ----- 1 60 Splint, large ----- 8 50 Splint, medium ----- 7 50 Splint, small ----- 6 50	
<b>Lentils</b> Chilli ----- 8	<b>MINCE MEAT</b> None Such, 4 doz. ----- 6 20 Quaker, 1 doz. case ----- 95 Yo Ho, Kegs, wet, lb. ----- 16½	<b>Beef</b> Boneless, rump ----- @24 00	<b>Gloss</b> Argo, 24, 1 lb. pkgs. ----- 1 55 Argo, 12, 3 lb. pkgs. ----- 2 25 Argo, 8, 5 lb. pkgs. ----- 2 25 Silver Gloss, 48, 1s ----- 11½ Elastic, 16 pkgs. ----- 1 38 Tiger, 50 lbs. ----- 2 82	<b>Traps</b> Mouse, wood, 4 holes ----- 60 Mouse, wood, 6 holes ----- 70 Mouse, tin, 5 holes ----- 65 Rat, wood ----- 1 00 Rat, spring ----- 1 00 Mouse, spring ----- 20	
<b>Tapioca</b> Pearl, 100 lb. sacks ----- 7½ Minute, 8 oz., 3 doz. ----- 4 05 Dromedary Instant ----- 3 50	<b>OLIVES—Plain</b> Quaker, 24 3½ oz. cs. ----- 1 87 Quaker, 24 7½ oz. cs. ----- 3 55 Quaker, 12, 12 oz. ----- 2 40 High Life, 12 22 oz. cs. ----- 3 45 1 gal. glass, each ----- 1 55	<b>Liver</b> Beef ----- 9 Calf ----- 35 Pork ----- 08	<b>Syrup</b> Blue Karo, No. 1 1½ ----- 2 41 Blue Karo, No. 5, 1 dz. ----- 3 37 Blue Karo, No. 10 ----- 3 21 Red Karo, No. 1 1½ ----- 2 63 Red Karo, No. 5, 1 dz. ----- 3 66 Red Karo, No. 10 ----- 3 53	<b>Churns</b> Barrel, 5 gal., each ----- 2 40 Barrel, 10 gal., each ----- 2 55 3 to 6 gal., per gal. ----- 16	
<b>Jiffy Punch</b> 3 doz. Carton ----- 1 25 Assorted flavors.	<b>OLIVES—Stuffed</b> Quaker, 24 2½ oz. cs. ----- 1 87 Quaker, 24 4 oz. cs. ----- 2 75 Quaker, 24 5 oz. cs. ----- 3 55 Quaker, 24 7½ oz. cs. ----- 4 55 Quaker, 24 10 oz. cs. ----- 5 95 Quaker, 12 32 oz. cs. ----- 7 88 1 Gallon glass, each ----- 2 10	<b>Rice</b> Fancy Blue Rose ----- 6 00 Fancy Head ----- 6 10	<b>Maple and Cane</b> Kanuck, per gal. ----- 1 25 Kanuck, 5 gal. can ----- 5 30 Kanuck, 24/12 Glass ----- 4 00 Kanuck, 12/26 Glass ----- 4 15	<b>Pails</b> 10 qt. Galvanized ----- 2 60 12 qt. Galvanized ----- 2 85 14 qt. Galvanized ----- 3 10 12 qt. Flaring Gal. Jr. ----- 5 00 10 qt. Tin Dairy ----- 4 00	
<b>FRUIT CANS</b> F. O. B. Grand Rapids One pint ----- 7 75 One quart ----- 9 00 Half gallon ----- 12 00 Mason Can Tops, gro. ----- 2 55	<b>PARIS GREEN</b> ¼s ----- 34 1s ----- 32 2s and 5s ----- 30	<b>RUSKS</b> Postma Biscuits: Co. ----- 18 rolls, per case ----- 2 10 12 rolls, per case ----- 1 39 18 cartons, per case ----- 2 35 12 cartons, per case ----- 1 57	<b>Washing Powders</b> Bon Ami Pd., 18s, box ----- 1 90 Bon Ami Cake, 18s ----- 1 65 Brillo ----- 95 Big 4 Soap Chips 3/8 ----- 2 30 Chipso, large ----- 3 60 Crimalm, 4 doz ----- 4 30 Grandma, 100, 5c ----- 3 50 Grandma, 24 large ----- 3 50 Snowboy, 12 large ----- 1 80 Gold Dust, 12 lai ----- 1 80 La France Laur, 4 dz ----- 3 65 Lux Flakes, 50 small ----- 4 30 Lux Flakes, 20 large ----- 4 55 Old Dutch Clean, 4 dz ----- 3 40 Olaton, 96s ----- 3 90 Rins, 24s ----- 4 30 Rins, 40s ----- 2 95 Spotless Cleanser, 48, 20 oz ----- 3 85 Sani Flus, 1 doz ----- 2 25 Sapolio, 3 doz ----- 3 15 Super Suds, 48 ----- 3 90 Sunbrite, 50s ----- 2 10 Wyandot, Cleaner, 24s ----- 1 60	<b>Tubs</b> Large Galvanized ----- 8 75 Medium Galvanized ----- 7 75 Small Galvanized ----- 6 75	
<b>GELATINE</b> Jell-o, 3 doz. ----- 2 10 Minute, 3 doz. ----- 4 05 Knox's, 1 dozen ----- 2 25 Jelsert, 3 doz. ----- 1 40	<b>PICKLES</b> <b>Sweet Small</b> L and C, 7 oz., doz. ----- 92½ Paw Paw, quarts, doz. ----- 2 80	<b>SALERATUS</b> Arm and Hammer 24s ----- 1 50	<b>Table Sauces</b> Lee & Perrin, large ----- 5 75 Lee & Perrin, small ----- 3 35 Pepper ----- 1 60 Royal Mint ----- 2 40 Tobasco, small ----- 3 75 Sho You, 9 oz. doz ----- 2 60 A-1, large ----- 4 75 A-1, small ----- 2 85 Caper, 2 oz ----- 3 80	<b>Washboards</b> Banner, Globe ----- 5 50 Banner, single ----- 6 25 Glass, single ----- 6 00 Double Peerless ----- 8 50 Single Peerless ----- 7 50 Northern Queen ----- 5 50 Universal ----- 7 25	
<b>HONEY</b> Lake Shore 1 lb. doz ----- 1 90	<b>PIPES</b> Cob, 3 doz. in bx. 1 00@1 20	<b>Washing Powders</b> Bon Ami Pd., 18s, box ----- 1 90 Bon Ami Cake, 18s ----- 1 65 Brillo ----- 95 Big 4 Soap Chips 3/8 ----- 2 30 Chipso, large ----- 3 60 Crimalm, 4 doz ----- 4 30 Grandma, 100, 5c ----- 3 50 Grandma, 24 large ----- 3 50 Snowboy, 12 large ----- 1 80 Gold Dust, 12 lai ----- 1 80 La France Laur, 4 dz ----- 3 65 Lux Flakes, 50 small ----- 4 30 Lux Flakes, 20 large ----- 4 55 Old Dutch Clean, 4 dz ----- 3 40 Olaton, 96s ----- 3 90 Rins, 24s ----- 4 30 Rins, 40s ----- 2 95 Spotless Cleanser, 48, 20 oz ----- 3 85 Sani Flus, 1 doz ----- 2 25 Sapolio, 3 doz ----- 3 15 Super Suds, 48 ----- 3 90 Sunbrite, 50s ----- 2 10 Wyandot, Cleaner, 24s ----- 1 60	<b>WRAPPING PAPER</b> Butchers D F ----- 05¼ Kraft ----- 05¼ Kraft Stripe ----- 09½	<b>Yeast Cake</b> Magic, 3 doz. ----- 2 70 Sunlight, 3 doz. ----- 2 70 Sunlight, 1½ doz. ----- 1 35 Yeast Foam, 3 doz. ----- 2 70 Yeast Foam, 1½ doz. ----- 1 35	
<b>JELLY AND PRESERVES</b> Pure, 30 lb. pails ----- 2 60 Imitation, 30 lb. pails ----- 1 85 Pure Pres., 16 oz., dz. ----- 2 00 12 oz. Apple Jelly, dz. ----- 95 13 oz. Mint Jelly, dz. ----- 1 60 7 oz. Cranberry Jelly, dz ----- 90	<b>PLAYING CARDS</b> Blue Ribbon, per doz. ----- 4 50 Bicycle, per doz. ----- 4 70 Caravan, per doz. ----- 2 25	<b>SAL SODA</b> Granulated, 60 lbs. cs. ----- 1 35 Granulated, 18-2½ lb. packages ----- 1 10	<b>COOKING OIL</b> Mazola Pints, 2 doz., case ----- 4 70 Quarts, 1 doz. ----- 4 10 Half Gallons, 1 doz. ----- 6 00	<b>YEAST COMPRESSED</b> Fleischmann, per doz. ----- 30 Red Star, per doz. ----- 20	
<b>JELLY GLASSES</b> ¼ Pint Tall, per doz. ----- 25	<b>POP CORN</b> Sure Pop, 25 lb. bags ----- 2 55 Yellow, 25 lb. bags -----	<b>COD FISH</b> Bob White, 1 lb. pure 25			



### SHOE MARKET

**Michigan Retail Shoe Dealers Association.**  
 President—Clyde Taylor, Detroit.  
 First Vice-President—M. A. Mittleman, Detroit.  
 Vice-President—Arthur Allen, Grand Rapids.  
 Vice-President—Edward Dittman, Mt. Pleasant.  
 Vice-President—K. Masters, Alpena.  
 Vice-President—Max Harriman, Lansing.  
 Vice-President—Fred Nedwick, Saginaw.  
 Vice-President—Richard Schmidt, Hillsdale.  
 Vice-President—Edward Stocker, Detroit.  
 Vice-President—B. C. Olsee, Grand Rapids.  
 Sec'y and Treas.—Joseph Burton, Lansing.  
 Field Sec'y—O. R. Jenkins, Portland.  
 Yearly dues \$1 per person.

#### Conflict — the Curse of the Cobbler

The story is told of the French Revolution that a mob was running down the street, followed by a shouting little man, yelling: "I am their leader; I must follow them."

Leadership to-day is following the crowd. If the crowd wants cheap shoes, the thing to do is to chase the crowd down the road to even cheaper shoes.

In similar fashion, the critics of the NRA, in full pack, rush down the road yelling: "Kill the NRA." It is time for the leader, rushing at their heels, to accelerate his speed so that he can get in front of them and check them before they rush right into the arms of Congress. Better a modified code, with hours, wages and child labor corrected, than an act by Congress setting an arbitrary 30 hour work week for every employable person in the United States. All this running in the direction of a rout means ultimate action by Congress far more drastic than the codes which were written by business for business. If the hours and minimum wages were strictly enforced in the shoe manufacturing industry, there is reason to believe that chiseling would vanish as the fine tool of cunning.

Perhaps it is not to be expected that the curse of the cobbler ("talk fighting") could be lifted from the industry and the spirit of co-operation take its place. Some of the trade practice clauses of the codes, each in their tented apartments, have been less neighborly than what is reasonable to expect in such a friendly industry as ours. The tanners on their floor have, perhaps, become more or less friendly with the shoe manufacturers on their code floor, but there is very little love lost between the trade practice provisions of the manufacturers code and the retailers.

What this industry needs is compulsory trade arbitration quite as much as it needs compulsory labor arbitration. Trade relations between groups of the trade need correction in the direction of friendly co-operation so that all industry can take part in the betterment of public service. Here's an excellent suggestion for us to attempt in the shoe industry. We should be one of the first to arrange our trade practice provisions to harmonize vertically in the industry, instead of horizontally through the divisions of industry.

The Lincoln Filene Committee, now sitting in Business Advisory and Plan-

ning Council, suggests: "The appointment of a trade practice committee, which shall meet with the trade practice committee approved under such other codes as may be related to the trade or industry, for the purpose of formulating fair trade practices to govern the relationships between production and distribution."

The idea, in brief, is to set up the rules of the game vertically in industry, as against squabbles in the various apartments in the House of Industry as now established under the codes.

The golden rules incorporated in the codes, in the shape of trade practice clauses, are in so many cases unworkable that it is obvious in the reconstruction of the NRA that something must be done about them. Donald R. Richberg, director of the Industrial Emergency Committee also believes that price fixing and production control are the iridescent dreams of business men. "Many business men have learned from the experience of the last year that such things as price fixing and production control can hardly be handled through codes."

As a means of curing industrial ills, price stabilization is a snare and a delusion. Of 500 codes approved for Sep. 5, 335 had some form of price control. Production control is attempted in some 44 codes. Happily the shoe and leather industries asked "for none of it."

Well, something is going to be done about it and that right soon. The unfair trade practice clauses were the source of most of General Johnson's trouble as Administrator of the NRA. Most businesses are ready to dump everything but code provisions on hours, minimum wages and child labor. The famous clause 7a is far from being a sample size. There is sure to be interpretation and possible correction and as we might well say, being shoe-minded, 7a would fit neither capital nor labor. Perhaps it is well to try 8½C—a little roomier in its dimensions—to fit capital on the one foot and labor on the other. We had all hoped the codes would become fair rules of conduct, one with another—instead, we find the curse of the cobbler—conflict.—Boot and Shoe Recorder.

#### Abuses of Liquor Selling Foreshadow Prohibition

In my travels I come into direct contact with the retail liquor business, set up by vote of the people, upon repeal of the 18th amendment. No doubt the State Legislature used their best judgment in establishing the conditions under which it is sold. As a matter of principle, it is no worse for the state to enter into the liquor business for profit than it is to pass a law authorizing its citizens to do the same thing. To bring about the return of legalized liquor selling, it was claimed it would bring in millions in revenue for the support of schools and other state institutions. It was held up as a good investment, and would transfer the profits said to be made by the bootleggers into the public treasury. Viewed as a money-making business, it may work out all right, but what is the

effect it is having upon the health and morality of the people?

In the "good old days" of the saloon, the business had little, if any, approval of the public and few citizens would stand for the stigma of the saloon and those engaged in the liquor business. Often they were ostracized from good society. Now conditions are changed. Since the state has put on "the bartender's apron" and is passing liquors over the "unseen bar," this has given the liquor business a standing of respectability, which has induced hundreds of citizens to follow its example in the sale of alcohol. Seldom was a minor permitted in the old time saloon. Now, under the guise of various lines of business, liquors are brought within reach of boys and girls. Under the present system the use of alcoholic liquors is on the increase among youth, and many who voted for the return of strong drink now say they regret their action. Fortunately county local option was not repealed, and in the coming November election, at least two counties will bring the matter of county prohibition before the electorate.

There is no question but the liquor traffic is a hard thing to deal with. The state entering into the retail liquor business and collecting a high tax from the consumer does not stop the unlawful activity of the bootlegger. He never had any moral standing and therefore little influence in leading young people to use intoxicants, compared with the influence of the great state of Michigan. It is easy for young people to think the liquor habit is not so bad as some make it. If it's all right for my state to sell intoxicants, it's all right for me to use it. The results are already in evidence. The old time bartender has been replaced by the barmaid. Young men and women are seen in many public places, drinking and smoking. Lowering the alcoholic content of beer and earlier closing of drinking places is not going to help much. The state is the sponsor of our public school system, which is for the enlightenment of youth and the elevation of character. The liquor traffic is the enemy of what the public schools and churches stand for. Are Uncle Sam and the state consistent when they establish and maintain an institution, which, since history began, has been a curse to the human race? It is only a

question of a little time when other counties in this state will outlaw the liquor traffic, and in a few years prohibition will return with an awakened public sentiment to back it up.

E. B. Stebbins.

#### Curtailing Juice Grape Growing

Contrary to popular belief, the repeal of prohibition has not supplied a strong stimulus to the grape growers of the country.

The general impression is that current prices are high enough to induce the production of high quality domestic wines, not only from vineyards already in cultivation, but also from new vines planted for the purpose.

Instead, vineyard owners in many parts of the country, including California, plan to tear out large cultivations of juice grapes and plant table grapes in their place. The reason is that prices for juice grapes, either for juice or for wine, are too low to be profitable, while table grapes still command a profitable price, in line with other high grades of fresh fruit.

#### Truce on Strikes


While surface indications are that negotiations for a truce on strikes have reached a deadlock, actually there have been no major strikes since the President first made his suggestion.

There are some outlaw strikes pending. In general, however, it seems that, no matter what their apparent militancy, both employers and labor leaders are determined to preserve peace in industry.

Reports are, in addition, that in some important lines, such as the steel and automobile industries, negotiations are under way for the setting up of labor representation plans that would be agreeable to both employers and the A. F. of L.

#### Find How Corn Disease is Spread

Aplanobacter Stewarti, a micro-organism which causes Stewart's disease of sweet corn, is spread by a tiny flea beetle. Chaetocnema pulicaria Melsh., it has been discovered by Federal scientists of the U. S. Department of Agriculture.



## SOUNDNESS STABILITY

are symbolized by

# MUTUAL INSURANCE

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



**OUT AROUND**

(Continued from page 9)

the sidewalk, where stood his own horse and carriage, occupied by the best mechanic in the town with a full complement of tools. Two hours later I was headed back toward home. The next day I mailed him a blank check, with the request that he fill it out in such amount as would cover all his trouble and expense. Greatly to my surprise, he took only enough to cover the cost of the dinners furnished my guests and myself. On my next visit to this hotel I undertook to recompense him for the use of his horse and carriage, but I might as well have undertaken to dissolve a chunk of adamant in a glass of water. Col. Hetherington's life was replete with kindly thoughts and good deeds and his memory is a precious inheritance to the appreciative people of Belding.

Another sterling character I look for in vain every time I go to Belding is Frederick A. Washburn, who entered the Great Beyond about ten years ago. No more genial man ever lived than Fred. Washburn. In Mr. Washburn I always felt that we had among us a man who represented not only high civic virtues and generous personal traits, but also a certain purity of soul and singleness of heart which made him almost unique. Of such a man, however advanced in age, it is a keen pang to feel that he will never again grasp you by the hand and whisper words of hope and courage in your ear.

Another man I miss very much when I visit Belding is T. Frank Ireland, the hardware dealer. Unlike either of the two men above mentioned, he made a deep impress on my mind because of his sturdy integrity and patient industry. Whether one agreed with him or not one could but applaud his courage and the stoutness of his defense of any cause to which he gave himself. And it was never in any selfish seeking that he came forward. It was for his business, his city, his country or for a principle which he believed to be right.

Speaking of Greenville, reminds me that Frank F. Obetts, who has conducted a grocery store at the same location on Lafayette street for forty-five years, has sold his stock and permanently retired from trade. The purchasers are E. Walters & Son. The senior Walters was engaged in business with Mr. Obetts as a partner thirty years under the style of Obetts & Walters. Ten years ago Mr. Walters sold out to Mr. Obetts, but has since worked in the store as clerk. Robert G. Walters, the son, has worked in the store off and on, so he is familiar with the stock and acquainted with the customers of the establishment. I extend the new firm my best wishes. I believe they will do well and maintain the good reputation the store has so long enjoyed. E. A. Stowe.

You cannot dream yourself into a character; you must hammer and forge yourself into one.

**Grocery Prices Seen at Peak**

With large wholesale and retail distributors covered on their requirements for the next two or three months, prices on many lines of groceries and canned goods have reached their peak for the present, at least. Cannery prices on minor items late in coming through have shown a slightly downward tendency. Most of the buying locally this week has been for small lots of staple goods for filling-in purposes. Manufacturers' stocks have been reduced to a minimum during the last few weeks as a result of the increase in warehouse rates put into effect several months ago. Large producers are moving merchandise more rapidly and are concentrating stocks in fewer warehouses.

**Oranges vs. Grapes in Realm of Bacchus**

Government chemists have invaded the sacred precincts of Bacchus, the ancient god of wine, to discover that citrus fruits—oranges, grapefruit and tangerines—may be made into palatable alcoholic beverages.

Hopeful fruit producers immediately saw a new market opening on the citrus fruit horizon. Federal chemists believe that surplus quantities of these fruits can be removed from the market and the fear of low fruit prices can be removed.

At present much of the fruit is made into canned products, marmelade and soft drinks. With this discovery, excess quantities may be carried over to later years and sufficient time be given to the aging and improvement of the wines.

From grapefruit juice, Government chemists at the Agricultural Department's station at Winter Haven, Fla., made four alcoholic beverages—a light dry wine of the sauterne type, a heavy sherry-type wine, a grapefruit cordial and brandy.

The chemists stated that the liquors are not imitations of products now sold, although they do resemble well known wine types. To pleased fruit-growers, officials intimated that the citrus wine can be produced for about 32 cents per gallon.

**An October Soliloquy**

A sunny afternoon  
With mellowness that speaks of June  
Which long had passed away;  
But this October day  
Called forth my garden chair  
And sitting was I there  
Contentedly  
In that serenity  
Which sunbeams ever share  
While wings were taking care  
Away to No Man's Land  
But left desire to now command  
Some word that could express  
Autumnal happiness;  
Thus then I mused:—  
In life's vicissitude  
How happy is all good  
And it survives always  
Beyond unhappy days:  
The one that gives rest  
The harm by tempest done  
The cyclone of an hour  
With yet unharmed power;  
But in the afterwhiles  
There cometh bright with smiles  
That day of days the best—  
The one that gives rest  
By putting in the heart  
The captivating art  
That does believe some sunbeam's ray  
At last will crown our darkest day.  
Charles A. Heath.

Good salesmanship is selling goods which won't come back to customers who will.

**Cigarettes a Loss Leader**  
Cigarette price-cutting by stores using smokes as "loss-leaders" to attract customers has been almost banished by NRA regulations, according to an NRA statement based on a survey of the cigarette business. The order fixing minimum mark-ups was adopted July 12th, to expire October 13th. Few violations were reported and the normal price of cigarettes to the public was not increased, the NRA explains. Since the plan has worked so well, NRA has extended it until January 11, 1935. The price-cutting emergency of last summer was the basis of the original order.

**Expect Early Action on Labels**

Wholesale grocers and canning interests are confident that early action will be taken by Government officials on the question of a plan for the labeling of canned food products. The National-American Wholesale Grocers Association is in receipt of a letter from President Roosevelt, stating that their appeal for his personal intervention on the question of labels had been referred to Chairman Williams of the National Industrial Recovery Board. Food interests are hopeful that NRA officials will give greater consideration to a plan for informative labeling, rather than alphabetical terms, which the Government Advisory Committee has favored.

**Dinnerware Imports Heavy**

Heavy shipments of Japanese dinnerware arriving in stores this month are interfering with the normal Fall demand for domestic goods, producers complain. Domestic interests contend that stores have stocked up with large sets of Japanese goods and are buying only the smaller sets of forty and fifty pieces from American factories. In spite of their complaints, domestic manufacturers admit that sales volume this month has shown a steady improvement. Producers of kitchen crockery report that current buying in that branch of the pottery industry is fair but hold that only chain store accounts are ordering goods in any volume.

**Pressed and Blown Glass Active**

The improved situation in the pressed and blown glassware field continued during the week, with the demand steady and volume composed of many small orders. The month in this section of the industry bids fair to being one of the best in the year. In the flat glass field the situation is extremely sluggish. Demand has been of such a weak character as to give rise to much pessimism. Plate glass output last month was below both August and September of last year.

When you have discarded all desire for help from friends and others in connection with your work—and refuse to lean back upon the expectation of any such help—you have made a move in policy that will do more to bring you success than anybody's help can advance you.

He misses who has no mission.

**Monthly Message From the Michigan Hardware Association**  
(Continued from page 14)

Merchants Publicity Bureau, Silverware Sales Syndicate and other trade styles; late reports indicate that Weinberg has turned over his various enterprises to his wife, Belle Weinberg, with address at 9 S. Clinton street, Chicago. Write if approached by representatives of National Rating Association, South Bend, Indiana and Truscon Refrigerators, Indianapolis.  
Harold W. Bervig, Sec'y.

**The All Round Man**

I like a man who's "Out Around"  
To see what he can see  
Who writes about what he has found  
When calling neighborly  
On sick folk first to bring them cheer  
Enquiring of their pressing need  
Or asking shops "What's doing here—"  
If chain-stores harm them still by greed  
Then help he does be-stow.

I like a man who's "Out Around"  
To share another's load  
Who takes the route wherein is found  
The shortest, safest road  
To travel on, at each week end,  
And visit friends of years ago  
Then modestly to recommend  
The gifts he would be-stow.

I like a man who's "Out Around"  
Through all the neighborhood  
To keep things going safe and sound  
And doing others good  
Who shows to you what failures are  
Appealing to your civic pride  
And fills the whole round calendar  
With friendly words which will abide  
With joys he does be-stow.  
Charles A. Heath.

**Jack Frost's Debut**

Oh you plum-ed frosty thing  
Wary of the sun  
In the starlight pillaging,  
When the day is done,  
All my garden while in flower  
Far beyond September's hour  
Don't you feel the dahlias there  
In October still need care?

Oh I wonder! Have you eyes  
Surely must be  
Way up yonder in the skies  
Stars you lit to see  
My Fall garden yet in flower  
Blooming in October's hour  
Didn't you find the Salvia there  
Scarlet as the tanager?

Oh you little busy one  
Tell me all you know  
Of the course which you have run  
Did your Daddy Snow  
Send you South from winter-land  
For the flowers to understand  
He will lay white mantles where  
Yesterday they blossomed fair?  
Charles A. Heath.

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Refrigeration Bargain—Practically new ¾ h. p. Carrier conducting unit. Carrier cold diffuser, two case coils, which can be bought for balance on contract. Kent Radio, Inc., 68 Div. No., Grand Rapids, Mich. 688

For Sale—Grocery business, high-class trade. Fresh stock, modern fixtures, good location. Town about 15,000, center of rich farming district. Would reduce stock to satisfy buyer. Reason for selling, other interests. For full particulars write Box 484, Cass City, Mich. 689

FOR SALE—Coal and lumber yard in Pontiac. Owner retiring on account of age. J. Frank Clark, 125 E. Columbia, Pontiac, Mich. 690

### Pleasant Gathering of Old Time Travelers

It was my privilege to again be allowed to attend another Fall reunion of the Old Time Traveling Salesmen, which was held at Mrs. Davis' River-view Inn on the Eastern outskirts of the village of Lowell on Route 21 Sunday, October 21.

This meeting, you know, is kind of supplementary meeting to the annual meeting which is held the last week in April every year at the Association of Commerce dining room.

This meeting was conceived several years ago by George W. McKay and Mr. McKay has been very successful in getting out a goodly crowd each year.

Sunday there were fifty-six who attended the meeting, including, of course, the wives.

Dinner was served promptly at 1:30 p. m. and after dinner Mr. McKay made a few remarks, thanking those present for their enthusiastic interest in this Fall meeting. Mr. McKay then asked William Ten Hopen to kindly act as toastmaster and to call on any one he wished to make some remarks.

Mr. Ten Hopen briefly spoke about the difference in the mode of traveling, particularly in regard to how the old time traveling men years ago had lots of time to get better acquainted with each other because of the fact that they were usually sitting around the lobbies of the hotels in the evening and, in a great many instances, had quite considerable time to get acquainted with each other while they were waiting for trains.

Now days, he said, a traveling man gets into town and finishes up all his business and, instead of setting around the hotel during the evening, he usually drives to another town to spend the night and, because of this, the men had less time in which to visit and get acquainted.

He insisted that the general use of the automobile, no doubt, had become the cause of so many men being off of the road because one man could do so much more work nowadays.

He then called on Leo A. Caro, who gave a number of interesting reminiscences. Mr. Caro stated that in his early life he started out as a newspaper man, but soon saw the error of his ways and decided to try politics which, he did quite successfully for a number of years and finally became a commercial traveler and is yet.

The toastmaster then called on Frank Osgood, who made a few pleasant interesting remarks.

Wilbur S. Burns was then called upon. He said that it was the memory of the old times which brought these old commercial travelers together so successfully twice a year.

The toastmaster then called on Edward Keyes, affectionately known as "Daddy Keyes" among all the old time traveling salesmen. Daddy Keyes stated that he was not much of a speaker, but that he would recite a piece of poetry that he had committed to memory more than fifty years before. And I want to tell you, Mr. Stowe, it was a revelation to have old Daddy Keyes stand up there and recite from memory

this beautiful poem which he had learned more than a half a century before. As I understand it, Daddy Keyes is considerably over eighty years old. He is a wonderful man.

The toastmaster then called on Ned Spencer, who made a few brief remarks.

Walter S. Lawton was then called upon and made a few interesting statements, as he always does. You know I couldn't help but think what a wonderful man Mr. Lawton has been all his life. I believe I have known him for nearly forty years, and he honestly doesn't look any different now than he did when I first got acquainted with him. He said that he hoped he would be able to attend many more of these meetings.

The toastmaster then called upon Mr. Price, of Cadillac, who is a stranger to me and who made a few very good remarks.

With Mr. and Mrs. Price were a Mr. and Mrs. Hayden, from Lansing, who was then called upon by the toastmaster, and it turned out that Mr. Hayden was a lawyer and, naturally, an interesting talker. Of course, he could not talk very intelligently about old time traveling men, but he told a few very interesting stories and ended by saying that he believed that the recent difficulty we have been going through had a tendency to increase friendship or rather to bring out friendships which existed and which none of us realized because we were so busy.

Mr. and Mrs. Newton L. Coons of Lowell were there, as they always are and the toastmaster called on Mrs. Coons for a few brief remarks.

By the way, Mr. Coons brought with him an anniversary issue of the Michigan Tradesman of September 27, 1915, I think. This paper was looked at with a great deal of interest and especially by the writer, because I can remember very definitely making this entire paper up for the press.

The toastmaster then called upon successively Harry Winchester, Oscar Levy, William Burner and E. H. Snow, who all made brief remarks.

He also called on Thomas F. Brower, clerk of the Grand Rapids Police Court. Not many men acquainted with Mr. Brower knew that he traveled a number of years ago.

Among others who were there that the writer knew personally were J. Harvey Mann, Frank Starkey, Harry Downey, William Idema, Mr. Lovell, Louis Hake, Fred Morley and quite a number that I did not know.

We missed this year the smiling face of Dave Drummond who, I understand, had a previous engagement and could not come.

We also missed the jovial George Abbott and Ed. Donahue.

The meeting was ended about 4 o'clock and Mr. McKay expressed the hope that all there would be present at the annual meeting the last Saturday in April at the Association of Commerce dining room with as many more as they possibly could get to come.

Several times during the meeting the regret was expressed that it was not possible for Mr. Stowe to attend these meetings, as William Burner stated he believed that in the many, many years that Mr. Stowe had been

so closely associated with the traveling salesmen he would be able to tell some very interesting incidents which the traveling men, themselves, had forgotten.

Roy H. Randall.

### How Business Conditions Look in the Thumb

(Continued from page 1)

Smith. Merchants report trade gradually improving as marketing begins on the large crops being harvested in this section. On the 19th and 20th the merchants staged a Fun Festival for the school children of the county. A letter was sent to each school teacher in the county explaining the entertainment program, also three tickets were sent for each school child, good for a special movie show, an ice cream cone and a sandwich. Games were provided, with prizes. Hundreds of pupils accepted the invitation and had a most enjoyable time. As a builder of goodwill and future trade, this plan has much to commend it.

Kinde is a neat country village on M 53. From Bad Axe to this place the pavement is a straight line and runs through a most excellent farming district. Among the leading merchants here are Ellison & Son, who have an excellent stock of general merchandise. The senior member of the firm recounted his experience on an enjoyable auto trip to Montana, to visit a member of the family. On the way back they visited the big fair at Chicago, and he says it was one of the most pleasant experiences of his life.

Caseville is a nice little village on the shore of Saginaw bay and M 25. Considerable fishing is done here, also it is a market for farm products. During the summer months the merchants treat the public to a free movie each week. There is an excellent hotel and a first-class restaurant. Among the best merchants is Ralph Farmer, who carried a good stock of foods and reports a good trade.

Port Austin is a beauty spot on the shore of Saginaw bay. It is the terminal of a branch of the P. M. Ry and on paved highway M 25. A number of substantial business blocks were erected here, also beautiful residences, back when the village was a lumbering center and had its stone quarries in active operation. A company was organized here and built a factory for the manufacture of mason's tools and supplies, which are shipped all over the U. S. Business with this company is much better this year. Merchants here report trade better, and when the farmers begin marketing their large crops it looks as though all will be busy. E. W. Lewis & Co. carry a large stock of foods and hardware and S. J. Wallace has one of the best stores in Huron county. Yaroch Brothers, general merchants, succeed to the business established by their father, recently deceased. Edwin E. Mayes and Frank J. Prange, both have up-to-date food stores.

Grindstone City is only a name on the map. At one time extensive quarries were in operation here and shipped grindstones in large quantities. It has been several years since these

were shut down and now the last of the machinery is being removed. A small store, containing the postoffice, is all that is left here, except the quaint scenery along the shore of the Bay.

Huron City looms up on the map near the most Northern tip of the Thumb district, where M 25 turns Southward along the short of Lake Huron. Like Grindstone city, it is a misnomer, and were it not for a roadside sign in big letters, one would not know the place. Here is located a country store, and across the highway is the homestead of Prof. William Lyon Phelps, of the faculty of Yale University. The old homestead is the birth place of his wife, a daughter of Frank Hubbard, a well known banker. Each year the Professor returns here with his family for the summer and holds services in a church close to his home. His fame as a minister and lecturer has spread and people drive here to hear him from all over this part of the state.

Port Hope is a picturesque village on the shore of Lake Huron. Like many other towns of the state, it had large lumbering interests in the earlier days. Business has improved here and the village is installing a system of waterworks. One is impressed to see two fine banks here, indicating the presence of considerable wealth. The Stafford Co., general merchants, recently sold their large store to a Mr. Scott, who came here from Ashbury Park, N. J. Mr. Scott has been in mercantile business for many years, at his former home, and as the new firm, Scott General Store, has a very attractive place of business and carries a large up-to-date stock, we wish it a large measure of success. Another active merchant here is George Hubbard, who reports trade increase so it was necessary to move into larger quarters. He now has a modern food store and his stock is artistically arranged and there is no question of his continued progress.

E. B. Stebbins.

### Eighteen New Readers of the Tradesman

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

John F. Lovay, Saginaw  
C. P. Gray, Saginaw  
Mrs. M. L. LaRue, Bay City  
B. A. Glasser, Akron  
Herman F. Clabuesch, Sebawaing  
Martin Meyer, Bay Port  
George Dunn, Pigeon  
Dolpker & Danim, Pigeon  
Elmer Schlabach, Elkton  
Alex Kerr, Bad Axe  
McLeod Bros., Cass City  
Samuel Velte, Lake Odessa  
Frank J. Prange, Port Austin  
Edward E. Mayes, Port Austin  
E. Walters & Son, Greenville  
N. Bryce, Deckerville  
A. K. Foley, Port Sanilac  
Paul E. Peterson, Ludington.

When you have lived longer in this world and outlived the enthusiastic and pleasing illusions of youth, you will find your love and pity for the race increase tenfold, your admiration and attachment to any particular party or opinion fall away altogether.



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