

MICHIGAN TRADESMAN

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TRADESMAN COMPANY, PUBLISHERS

EST. 1883

Fifty-second Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 28, 1934

Number 2671

THE RIVER TIME

Oh! a wonderful stream is the River Time,
As it runs through the realm of tears,
With a faultless rhythm, a musical rhyme
And a broader sweep and a surge sublime,
As it blends with the ocean of years.

How the Winters are drifting like flakes of snow
And the Summers, like birds between,
And the years in the sheaf—how they come and go,
On the river's breast, with its ebb and its flow,
As it glides in the shadow and sheen.

There's a magical isle up the River Time,
Where the softest of airs are playing;
There's a cloudless sky and a tropical clime
And a song as sweet as a vesper chime,
And the Junes with the roses are straying.

And the name of the Isle is Long Ago,
And we bury our treasures there;
There are brows of beauty and bosoms of snow
There are heaps of dust—oh, we loved them so!
There are trinkets and tresses of hair.

There are fragments of song that nobody sings,
There are parts of an infant's prayer,
There's a lute unswept and a harp without strings;
There are broken vows and pieces of rings,
And the garments our loved ones used to wear.

There are hands that are waved, when the fairy shore
By the mirage is lifted in air;
And we sometimes hear, through the turbulent roar,
Sweet voices we heard in the days gone before,
When the wind down the river was fair.

Oh, remembered for aye be that blessed isle,
All the day of our life till night;
And when evening glows with its beautiful smile,
Our eyes are closing in slumbers awhile,
May that Greenwood of souls be in sight!

Benjamin Franklin Taylor.

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by
Hekman

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WITH CONFIDENCE
AND SOLD
WITH PRIDE

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YOU SHOULD STOCK**

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seven modern
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Grand Rapids, Michigan

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LEE & CADY

MICHIGAN TRADESMAN

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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.

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

Printed by the Tradesman Company, Under
NRA Conditions

IN THE REALM OF RASCALITY

Questionable Schemes Which Are Under Suspicion

Alleging unfair competition in the sale of salt products, the Federal Trade Commission has issued a complaint against Avery Salt Co., of Scranton, Pa., manufacturer of "Avery Sugar Curing Smoke Salt."

In describing its product, the respondent, according to the complaint, represented that its "time saving and sure method of curing meat has been made possible by the scientific blending of the best meat salt with sugar curing spices and concentrated smoke produced from hardwood."

However, according to the complaint, the respondent's product is not smoked and is not subjected to the action and effect of natural wood smoke.

According to the complaint, "smoked" or "smoke," when used in connection with the curing of meats, signifies to the consuming public that the product has been subjected to the action and effect of, or treatment or impregnation with, smoke produced by wood in process of combustion.

The respondent's practices are alleged to constitute unfair methods of competition with firms or individuals selling salt truthfully described as "smoked salt" and to have a tendency to deceive purchasers.

Alleging unfair competition in the sale of cloth fabrics, the Federal Trade Commission has issued a complaint against Scientific Shamey Company, Inc., of New York City, distributor of "Scientific Washable Shamey."

According to the complaint, the labeling of this cloth fabric as "shamey," having the same sound and pronunciation as "chamois," furnishes retail and chain stores with an instrumentality which has the tendency to deceive cus-

tomers by causing them to believe that they are purchasing genuine chamois described as a much more valuable product than the respondent's fabric.

This representation also tends to divert trade from competitors who sell genuine chamois and from competitors who sell a product similar to the respondent's fabric but who do not advertise it as "shamey" or by other names having the same pronunciation and sound as "chamois," according to the complaints.

The respondent's use in advertisements of the phrase "Manufactured by Scientific Shamey Company, Inc.," implies that a purchaser, when ordering the company's product, is buying from and dealing directly with the manufacturer, which fact has a distinct trade advantage, according to the complaint. The respondent does not manufacture its product and does not own or control a factory, according to the complaint.

B.M. Ross, Chicago, directed to discontinue misrepresenting the therapeutic value of medicines and drugs sold in interstate commerce.

Thayer Pharmaceutical Co., Chicago, and others, directed to discontinue using the word "Egyptian" in the designation or description of the cream now manufactured and sold by respondent under the name "Old Egyptian Cream," to discontinue representing that it, or any other cream now manufactured and sold by respondent, will rejuvenate the skin, and to discontinue the use on labels, or in any other manner that would suggest it to be the regular selling price, of a fictitious price that is in excess of the customary selling price of the cream.

Grayban, Inc., New York, N. Y., manufacturers of a preparation designated "Grayban," directed to make definite and carry out the terms of a money-back agreement, and to discontinue representing that "Grayban" is a "miraculous" product that, without being a dye, will, by a natural process, permanently restore the natural color and health to gray hair.

Leipzig Importing Co., Newark, N. J., directed to discontinue representing that "Philodermin Salbe," or any other proprietary article or preparation now sold by respondent, unless and until such article or preparation is changed in such a manner as to make it an effective agent in the treatment of the hair and scalp, will cure dandruff, prevent baldness, or restore hair.

Progressive Education Society, Madison, Wis., and others, engaged in the sale of a set of books designated "Source Book," directed to discontinue making false representations relative

to endorsements by school teachers or school officials, to discontinue representing that books are being sold at a reduced price as an introductory offer when the price quoted is the price at which the books are customarily sold, and to discontinue representing that a set of books will be given free of charge when the recipient thereof is obligated to pay for an extension service.

Low Markdowns Aid Retail Profits

Prospects are that retail stores will end up the year with a very favorable profit showing, even if compared with last year, when rising prices made for substantial inventory appreciation.

The chief reason is the fact that markdowns, even on seasonal merchandise, are currently much below normal. The prolonged period of active consumer buying this fall has practically cleared the shelves so that there is very little merchandise left for special clearance sales.

Nation-wide store systems report that sales during the past week continued to hold up well despite the unseasonably warm weather. Increases reported over last year's figures range up to 10 per cent, although sales dropped about 8 per cent, below those of the preceding week, in line with usual seasonal fluctuations.

Hold Aloof from Political Influences

Government officials are finding themselves somewhat embarrassed in their efforts to maintain an impartial attitude in the handling of business coming before them by reason of the activities of so-called New Deal attorneys.

The President sometime ago found it necessary to compel the resignation from high posts within the Democratic party of men who were practicing before the various Government departments and agencies, a very lucrative business.

These men have continued their law practices and the services of a number of them have been retained by shipping agencies whose ocean mail contracts are now under investigation by the Post Office Department.

It is commented that the Farley Board appears to feel strongly the responsibility resting upon it not to show favoritism because of political relationships, and that it has adhered resolutely to its policy of impartiality.

A great crime preventer—jobs.

Resume St. Lawrence Negotiations

The State Department is awaiting advices from Premier Bennett of Canada that again will put in motion formal negotiations on the St. Lawrence waterways pact.

Undersecretary of State Phillips recently visited Premier Bennett, at Ottawa, and apprised that official of the need for certain modifications of the treaty in view of changed conditions on this side of the line. Mr. Bennett has not yet notified the State Department of his position, but his response is momentarily expected.

It is not understood that there is involved in this situation anything that would grant greater water diversion privileges to Chicago, and it is said that the proposed changes are of relatively minor importance.

Ending Boycott in Code Enforcement

Indications are that the National industrial Recovery Board will soon end the use of economic boycott with respect to Government business as a means of enforcing NRA codes.

Recommendations by W. H. Davis, former compliance director, stress emphatically the need to use only traditional court procedure in enforcing the Recovery Act. Members of the NIRB are said to be impressed with the ill will that has resulted from the arbitrary use of the Government's power as largest purchaser of industrial products for enforcement purposes. The signing of compliance certificates deprived business men in many instances of their right to apply to the courts for relief from objectionable code provisions, it is pointed out.

If the NRA is to stay, arbitrary methods of code enforcement must be abandoned, it is claimed. Labor provisions should be enforceable only by action in the courts, while trade practice rules should be controlled by code authorities under the supervision of the Federal Trade Commission, it is held.

Five New Readers of the Tradesman

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

Michigan Home and Training
School, Mt. Pleasant
Frank L. Dykema, Grand Rapids
M. W. Peterson, Grand Rapids
H. J. Boyd, Grand Rapids
R. O. Carpenter, Dorr.

Life is, after all, pretty much what we ourselves make it. And we make it by the kind of impulses we receive and broadcast.



Lines of Interest to Grand Rapids Council

The popularity of Mickey and Minnie Mouse was eclipsed only by the universal renown of smiling Santa Claus as he and his entourage moved majestically through the main thoroughfares of the city Saturday to the blare of horns and the roll of drums. To the kiddies of the city, and there were thousands on hand, Toy Land and its King moved into the city for an indefinite stay. Eager, expectant childhood lined the streets and as a background to the kids stood the older folks to some of whom Christmas is just another day and a headache in times of depression. However, the elders wore happy smiles and craned their necks just as far as the kids. The Santa parade, headed by the city's newest musical organization, the police drum and bugle corp, was a spectacular pageant from story-book land. There was little Boy Blue, little Jack Horner, the Star of the East, the funny people and all the animals from toy land. Mary Xmas waved and blew kisses to the kiddies and Mickey and Minnie Mouse from Movie Land greeted all their little customers. The parade was interspersed with bands of blaring music and colorful costumes from every civilized land that Santa and his reindeer visit. Although the merry old St. Nicholas had to use wheels on his sleigh due to the lack of snow, he made his usual impression upon the little folks who are his steadfast friends. After viewing the stirring spectacle we almost wish we believed in the existence of the fat old fellow so that the spirit of Xmas might be more realistic than just a memory of our childhood days and the wonderful stories we used to hear read from our parents' knees.

Many a wife has found that hugging her husband is the best way to get around him.

Thanksgiving day as defined by most people is a day set apart to pick clean the bones of turkeys that have been served upon the tables of the nation. To the youngster it is a day of eat, eat, eat and a following night of horror from the over-filled stomach. Pumpkin pie, mince pie, fruits and cake. Pot-pie, dumplings, dressing and meat all mixed up equal various kinds of nightmares. From a day of thanks for the many blessings with which we have been endowed to a day of feasting has been the transition of our National holiday. From time immemorial a victory or a great favor has been celebrated by feasting among the civilized and the uncivilized. To-day we are apparently little concerned about anything but the feasting. We, to-day have many things to be thankful for. Our progress among nations, our progress within ourselves and the opportunities for bigger and better things. We are still a nation of power and ideals, a nation rich in opportunities. With

the depression as a hint to the wasteful, we should be thankful that we are a nation of plenty and that through the trying times which have prevailed, we have been able to help one another and that God in His infinite wisdom has given us a National plenty so that suffering has been alleviated by the distribution of National manna. When the Nation sits down to the festive board on November 29, let us hope that our fleshly appetites may be tempered with the thought that from God come all favors and all things good and that to Him we owe thanks for our well being and the security of our Nation.

A lot of nice, fat turkey gobblers would strut less if they could see into the future.

Salesman: This is the type of washing machine that pays for itself, sir.

Ray Shinn: Well, as soon as it has done that you can have it delivered at my house.

It is anticipated that the local Council of the United Commercial Travelers will sponsor a meeting of manufacturers, wholesalers and jobbers on Saturday evening, Dec. 8, in connection with organizing the state for the buying and selling campaign which is to be launched in February and sponsored by the order of United Commercial Travelers. Jim Daly, editor of the Sample Case, will be the principal speaker and will outline the program. Ten states have already been organized and it is the aim of the order to have the entire United States and Canada organized by February. Further details as to time and place will appear in the next issue.

Stranger (at party): Dull, isn't it?

Other: Yes, very.

Stranger: Let's go home.

Other: I can't: I'm host.

It is reported that the Grand Rapids Traveler, published by the Council, is already doing things for the advertisers. Some orders have been secured through its medium.

Do not forget that big meeting of the Council which will be held on Saturday evening, Dec. 15. Save up your pennies so that you can bring the ladies and treat them to that 35c dinner that the Ladies Auxiliary will serve at 6:30. Bring a candidate along and give the degree team a little workout.

Past Grand Counselor Walter S. Lawton, of 1231 Bemis street, gave a house party Saturday evening to some of his friends in celebration of the completion of a recreation room he has had installed in his basement. The guests were amazed at the completeness of the equipment and report that as an ideal host, Walter is par excellent. Walter was assisted in entertaining by his son, Claude, and Claude's good wife. Those who enjoyed the hospitality of the Lawton home were Jack Bergeron and Miss Rose McBain, of Kalamazoo, Miss June Miller, Mr. and Mrs. Harry Nash, Mr. and Mrs. R. E. Groom, Mr. and Mrs. W. E. Lypps and Mr. and Mrs. Allen F. Rockwell.

The Grand Rapids Traveling Men's Benefit Association will hold its annual meeting Saturday, Dec. 15, at the Elk's cafeteria. The meeting will be

called at 1 o'clock by president Walter S. Lawton. Every member is urged to be present, as officers for the ensuing year will be elected and other business of importance transacted.

Counselor L. H. Miller and wife of Manistee spent the week end with H. R. Bradfield and family. Counselor Miller represents the Hekman Biscuit Co. in Manistee territory. Mrs. Miller and Mrs. Bradfield are sisters.

Traffic Light: A little green light which changes to red as your car approaches. Notgniklip.

Urbs in Horto

We look from out our window
Upon the works of man
A dirty, rough, uneven wall
Of brick twelve stories high,
With copings hard and hideous;
Of higher still a rusty, grim
Rectangular old stack,
To blow foul odors out
Or fresher ones draw in.
Nor is this all;
Across the street
More glamor still—
If cruel lines
And blacker, taller walls
Supporting chimney flues
Are glamorous.
On every roof
High trestled there,
With frames of redded steel,
Huge water-tanks
Seem threatening.
Their gallons pumped
To these unnatural heights
Shall drive a lift,
Or flush a drain;
Then pass polluted
Back to earth again.
No tree, no bird, no flower,
But all a lifeless wilderness
With beauty fled,
Shall this now be man's vicinage,
To live, to strive
Mayhap survive
Its noxious hour?
God grant the power
Of Utah's remembrance
And former visions of the day
When cattle fared
On pastures green;
When daisies stared,
Until was seen
The very one whom petals named:
"One I love, two I love, three I love
I say!"

Can these grey hairs be blamed
For loving better far the day
When brick tall walls,
Great smoky stacks,
And modern city blocks
Were all unknown?

The answer came:
A cumulus
Thrice mountain high,
Which caught the morning sun,
Responsive rose Carrara bright;
And like the Great White Throne
In Utah's clime,
When kissed by June,
Called from the sky:—
"Look up! Lone traveller!
Fare on!
The best is yet on high."
Charles A. Heath.

Items From the Cloverland of Michigan

Sault Ste. Marie, Nov. 26—The large army of hunters in the North country has stimulated much extra business with the merchants. Our hardware merchants notice a big increase in their ammunition business. One of our local dealers says his store has sold over \$3,000 worth of guns and ammunition during the hunting season this year, which is a large increase over last year. The snow in the woods in this section has not materialized, but a goodly number of deer are being slaughtered; also quite a few bear, wolves and smaller game. Many good stories are being told by the hunters about their experiences, but the tale told by Hugh Heart, of Detroit, who told the boys camped near Hemlock Dam, near Newberry, of his close brush with a "woofus." Hugh was out in the frosty dawn, his eyes peeled for deer. Then he heard a noise. He scrambled behind a tree trunk and watched. Two legs passed in the underbrush. The noise grew louder and two more legs passed and then two more. The noise was like the thundering herd as two more legs—that made eight—ambled along. "It's

"woofus," said Hugh as four more legs went by. Then the legs came to an open space and resolved themselves into a cow moose and two calves. Hugh's camp consisted of six other hunters. They bagged three deer, a bear and sighted two wolves and an albino deer, in addition to the "woofus."

John Dion, formerly in the meat business, until last week, when he sold out to Adolf Wandler & Sons, has opened a fish market at 213 Ashmun street. Mr. Dion has on display fresh caught whitefish, trout, herring, ocean fish and bulk oysters. The location is the business district and the only exclusive fish market in the city. His many friends wish him every success in his new venture.

To-day a hunter can get into the wilderness with his automobile about as soon as he could with a horse and buggy when the wilderness was nearer town.

The hunting season has developed an opening for some counterfeiters to get in their work. At Drummond several \$20, \$10 and \$5 bills were passed. The Sault also cashed in on several bills. Our police and sheriff departments got busy and caught a man who passed a counterfeit bill, but said he received the bill at a gas station en route. He was escorted to the place and the attendant remembered giving him some bills in change, but did not know they were counterfeit, so that nothing was accomplished. It may be a difficult matter to get the right parties. Meanwhile several merchants are out some good money.

The Exelphoto studio opened for business last week at 518 Ashmun street.

Brown & Witmarsh, merchants at Strongs, suffered a \$150 loss by robbery when their place was entered last Thursday during the night. As yet the thieves have not been caught. It looks as if they were stocking up for winter, as the items missed consisted of trousers, boots and suits of underwear.

Recalling the story of the hunter's wife who asked, "Where is what you shot—in the kitchen?" "No," came the answer, "in the hospital."

It was a shock to his many friends here when report reached us of the death of Clyde W. Hecox, a former Soo-ite, who passed away last Friday at the home of his daughter at Flint. Mr. Hecox was one of the best known newspaper men in Upper Michigan. Newspaper history in the Eastern portion of the Upper Peninsula was enriched by the life and work of Clyde Hecox, just as his genuinely gladsome smile was a tonic to all who fell within the focus of its beam. Coming to Sault Ste. Marie in 1822 he served as printer with the old Soo Democrat. For a time he edited a newspaper in Newberry and served as village clerk. Returning to the Sault, he joined the staff of the News and later was editor of the Soo Times, which he conducted as the only Democratic newspaper in the entire length and breadth of the Upper Peninsula. In more recent years he published the St. Ignace Enterprise until ill health forced his retirement and the Enterprise was merged with the Republican News. Clyde Hecox loved his fellow men and was loved by them. He did a fine share toward making the world happier. He was respected through Chippewa, Mackinac and Luce counties and whatever territory his writings reached. Memory of him will linger green through many years to come.

Hunting wild life "with a camera" has its advantages, but not during the season when the other fellows are using guns. William G. Tapert.

Don't try to eliminate the old-fashioned virtues—many have tried it with indifferent success. No good substitute has yet been found for simplicity, frankness, sobriety, industry and sincerity.

Doubt Adequacy of Open Prices

Executives in several industries express serious doubt that open price provisions alone would be adequate to prevent various unfair competitive practices which the codes of fair competition were designed to curb.

As a result, the implication of Donald R. Richberg's address to the grocery manufacturers, that price publicity should replace production and price control provisions in the codes, is not received warmly.

Some industrial spokesmen indicated that Mr. Richberg's program might do as an ultimate objective. For the time being, however, they contend a continuation of code provisions restricting overproduction or destructive price cutting was needed, as the emergency for which these provisions were set up is not yet over.

On the other hand, in some lines lack of adequate enforcement makes for indifference as to whether restrictive provisions in the codes are retained or not. In fact, it is suggested in these quarters that open price provisions may be observed more fully, with present enforcement machinery, than the more drastic provisions they replace.

Low Interest Rates and Investment

The tendency for exaggeratedly low interest rates on high grade investments to discourage investment of capital funds is receiving increasing attention.

Relaxation of bankruptcy laws by legislation passed at the last session of Congress has hastened to weaken further the position of middle grade and low grade obligations, where fears of reorganization influence the market. On the other hand, both institutional and individual investors hesitate to purchase high grade bonds regardless of declining yields, for fear of a later reversal in the trend of interest rates.

As a result, the volume of liquid funds available for investment is rising steadily. These funds are not attracted by obligations outside the gilt-edged category, while issuers of the latter type of bonds generally are not doing new financing.

Changing Relief Policies

Business observers are becoming convinced that the "turn to the right" in Washington will next manifest itself in a curtailment of direct relief outlays.

This has always been regarded as a major obstacle to a balancing of the Federal budget. When the CWA was abandoned, there was momentary hope that the relief burden might be returned largely to the states and municipalities. However, the FERA followed instead.

Elimination of the per hour minimum for FERA payments is held the chief forward step so far

made in this direction. This will check the unrest among employed workers in those areas where prevailing wage scales are not much higher than this figure. Further, it will reduce the agitation for continuation of Federal as against local relief payments, where the latter formerly was much less generous than the former.

The Case of the Utilities

Many business men who would otherwise feel convinced of the sincerity of the administration's swing to the right in economic policy point to recent pronouncements of the President on public utility questions as the basis for continuing dubiousness.

Apparent unwillingness to consider the arguments against unfair Government competition in that particular field, and promises of further application throughout the country of the "yardstick" principle, are regarded as fundamentally inconsistent with Mr. Richberg's "rightist" remarks.

Indications by administration spokesmen that they have at least given impartial consideration to the contentions of utility executives that they are faced with wholly unfair Government competition would help dissipate such skepticism.

Outlawing Company Unions

A new drive to outlaw company unions through legislation at the next session of Congress is being projected by the American federation of labor and other infamous union labor groups.

Legislative drafts under consideration are said to be going far beyond the wording of the Wagner closed shop bill which failed of passage last summer.

Labor leaders do not expect their proposals to be adopted, it is said, particularly in view of the present neutral attitude displayed by the administration. They hope, however, to bring enough pressure to bear to counteract industry's drive for Federal and state legislation aiming at Government control and incorporation of outside labor unions.

Higher Beef Prices Expected

Announcement that 1,500,000 additional head of cattle will be purchased by the AAA, supplemental to the 7,500,000 already bought for relief, indicates that further heavy liquidation through commercial channels will be forced shortly.

The earlier purchases reduced stocks to a point where the greatly diminished supplies of feed stuffs were at first deemed adequate to carry through the winter. Feed prospects in regions most affected by the drought have forced a revision of these estimates, and necessitated increased purchases.

Beef supplies will be so curtailed by these developments that it now seems certain that a shortage more acute than anticipated will be felt by spring. This, in turn,

will be reflected in even higher beef prices than had been predicted previously, it is feared.

Rising Volume at Lower Prices

The current combination of a gradual rise in business activity with a slow recession of commodity prices augurs well for a further improvement in business in the near future.

The trend is expected to continue as long as the administration refrains from active pressure for higher prices. It encourages business men to plan for an increase in volume and to make moderate price adjustments if necessary to stimulate demand. While raw material purchases for the time being are limited to immediate requirements, the progressive depletion of stocks in many lines is expected to result in substantial orders after the turn of the year when inventories have been taken. This in turn is likely to act as a stimulus in many industries.

Business With Russia

Word has been passed to bankers who attended the conference with Foreign Trade Adviser Peek to get ready for business with Russia that will need financing.

When Soviet Ambassador Troyanovsky returns from Moscow, it is expected that he will have a debt settlement and credit proposal that will be accepted by the United States Government.

It is forecast that Russia will be provided with \$100,000,000 in credit and while possibly not on as long terms as it desires steps will be taken to provide what in effect will be a revolving fund so that the period within which repayment must be made will be lengthened beyond the shorter periods that heretofore have been suggested by the United States.

Urge Tugwell Pure Food Bill

Secretary of Agriculture Wallace will again urge Congress to enact the new food, drug and cosmetics legislation which failed in the last session.

Indications are that the Department of Agriculture may again get behind the so-called Tugwell bill, rather than the Copeland measure with its compromises with the trade.

Assistant Secretary Tugwell probably would rather have his name disassociated from the measure, since bills in Congress generally carry the name of the member sponsoring them. Such legislation, if, for instance, offered by Senator Copeland or some other member, would be better received in the Senate, it is pointed out in department circles.

Contra-Seasonal Business Rise

Increasing activity in the automobile industry based on new model production, with resulting stimulus to steel and other manufacturing, is improving the business picture.

As a result, the slow but steady expansion of industrial activity begun early this month is continuing into the second half. Electric power output and railroad car loadings, most inclusive indices available, give substantial confirmation of this trend if adjustment is made for holidays in making annual comparisons.

Labor Board to Consider Disputes

The Labor Relations Board is about to seek a test of its authority and jurisdiction in cases arising in non-coded industries.

Some doubt has existed as to whether the labor board could inject itself into such controversies, but now it has decided to assume jurisdiction in certain cases and to invite argument as to its right to do so.

Salesmen should bear in mind that more mature men who have reached a certain point in business buy rather than are sold. A salesman does not attempt to sell his prospect but instead directs his efforts toward putting the prospect in a frame of mind so that he will be moved to action by a given set of facts.

He Knew the Game

Willis—Did you plant a garden this year?

Gillis—Yes. Then the fellow next door decided to keep chickens.

Willis—What did you do?

Gillis—I bought the lot on the other side of him and I'm going to raise chicken-hawks.

ANNOUNCEMENT

E. B. STEBBINS
Lakeview, Mich.

AMBASSADOR TO
LOCAL BUSINESS
RECOVERY

PREACHER OF THE
DOCTRINE OF
"LIVE and LET LIVE"

COMMUNITY
ADVISER
FOR DEPRESSED
TOWNS and CITIES

Services open to communities desiring to protect their business interests and to increase the volume of money in local circulation. My plan of action is the result of study of actual business conditions, during the past two years while traveling staff writer for the Michigan Tradesman.

Write for Particulars.

MOVEMENTS OF MERCHANTS.

Grosse Pointe—Roger's Hardware, 17530 Mack avenue, is closing out its business.

Yale—The Yale Woolen Mills has increased its capital stock from \$100,000 to \$500,000.

Linwood—The State Bank of Linwood has increased its capitalization from \$20,000 to \$25,000.

Huron for Nobil, is now in charge at Evansville, Ind. Mel Swinheart is now manager at Port Huron.

Detroit—Forbes Bros., Inc., 409 Griswold street, has decreased its capital stock from \$60,000 to \$30,000.

Detroit—The Five Eleven Monroe Co., 511 Monroe avenue, has changed its name to the Delaar Grocery Co.

Pontiac—The Pontiac Paint Manufacturing Co., Inc., has decreased its capital stock from \$100,000 to \$50,000.

Detroit—Capital Wholesale Grocers, Inc., Edgar's Sugar Warehouse, has been organized to distribute food products.

Detroit—Kimbrough, Corbett & Mason, Inc., 2065 Union Guardian Bldg., has changed its name to Mason & Faulkner, Inc.

Detroit—Herman W. Schmeman & Sons, Inc., 820 Farwell Bldg., has changed its name to the Herman W. Schmeman Corporation.

Detroit—Bonded Cleaners & Launderers, Inc., 3241 Puritan avenue, has been incorporated with a capital stock of \$10,000, \$5,000 being paid in.

Detroit—The Consolidated Oil & Gas Co., 906 Detroit Savings Bank Bldg., has been incorporated with a capital stock of \$30,000, all paid in.

St. Clair—Clinston S. Robinson and Associates, Chicago engineers, are preparing plans for two additions to the plant of the Diamond Crystal Salt Co. here.

Detroit—Joseph Witkowski & Sons, Inc., 6305 Chene street, dealer in clothing for women and men, has increased its capital stock from \$5,000 to \$10,000.

Kalamazoo—The Goodyear Tire & Rubber Co., has filed a building permit covering the erection of a master tire store at 139 South Westnedge avenue for \$16,000.

Detroit—Robinson Bros., Inc., 1342 Harper avenue, dealer in wiping materials and allied products, has been incorporated with a capital stock of \$8,100, all paid in.

Union City—Mrs. Maude Othout, owner and manager of the All-Ways-In restaurant, has sold it to Edward Ward, who has taken possession and will continue the business under the same style.

Hamtramck—Monchnik's Wholesale Food Company, 12130 Jos Campau avenue, has been incorporated with a capital stock of \$5,000, all paid in. The company will deal in groceries and canned goods.

Belding—George W. Phillips, who recently purchased the Log Cabin gasoline station on South Bridge street, has installed a stock of groceries and baked goods, in connection with the gas and oil business.

Lansing—Schmidt Bros., have opened their fifth grocery and meat store.

It is located at 1702 West Main street and is under the management of Ed. Mayes, formerly assistant superintendent of the local A. & P. stores.

Detroit—The Dix Auto Electric Service, Inc., wholesale and retail dealer of electrical equipment has merged its business into a stock company under the same style with a capital stock of \$15,000, all paid in.

Gladstone—H. W. Blackwell, hardware dealer, reports that most of the merchandise recently stolen when one of his store windows was broken into has been recovered, although the thieves have not yet been apprehended.

Honsberger Bros. dealer in footwear, hosiery, gent's clothing and furnishings at Laingsburg renew their subscription to the Tradesman and write: "We feel the Tradesman to be protection for our business equally as vital as fire insurance."

Holland—Construction work has been completed on the Holland Celery Planter Co., and the company is planning to occupy it around Dec. 1. The plant was built at a cost of about \$10,000 by Benjamin, Henry and Louis Poll, who own exclusive patent rights on a number of planter machines.

Calumet—B. Barsock, of Chicago, has completed plans for the building of a three-story hotel at Copper Harbor, the present terminus of US-41. Work will begin early in January and will be completed in time to care for the tourists who come to this section in large numbers. Emil Medidi will be the manager of the hotel.

Muskegon—The Fitzjohn Body Co. recently was recognized as one of four Michigan concerns which have contributed to centering speedtrain development in Michigan. The company is now planning the manufacture of an automotive train for an eastern railroad company. It will accommodate 40 passengers, baggage compartments and express facilities.

Detroit—Franklin P. Burtch, 78 years old, died Sunday at his home, 660 Hazelwood avenue. Mr. Burtch, who had been a traveling salesman for the Sibley, Lindsey & Kerr Co., a dry goods firm, lived in Port Huron before coming to Detroit twenty-eight years ago. He was a Knight Templar and a member of Pine Grove Lodge. He was born in Burtchville, Mich.

Kalamazoo—The furniture shop of Goss & Darling, as it existed at Burdick and Water streets three-quarters of a century ago, came to life Thursday and Friday of last week in the windows of the Goss Furniture Co., West Michigan avenue. A foot-power wood lathe and hand tools were used in working on an 82-year old cherry chest. Mr. Goss was aided by the research department of the public library.

Detroit—Mathew Farmer, 60 years old, who came to Detroit nineteen years ago from Dublin, died Monday in his home, 7420 Woodrow Wilson avenue. During his youth Mr. Farmer was an apprentice to dry goods merchants and, after learning the trade, held responsible positions in several Dublin firms. He was associated with Newcomb-Endicott here for several

years and recently he was with Gregory, Mayer & Thom Co.

Battle Creek—The Northern Nut Growers Association is sponsoring a contest in which cash prizes are offered for the best black walnuts and hickory nuts, including northern pecans and hickory hybrids. Any native grown nuts in the United States or Canada not developed by nurserymen and not listed in the association's printed catalogs will be eligible. Prizes are \$10 for first prize, \$5 for second, \$3 for third, \$2 for fourth, and \$1 for fifth.

Detroit—Requiem mass for Lewellyn J. Hamlin was sung Monday in Gesu church, by the Rev. Father Joseph Lannon, the pastor of the church. Mr. Hamlin, born in Detroit on Mullet street near Dubois street, Nov. 12, 1883, received his early education at the Duffield school. Shortly after the turn of the century he opened a grocery store at Hurlbut avenue and E. Vernor Highway and was active in its management until a week ago when he was taken ill with pneumonia. He died Friday.

Lansing—E. O. Vogt, formerly manager of the Nobil shoe department at William Taylor & Sons Co., of Cleveland, Ohio, has been transferred to Lansing to take charge of the Nobil shoe department of J. W. Knapp & Co. L. W. Dusch, formerly manager at Lansing, is now in charge of the entire group of department store units in Michigan for the Nobil company, in addition to managing the department at Smith-Bridgeman Co. of Flint. Charles Gilbride, who was manager at Flint, is now in charge of the Nobil Shoe Co. store at Battle Creek. B. Young, formerly manager of Sperry's at Port

Detroit—An idea to help business on those slow days when just nobody will come into the store has helped Arnold Glove Grip boot shop. John Plunkett, one of the partners, gets out a file of index cards of all old store customers, and starts calling them up. Right now, the suggestion was made, "We have just received our new Fall styles. Some of the latest shades and patterns come especially in your proper last." That last touch of individual service makes an especial hit. The telephone works when direct advertising of other forms doesn't. Post cards fail to do the trick right then, and the telephone establishes personal contact.

Detroit—A silent salesman is selling slippers for French, Shriner & Urner's new store on Washington boulevard. This is an illuminated sloping display case, about four feet high, in the entrance of the store, a few feet from the door—every customer must step aside to pass it, and can hardly fail to notice it. As a seasonal display, two shelves of men's slippers are on display. These run to the fancy and wool types, many intended to appeal to the feminine shopper who is looking for gifts. This line is being pushed heavily until Christmas, and the store management is using silent display rather than pushing the line on the customers. A single patent leather shoe also is a seasonal specialty.

Cassopolis—Negotiations for the sale of Newton's Woods, a 160-acre tract,

containing what is said to be the last stand of virgin timber in the southern part of the Lower Peninsula, are pending in Probate Court. The matter was brought before the court on petition of the administrator, Jesse Green, for permission to conclude the sale of Haines Egbert, Elkhart, Ind., lumber dealer, for \$22,000. Three of the nine heirs of the late James Newton, it was reported, have signed a statement, giving consent to the sale. All efforts of the State and private parties to have the tract preserved as a public park have failed for lack of support. The tallest tree in the woods is 155 feet high and the girth of the largest is about 15 feet.

Manufacturing Matters

Detroit—The Karl A. Zimmer Manufacturing Co., 7344 Kercheval avenue, organized to manufacture beer drawing equipment, is capitalized at \$25,000, \$15,000 being paid in.

Grand Rapids—The Armateur Service Co., Bond avenue at Michigan street, has been organized to manufacture and repair electrical equipment with a capital stock of \$2,000, all paid in.

Eaton Rapids—The Gifford Engineering Co., of Lansing, has leased the True Manufacturing Co. property and is remodeling the plant preparatory to moving its equipment here within the next thirty days. The product of the Gifford Co. is butt seamed mechanical tubing for the automobile and machinery trades, spring eye bushings, clip spacers and bearings for the automotive industry and products for other industries.

Curbing Municipal Extravagance

The intensive drive of real estate interests for economy in municipal administration which has already resulted in the addition of blanket tax rate clauses to seven state constitutions is currently making rapid further progress.

A movement to restrict the taxing powers of all local authorities and to unify local tax rates is under way in practically all of the remaining states. Business interests, other than real estate owners, are on the whole sympathetic to this movement, it is said. They insist, however, that blanket rates fixed be reasonably adjusted to the actual need for local governmental services and debt requirements.

Curtalement of taxing powers has gone too far in several states, it is pointed out, with the result that local credit has been undermined and heavy losses have been inflicted upon bondholders.

By measuring a man by outward standards, by flattering for ulterior ends, by an insolent and contemptuous indifference toward "common people" we are dishonoring man and insulting God.

Men are often capable of greater things than they perform. They are sent into the world with bills of credit, and seldom draw to their full extent.

Essential Features of the Grocery Staples

Sugar—Jobbers now hold cane granulated at 5.08 and beet sugar at 4.80.

Tea—No particular change has occurred in the first hands tea market since the last report. Business is still dull but prices about as they were a week ago. The trade are expecting the International Committee on Tea Restriction, having charge of restriction of India, Java and Ceylon teas, to soon issue a further restriction of the exports with the probable result that prices for these teas will be affected everywhere, United States included. Consumptive demand for tea is about as usual.

Coffee—The past week has brought some slight strength into the future market for Rio and Santos coffee, green and in a large way. Demand has not been heavy and advances were unimportant small fractions. Actual Rio and Santos has been dull and rather easy. Milds have also shown some small fractional declines from the week before. The jobbing market for roasted coffee unchanged. Consumptive demand for coffee about as usual.

Canned Fruits—The canned fruit market has been featured here of late by stocks accumulating as a result of shipments on contracts, but the resultant suspension of new business. In other years such an accumulation would cause much more concern than it does at the present time. Prices among first hands are so well maintained that distributors don't become jittery when their stocks increase as at present. Occasionally when a buyer tries to pick up something here and there he finds that the amount of chiseling which can be done is negligible.

Canned Vegetables—The demand for staple canned foods has been very quiet during the week as it usually is around the holidays. Situation, however, is firm for most things and there is almost no pressure to sell. There has been a little shading in Southern tomatoes. Corn and peas are just about where they were. Buyers have got stocks and are therefore not at present in the market. Warm weather has interfered with business.

Canned Fish—The situation is about as it was a week ago. There is some firmness in the market but not a whole lot of demand.

Dried Fruit—The dried fruit market continues fairly active in holiday items, but the major fruits are moving out in rather a routine way. Prices on the whole show little change from week to week. The range between new crop and old crop Santa Clara prunes is about 1/2c. Comparable brands are quoted here as follows: Santa Clara old crop, 20-30s, 9 1/2c, new crop, 9 3/4c; 40-50, old, 6 3/4c, new, 7 1/4c. Oregon prunes are being well maintained at previous levels, 30-40s quoting at 7 1/2c; 40-50s at 6c, and so on. Old crop prunes are moving better into consuming channels and should soon clean up here. Santa Clara Blenheim are being quoted to arrive at somewhat higher prices, fancy Blenheims asking 21 3/4c and extra fancy 22 1/2c. Apparently Blenheims are well cleaned up

on the spot, as nearly all grades are being quoted by one large house for nearby arrival. Dried peaches show little change one way or the other and raisins are being well maintained down the line. Packaged seeded raisins are moving out in somewhat better volume for the holiday trade. There is little developing in California. First hands are well in control of all available fruits now. Growers have relinquished all but a small portion of their raisins and prunes. First hands are firm in their price ideas and insist that costs for shipment later will be higher, being based on increased prices to growers. They do not feel any concern about the present inactivity of the market for shipment.

Beans and Peas—Demand for dried beans and dried peas is still very dull with prices easy, but showing no special change for the week.

Nuts—While interest has been centered pretty much around nuts in the shell here, one of the most significant developments in this market for the season, has been the growth of demand for domestic shelled nuts, principally walnuts and almonds. There has been a remarkable demand of late for California shelled almonds, first hands report, with some sizes getting in close compass. The California Almond Growers Exchange has advanced prices on shelled almonds all through the list and probably the independents are also firm. Shelled walnuts have also moved in much greater quantity than formerly, the manufacturing trade coming in for domestic shelled supplies in much more general way. Shelled pecans are doing well, especially since the recent marketing agreement, which seemed to have stabilized the market. Nuts in the shell are still moving out in very satisfactory fashion with moderate priced grades in demand.

Rice—The market is routine here. The chief factors in recent weeks have been the demand for Japans, both domestic and for export, mainly to Porto Rico, and the interest shown in all the long grains. Rexoras and Patnas are in strong position because of the control of the Patna crop in Texas and the scarcity of Rexoras elsewhere. Proflics and Blue Rose rices are in good demand for prompt requirements, but there is no particular future interest in evidence.

Salt Fish—Mackerel and other salt fish have moved to the background for the present and will show no special demand until after the holidays are over. The undertone, however, is healthy and firm because of no oversupply. The pack of American shore mackerel is only fair and foreign mackerel has not even been that. In fact, the catch in Ireland has failed almost entirely. Herrings are scarce and high.

Syrup and Molasses—Sugar syrup continues firm. Demand is regular and continuous and production still limited. Demand for compound syrup is small and poor. It has not improved much in spite of the fact that the upward tendency of corn will probably mean an advance in compound syrup. The better grades of molasses are unchanged and

showing about the usual seasonal demand.

Review of the Produce Market

Apples—Jonathans, \$1.25; No. 1. McIntosh, \$1.50; Northern Spys, \$1 @ \$1.50.

Artichokes—90c per doz.
Avocados—\$2.75 per case from Calif.
Bananas—5c per lb.
Brussels' Sprouts—16c per qt.
Butter—Creamery, 30c for cartons, and 29 1/2c for tubs.

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

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

Cauliflower—\$1 @ \$1.50 per doz. for home grown.

Celery—20 @ 30c per dozen bunches.
Celery Cabbage—40c per doz.

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

C. H. P. from farmer.....\$2.40
Light Red Kidney from farmer... 4.25
Dark Red Kidney from farmer... 5.50
Light Cranberry 4.00
Dark Cranberry..... 3.00
Eggs — Jobbers pay 20c per lb. for all clean receipts. They sell as follows:

Large white, extra fancy.....37c
Standard fancy select, cartons....32c
Medium31c
Candled, large pullets.....30c
Checks28c
Storage eggs are being offered as follows:

XX April26c
X April24c
Checks22c

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

Grapes—Tokays, \$2 per box.
Green Beans—Louisiana, \$2.75 per hamper.

Green Onions—Chalots, 50c per doz.
Green Peas—\$4.50 per hamper for California and Washington.

Green Peppers—30@40c per doz. for Florida.

Honey Dew Melons—\$2.50 per case.
Lemons—The price is as follows:

360 Sunkist.....\$6.00
300 Sunkist..... 7.00
360 Red Ball..... 5.00
300 Red Ball..... 5.00

Lettuce — In good demand on the following basis:

California, 4s and 5s, crate.....\$5.00
Leaf, out-door..... 3c

Limes—25c per dozen.
Mushrooms—35c per box.

Onions—Home grown, 90c for yellow and \$1.25 for white.

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

126\$3.50
150 3.75
176 3.75
200 4.25
216 4.50
252 4.50
288 4.50
324 4.50

Red Ball, 50c per box less.

Florida oranges are now in market in half box sacks, which are sold as follows:

200\$1.75
216 1.75
250 1.75

288 1.75
Parsley—35c per doz. for hot house.

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

Poultry—Wilson & Company pay as follows:

Heavy Springs15c
Heavy Fowls.....13c
Light Fowls..... 9c

Ducks12c
Turkeys17c
Geese10c

Radishes—Hot house, 35c per doz. bunches.

Spinach—50c per bushel for home grown.

Squash — 40c per bu. for Red or Green Hubbard.

Sweet Potatoes—Virginias, \$2.50 per bbl.

Tomatoes — Hot house, \$1.10 for 8 lb. basket.

Turnips—20c per doz. or 50c per bu.
Veal Calves — Wilson & Company pay as follows:

Fancy 8c
Good 7c
Wax Beans—\$4 per hamper for Fla.

Rising Raw Silk Prices

Although there is a substantial improvement held imminent in the domestic position of raw silk in anticipation of a settlement of the dyers' strike and a rise in rayon prices, indications are that the current rapid price rise in the raw material is chiefly caused by developments in Japan.

Raw silk stocks in Japan are currently reported about 13 per cent. below those last year. Together with the improved prospects for silk exports to this country, this factor encourages large scale purchases in the commodity. The chief element, however, is said to be the fear of inflation in Japan resulting from the difficult budgetary condition of the Empire. This is reflected currently in increasing speculation in internationally quoted commodities as well as in stocks.

Prospects are, therefore, that the rise in raw silk quotations will continue for some time. Should the yen drop, however, American silk prices would then be readjusted to a level consistent with prices of competitive fibers.

Sooner or later, a man, if he is wise, discovers that business life is a mixture of good days and bad, victory and defeat, give and take. He learns that it doesn't pay to be a sensitive soul—that he should let some things go over his head like water off a duck's back. He learns that he who loses his temper usually loses. He learns that all men have burnt toast for breakfast now and then and that he shouldn't take the other fellow's grouch too seriously.

Given a government with a big surplus and a big majority and a weak opposition, and you would debauch a committee of archangels.

Get the facts, or the facts will get you. And when you get 'em get 'em right, or they will get you wrong.

MUTUAL INSURANCE (Fire and Life)

Fires Due to Incendiarism

The splendid record of the Massachusetts department of public safety in detecting arson cases and securing conviction influenced the International Association of Fire Chiefs to secure Chief Fire Inspector George O. Mansfield of Massachusetts to tell of his methods at their latest convention. In 1933 the fire marshal's division made 143 arrests of which 86 were found guilty, 29 not guilty and 59 cases carried over pending. The total incendiary loss in 1933 was \$714,766 less than in 1932. In 1934 for the first seven months there were 126 arrests, 98 guilty and 11 not guilty. The total convictions for the first seven months are 12 greater than for the entire year of 1933.

Members of the fire marshal's staff are state police officers with full police powers throughout the state. They are under civil service and consequently are secure in their positions and free from political interference.

In investigations of incendiary fires the success or failure depends upon the thoroughness and attention to detail given by the investigator. Consequently, members of the fire department who were first on the scene were in a great majority of cases charged with the duty of discovering evidence of incendiarism. Fire chiefs can readily see the importance of proper procedure in discovering and handling of evidence, said Mr. Mansfield. Fire department members may also give valuable aid in preventing incendiary fires as well as apprehension of those who attempt to set fires. There are various ways of gaining information and detecting suspicious action. A store keeper or owner of property may be discovered acting in a suspicious way such as going into his building at night carrying a gasoline or oil can. There are many other similar suspicious movements that can be detected, such as goods being removed in the night from a building, indicating that some stock is being secretly depleted. Even if the incident creates only a slight suspicion, said Mr. Mansfield, the fire department inspector should visit the premises and inquire of the owner the amount of insurance he carries. An inspection should be made of the premises under the guise of merely checking up for fire prevention reasons. If the person has been contemplating a fire he will probably change his mind after the fire department officials have visited him and made these inquiries.

Information may also be secured at times which clearly indicates the fire is going to be set. If this evidence is strong enough the fire officials immediately notify the police and the fire marshal so that a watch can immediately be placed on the building and the perpetrator of the attempted crime may be captured in his attempt to set the fire.

In an actual alarm of fire the firemen as they approach the building may

find indications which lead them to suspect the fire may be of incendiary origin. Heavy black smoke coming from a small dwelling or store where there should not be any material which would cause this type of smoke may indicate the burning of inflammable liquids. Another suspicious circumstance that a fireman should be on the watch for is where all the shades have been drawn or papers tacked over the windows. Common precautions against fire being detected before it spreads sufficiently.

Other points to be considered are, "Did the firemen find the building secure?" "Were the doors locked?" "Did the firemen have to force an entrance?" These are extremely important, said Mr. Mansfield, inasmuch as in many cases it is important to show that if the building was locked the owner or occupant had the only keys in his possession and he had the exclusive opportunity to set this fire. Or if the fire was set by some one else, the fire maker must have secured a key from the owner. Consequently, it is most important to remember just who forced the door.

After an entrance to the burning building is gained, a certain odor, certain type of smoke or certain intensity of heat may cause suspicion. If inflammable liquids or substances have been used the odor can be detected. It is important to remember what these odors are; because after the building is ventilated the fire may spread so rapidly that the inflammable liquids may be burned before a sample is secured. However, a fireman should not depend upon his own nostrils in smelling these odors, but the attention of others should be called to the matter so that they can corroborate his statement.

In entering the burning building the fireman may discover more than separate fire. He should immediately try to fix the locations of the multiple blazes firmly in his mind because the flames may spread so rapidly that the separate fires will become joined and later appear only as one fire. If separate fires are seen they should be extinguished before they are joined, not disturbing trailers which may connect the seat of these fires. Evidence of separate fires will be damaging to the accused.

If trailers or fire trays are found in the building, it is very important to try to extinguish the fire without disturbing them, as they should be preserved in their original state and photographed. In cases where trailers and fire traps are found, the firemen or police officers should remain on the premises after the fire has been extinguished or else allow no one to disturb the layout until photographs can be taken. If the perpetrator of the crime should arrive and find the trailers and fire traps have not been disturbed, he may attempt to get them out of the way in order to prevent the use of them as evidence. The culprit might be discovered by notifying the owner or occupant of the building that he was wanted on the premises because of a slight fire and then have an officer hidden away in the building. In most cases

the owner will go directly to the fire trap to see if it is burned. If it has not then he may attempt to get it out of the way. In this case the suspect may be immediately apprehended by the officer in the attempt to dispose of the fire trap.

There are many types of fire traps and trailers. A very common one is a lighted candle set in inflammable material such as straw, hay, excelsior, oily rags or paper. Other fire traps are pig bladders filled with gasoline with a lighted cigarette or fuse placed in the end, and an alarm clock rigged up with a battery to create a spark. A fuse made of inflammable material with a bunch of matches attached to it, dynamite fuses, fireworks fuses, electric soldering irons left turned on, electric toasters, flat irons allowed to become overheated and scores of similar contrivances have been used.

With these may be found trailers of rags, straw or hay, newspapers, tissue paper, rolls of toilet paper unraveled, rolls of cotton batting and similar articles. These are usually soaked in gasoline, kerosene, benzine, turpentine, rubber cement, paint remover, or other highly inflammable liquids; flashlight powder may also be found.

After the evidence is found the next important step is the proper handling of it. After photographs have been taken, the trailers or liquids should be gathered up and placed in proper containers. Oily or gasoline soaked rags or other material should be placed in glass jars with rubber bands and screw tops so that the liquid's odors will be retained for examination by a chemist for presentation at court at the proper time. This is most important; because in many cases where the oily rags and liquids have been placed in open containers, the odor and liquid have disappeared or evaporated before they were turned over to the proper authorities.

If the containers in which the liquids were brought to the premises are found, such as bottles, jars, jugs or tin cans, care should be taken in handling them because the finger prints of the firemaker may appear on these articles. It is most essential that the firemen and inspectors do not place their own finger prints on these containers, as they will make it more difficult or even impossible for the finger print experts

to find the finger prints made by the firemaker. These articles should be picked up with gloved hands or a string may be tied to the neck or handle and the article very carefully removed so the fingerprint expert can operate without any difficulty.

Every suspected article found at a fire should be properly labeled with a tag, said Mr. Mansfield. The name of the man who found it and the man who turned it over to the prosecuting officer should appear on it.

Footprints may be of great importance in the investigation of incendiary fires. Footprints may be noted outside the building in the soft dirt or, during the winter, in the snow. These should be properly protected by photographs or plaster paris casts should be taken of them. Protection can be afforded by placing a wooden box over the footprints and stationing a man to keep people away.

During the course of operations of a fire, firemen may overhear conversations of suspected parties or some talk among spectators which would be of value in investigation of the case. Any such information should be turned over to the superior officer, who in turn should pass it on to the prosecuting attorney.

In case the building is equipped with a sprinkler system and the sprinklers have failed to operate properly, an examination to ascertain the cause of the failure, whether shut off or otherwise deliberately tampered with. Cases have been discovered where cork stoppers were placed in sprinkler heads. Other cases have shown that inflammable liquids have been injected into the system so that when the sprinklers functioned the fire was sprayed with a highly inflammable liquid which came out with the water.

In discussing pyromaniacs, Mr. Mansfield said that whenever an epidemic of incendiary fires has developed and particularly where the characteristics of these fires are similar, the responsibility may usually be traced to a pyromaniac. This form of insanity has caused many disastrous fires, he said. Pyromania is not confined to any class of individual and it may manifest itself in the most unexpected quarters. During certain periods a person afflicted with this mania has an uncontrollable desire to set fires, and feels relief or a

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pleasurable sensation when watching flames. The attacks usually but not always come on suddenly. Persons known to be afflicted have sometimes made careful preparations for fires over quite a long period of time. This type of pyromaniac is usually extremely clever and is a difficult type to apprehend. It may be necessary to place several officers in a community where these fires are occurring until the suspect can be caught.

Great Things Expected from the Drug Institute

President: The next item of business is the crowning achievement of our program and I shall ask Clare Allen to introduce the speaker.

Mr. Allen: President and gentlemen, to the South of Michigan we have the Hoosier state. The Hoosier state has been known for years as a state which produced many men who have made for themselves a National reputation. In my period of service on the Board of Pharmacy and on the National Board of Pharmacy I have found that Michigan has no closer friends than those who come from the Hoosier state. We are privileged this morning to have as our guest speaker a man who has made a remarkable reputation in pharmacy, Mr. Al Fritz. He has been secretary of the Indianapolis Druggists Association for a number of years; he is a member of the State Board of Pharmacy of the state of Indiana and he is a director of the Drug Institute of America. Al Fritz is going to give you a real talk this morning and it gives me a great deal of pleasure to present to you Al Fritz, of Indianapolis.

Mr. Fritz: Fellow Druggists: I am glad to appear before you to-day and consider it a distinct privilege to be able to bring to you a message on the history to date, of the drug institute.

The Institute is to-day about one year old. The Institute was formed with one idea in mind, that being to provide a means of, a clearing house for, collecting different thoughts of the industry, to centralize these thoughts for the good of all within the industry.

The Institute was first conceived in the mind of Kiefer Mayer, a wholesale druggist of Indianapolis, with whom I am very well acquainted. Kiefer conceived the idea that unless the drug industry itself sought means to correct the abuses within the industry, that some day we would face problems beyond correction.

It was at that time that representatives of the manufacturers, wholesalers and retail groups met in New York City with the intention of forming an association which afterward became known as Drug Institute. The primary purpose of this Institute was to correct the evils then existing within our industry.

However, the Institute had just gotten under way when the President of the United States announced his program over the radio, in which he made the statement that the ten per cent. of the destructive element of the country were not going to be allowed to ruin the ninety per cent. representing honest business.

There came a crying need at that time for a strong association, for an association that would truly be representative of the industry, and it was therefore decided to immediately launch a membership campaign to put the Drug Institute in a position to really be representative of the drug industry of this country.

There has been a lot of discussion, pro and con, as to whether this was really what the Institute was started to accomplish. We are willing to admit that this was not at all in the original program of the Drug Institute, but a condition presented itself with the inauguration of NRA that called for prompt and effective action. It can safely be said, without fear of contradiction, that at that time there was not a National association in a position to represent the retail drug interests. The NARD at that time was broke, if not worse; consequently a large part of the burden of representing the retail druggists in Washington fell upon the Drug Institute.

With such men as John Dargaval, John Goode, Dr. Kelly, Dr. Swain and others, watching out for the interests of the retail druggists in all work undertaken by the Drug Institute, you need have no fear but that your interests were adequately protected.

The code committee was called into Washington by the NARD to draft the original drug code. This code was drafted by retail druggists and no one else. It, however, remains a matter of history, that after the drafting of this code we were not able to go into Washington presenting a united front. Jealousy started to spring up from all sides and the Drug Institute was accused of undertaking some things which should have been left entirely in the hands of the National organization.

However, after several meetings, in which the different elements were represented, we finally did go into Washington as a unit, asking for, and fighting for, certain provisions in the retail drug code. What happened in Washington is now a matter of history, so we will skip over several months of dickering, during which time the code officials in Washington were financed by the Drug Institute.

The statement has often been made in National publications that we really received nothing whatever out of the code up to the time of the "cost" definition. This statement is absolutely untrue. To begin with, we did receive our own code and were kept out of the general retail code, which would have been absolutely destructive to a larger percentage of small independent retailers, as well as chain store organizations. We did obtain a concession in the code, eliminating delivery boys and curb service boys from the provisions of the code. If we had gained nothing else but these two provisions our time would have been well spent.

Now don't misunderstand the statement as being a claim that the Drug Institute was wholly responsible for gaining these two points. We are not. We did, however, make it possible, by the co-operation of the Drug Institute, for other organizations to be more active than they could have possibly

been had it not been for the work done by the Drug Institute in making the druggists of this country more organization minded.

Finally we came to the definition of "cost of merchandise." You all know what the results of this were. It simply means, in plain words, that merchandise cannot be sold at less than manufacturers' list in dozen lots. Again the Drug Institute was active in obtaining this cost definition, although this credit must be shared with the drug code authorities, and I wish to take this opportunity to say a few words for this body of men.

George Gales, representing the chain stores, has played ball one hundred per cent. He has been eminently fair in his dealings with the small independent.

John Goode, has always shown the same fighting spirit, which he manifested while he was president of the NARD, and he has always fought for consideration for the small, independent merchant.

The work of John Dargaval on this committee has been too outstanding to require public recognition. John has fought consistently for the rights of the retail druggists and I unhesitatingly predict that under John's leadership, within two or three more years, the NARD will assume its rightful place and be in a position where they could really represent the retail industry of this country.

Dr. Kelly, the able secretary of the American Pharmaceutical Association, has devoted much of his time, and certainly an abundance of good common sense to his work.

Wheeler Sammons, managing director of the Drug Institute, is another man who has spent untold hours in securing a break for the small independent merchant on cost definition.

We, therefore, have come to the place of where we have received a half-way satisfactory definition of cost of merchandise. The next step in this program will be to receive a definition of "cost of wages."

At one time Washington definitely offered the ten per cent. wage mark-up. This, however, was before we received the definition of cost of merchandise. The Institute, the NARD, and the code committee felt that it was impossible for us to accept any suggested mark-up until some time as the question of "cost of merchandise" had been properly defined. We are therefore now fighting in Washington for a proper percentage of mark-up to be used throughout the retail drug industry.

At the time of the organization of the Drug Institute there is no question but what the Institute was over-sold to the druggists of this country. The druggists expected to buy a ticket to heaven for three dollars. They expected the Institute to end all the ills within the industry. This was obviously impossible of accomplishment.

At the time I was on speaking tour securing membership for the Drug Institute I made this statement before every audience I addressed, "If you receive nothing out of Washington, that if the 28 per cent. cost of doing business were denied, that if the 'right

of contract' were denied, where do you go from there?"

We have nearly reached that place. We have reached a position where the retail druggists of this country are in the most precarious position they have ever been in since NRA was first heard of. You are going to see, in fact, in some parts of the country it has already happened, where the predatory price cutters will reduce the resale of all fast-selling merchandise to come merely within the provisions of the code.

I disagree throughout with the statements made in various drug journals throughout the country that the druggists have won a decisive victory in this fight. It is impossible for me to conceive of any industry gaining a victory when all the industry has gained is the right to sell merchandise at cost in the face of increased overhead and additional tax burdens which the druggists of this country cannot stand much longer.

We are, after all, once again brought face to face with the original program of the Drug Institute—price stabilization. A number of manufacturers, which number has grown consistently, have announced their intention of stabilizing the price on their products.

Understand, of course, that a manufacturer has no legal right to set his resale price, that if you have a gross of an article on your shelf there is no way in which the manufacturer can compel you to sell this article at any given price. It is, however, a fact that this same manufacturer does have a legal right to choose his customers, and you, by the same virtue, have a right to choose from whom you will buy merchandise.

You are going to be advised, from time to time, through National publications, of the manufacturers who have come in on this program. You are going to be asked to get behind these manufacturers.

I realize fully the objections we are going to encounter in putting this across. I realize fully that there is some injustice, that there are some of these manufacturers who are going to be criticized on their policy, and we do not expect to sell one hundred per cent. of the druggists on this new deal in the retail industry.

It is, however, a fact that this is the first time in years that we have had anything tangible on which to base our hopes for the future. If this program of price establishment fails it is my honest conviction that you and I will not live to see the day when, within our hands, another program of this kind is launched. If this program gets under way, and if it proves successful, you are going to find the minimum paid price steadily advancing. It is our goal to eventually build these prices up to a point where the paid price will not be over eleven per cent. off list.

However, this program hangs one hundred per cent. upon the reception given it by you, and if we can't show the manufacturers that we are wholeheartedly behind his efforts to stabilize the price on his product, then the en-

(Continued on page 18)

CREDIT PURCHASING GAINS

Retail executives and authorities, in discussing the immediate credit sales possibilities, were agreed that credit volume would push ahead commensurately with gains in trade generally. One usually well-posted executive, however, was inclined to the conservative opinion that credit trade volume would run about the same as December a year ago.

A. B. Buckeridge, executive manager of the Credit Bureau of Greater New York, declared his records show retailers are steadily increasing both charge and instalment sales and "can afford to do so because of the excellent way in which customers are meeting their payments to the stores." He pointed out that the bureau has just reported its eighteenth consecutive monthly increase in retail collections.

"Many customers are ready to increase their credit purchases; new accounts are being opened up and old ones re-opened," Mr. Buckeridge declared. "October is ordinarily our biggest month of the year, but so far this month the bureau is handling a larger volume of business. Trade clearance inquiries alone are showing an increase of 200 or more per day than for the same period a year ago. Moreover, the increase is quite generally distributed among the different types of retailers. It fact, from a credit standpoint, all the indications are that the holiday trade is rapidly getting back to normal."

A well-known store executive while admitting that extension of the privilege of paying in January for merchandise bought this month or even in the last week of October has resulted in trade benefit, said the added volume was not particularly significant. As he saw developments, the increase in credit buying began in May, 1933, in the West and had reached the East by September of that year.

This year, he added, the wave of such buying tended to peter out in July in the West, but continued strong in the East until September. Since that time the credit volume has been about on a par with last year, although it may show some gains during the coming months, he said. He pointed out, however, that December is usually a heavy cash sale month, the normal basis being about 60 per cent cash purchases and 40 per cent credit.

This executive said that one of the chief benefits of the extension of the charge account privilege to January was in bringing in an added volume sufficient to take care of the expense of adding about 30 per cent. to store staffs sufficiently in advance of the holiday season to train them properly for their duties.

Another retail authority declared that department stores should go after their charge account trade more actively than they do. "A cash customer," this executive said, "is the best source of cash trade. It is my belief that there should be co-ordination between the sales promotion division and the credit department of the store to increase the number of charge customers.

"In the average store the solicitation of charge accounts is under the credit

division, whereas it would prove much better if placed under the sales promotion division, guided by the results of prior investigation as to credit risks made by the store's credit man. A list of this kind could form the basis of a definite sales promotion campaign, tied in with specific merchandise offerings. Every effort should be made to eliminate unnecessary red tape and surround the opening of an account with every convenience."

MORE ASSURANCES

Additional reassurances from high official sources that business progress is being made and that co-operation of business and governmental interests is thriving have been received this week. A "harmony" session took place between the Federal Reserve Board and its advisory council, the head of the RFC urged more sympathetic consideration of loans to industry and the "right" seemed to make further headway against the "left" wing of the administration forces.

A stalemate upon the steel labor issue was the only major unfavorable development of the week. But in this instance the trouble may be ironed out, since the opposing interests do not appear to be so far apart. The companies are prepared to recognize the unions, but are unwilling to enter written contracts.

With one exception the weekly business index has been advancing slowly for nine weeks. The latest number stands at 76.6, as against 71.8 before the upturn began. Three of the major components are higher, with the rises in electric power production, railroad carloadings and steel mill activity. A gain in automobile production is expected shortly, because employment at the manufacturing centers is already increasing.

The report of the Department of Labor disclosed both employment and payroll gains last month. The Labor Bureau's index of manufacturing employment has advanced to 78.6 for October, compared with 75.8 in September and 79.6 in October, 1933. The payrolls comparison was 60.7 for October, 57.9 for September and 59.4 for October, 1933.

An unsatisfactory feature of this report was the continued lag in durable goods operations, where employment declined 1.2 per cent.

WHOLESALE FIGURES

Back of many voluntary chains is the sponsorship of an enterprising wholesaler who has found this means of improving the business of his customers the best source of results for himself. It was interesting, therefore, to receive the final returns upon the New York State census of wholesale business in the week.

Contrary to the results indicated in the retail survey, the mortality since 1929 among wholesalers has been quite severe. Their number has dropped 14.2 per cent. in this state and sales have slumped 52.8 per cent. The expense percentage of sales from 1929 to 1933 has increased to 8.9 per cent. from 7.9 per cent.

For the decline in sales there are several important reasons. The chief

one, of course, is that prices are so much lower, and the census authorities have explained that at the same price level as in 1929 the decrease in sales would not have been much more than one-third. Foreign trade stagnation has also affected seriously the volume of wholesalers in this area.

For a form of distribution, however, that bore the brunt of the depression attack in the shape of a rather universal desire on the part of manufacturers to sell direct and of buyers to purchase direct for possible savings, the wholesale business has not fared so badly. Many manufacturers have learned through experience that they cannot get more business or get it more economically by doing their own distribution. Many buyers have learned that direct buying does not always lead to savings or to the kind of service that yields profit. The present trend seems to favor the wholesaler.

CHAIN DEPARTMENT STORES

In promising action upon his frequently proposed department store group, each department of which would be operated as a unit in a chain, Edward A. Filene has revived the question of the present distribution trend. Some years ago he first suggested his plan for combining the best features of the department store and chain system and described it as "the department store of the future."

Possibly this type of retail organization may put in an appearance within the near future and offer an opportunity to judge its practical results. However, there have been some approaches to the idea in this department store chains which have attempted to control operations largely through a central office. Regular department store groups did not fare so well under this system and in the last two years have decentralized and gone back to individual responsibility.

After every major depression there has usually been some significant change in distribution methods. The department store came to the front in the Nineties, the catalogue houses in 1907 and the chain stores after 1920. The present trend of importance is toward voluntary chain groups, which combine the merchandising talent and buying advantages of the chain with the individual initiative of the independent merchant. Another development under scrutiny is the co-operative store movement.

DRY GOODS CONDITIONS

Handicapped by unseasonable weather, retail trade has suffered a setback. Volume dropped off here to a degree that made it appear November sales would not run much more than 5 per cent. ahead of the same month last year. The comparison with a year ago was more favorable for the week because trade was dragging at this time twelve months ago.

A report covering seventy of the leading cities of the country was issued by the National Retail Dry Goods Association and indicated a gain of 9.8 per cent. for the first thirteen shopping days of November. Detroit, Kansas City and Dallas led the gains and the only decrease was recorded in the New

England area. Unit volume was reported 9 per cent above the same period last year.

Statistics may be received as dry reading matter, but the information they are now conveying concerning the retail trend is accepted in all quarters with exceeding interest. The return in physical volume of transactions is especially cheerful, since it denotes a very healthy condition.

Weather conditions have checked activities in the wholesale merchandising markets which have also entered the between-season period. Surpluses are conspicuous by their absence and the silk dyers' strike is hampering deliveries of such goods seriously.

GUIDING TRADE GROUPS

A suggestion made by Donald R. Richberg, executive director of the National Emergency Council, before the grocer manufacturers last week regarding trade associations aroused a good deal of favorable comment. Advocating greater freedom for such organizations, Mr. Richberg nevertheless proposed a Federal supervising body which would pass upon their activities.

Such a system has long been desired in business because many co-operative undertakings have been severely hampered owing to the refusal of various governmental agencies to approve of operations that were planned. A trade group might think it was quite within the law, but there was always the risk of court action.

It was Mr. Richberg's idea that certain activities could be legalized by statute and others forbidden. A National Code Administration would authorize or forbid concerted action and its rulings would be reviewable, not only by ordinary lawsuit, but by appeal for a declaratory judgment by a court of competent jurisdiction.

Such a set-up would probably end many blatant violations of the present trust laws and yet encourage the type of co-operation from which business obtains the greatest benefit.

PLAN SHORT SESSION

Administration leaders will push for as early an adjournment of Congress as reasonably can be expected considering the importance of the legislation that it will ask to be enacted, so as to leave little time for political recriminations harking back to the November elections.

Once the glamor of the Democratic landslide begins to dim, questions as to various New Deal policies will begin to pop and possibly be made the basis for opposing platforms.

It is currently expected that one of the first questions that will be raised will be as to the character of the portfolio of the Home Owners Loan Corporation, anti-New Dealers averring that the volume of defaults as to interest and curtailments will be found tremendous and the inspiration back of the determination of the corporation to decline to accept further applications for refinancing home mortgages.

No doubt there will be much discussion of the situation if there will be a demand for the extension of operations or the passage of new legislation for refinancing farm obligations.

OUT AROUND

Things Seen and Heard on a Week End Trip

In calling at the store of Haveman Bros., Moline, last Saturday, I recalled that when I started the Tradesman in 1883 the store was occupied by McLeod & Troutman Bros. Later it was conducted for many years by Hon. E. N. Bates, who graduated from the farm to a cheese factory and from the latter to storekeeper. He was a member of the Legislature several times and filled every position he aspired to with credit to himself and satisfaction to his associates and customers. I distinctly recall him as one of the highest type merchants I have ever known. It was exceedingly unfortunate he was not spared at least twenty years longer. Haveman Bros. have occupied the store for twenty-seven years and given the customers of the establishment satisfactory service.

My first call at Allegan was on Edwy C. Reid, who has recently emerged from a very serious automobile accident which resulted in the death of his wife. He is 83 years of age and has been a newspaper publisher for sixty-three years. He is undoubtedly, the only man in America who has been actively engaged in the managerial department of a newspaper for so long a period as sixty-three years. He is still very weak as the result of the ordeal with the automobile, but looks forward to many years of continued service and usefulness.

I distinctly recall making a two day visit to Allegan fifty years ago. My mission was to organize a business men's association—one of the 132 organizations of the kind I assisted in launching among the merchants and business men of Michigan. H. H. Pope was elected President, Ed. Van Ostrand Secretary and Irving F. Clapp Treasurer. We started with forty-nine members, which was later increased in numerical strength. The Allegan organization was very active and did much to contribute to the growth and prosperity of the city and the improvement of business conditions. Only four men who attended the initial meeting are still living—Edwy C. Reid, Ed. Van Ostrand, Joseph Renihan (Grand Rapids) and the writer. I met Mr. Van Ostrand at Allegan last Saturday and was pleased to note that he is growing old gracefully. He has now 83 years to his credit. He conducted a drug store on the main street of Allegan for nearly a half century.

The long and bitter controversy between the city of Allegan and the Consumers Power Co. over the construction of a municipal dam in Trowbridge township is evidently nearing an end, if such an outcome is ever possible. I was told that representatives of the Consumers assert that they have enough material up their sleeves to hinder the completion of the dam at least two years longer. In the meantime the power company has acquired

title to much of the land in Trowbridge township. I never thought either party to the controversy had much to their credit for the manner in which they conducted the campaign. I would like to see two fair-minded representatives of each side get together in a room and straighten out their difficulties in man fashion. It would be to the credit of both sides to do this and put an end to the bickering and lawyers' bills which invariably accompany a difference of opinion such as the dam proposition involves.

I regret that the percentage of chain stores is increasing in Allegan. If this abuse is permitted to be augmented Allegan will become what we designate as chain minded and suffer in the prestige she has so long enjoyed as a strong market and a good place to trade. Readers of the Tradesman know what I think of men who lease stores to the chains, thus starting their home town on the downward road to ruin, so far as business standing is concerned.

I found a new grocer at Dorr in the person of R. O. Carpenter, who conducted a farm South of Charlotte several years. He has a pleasing personality and ought to succeed in his present undertaking.

It seemed good to see the big Towner store, at Byron Center, occupied again. I was for many years a stockholder in the old Towner mercantile establishment and spent many pleasant hours there. Mr. Towner's younger son has installed in the store a line of building material and supplies which should be a valuable adjunct to his lumber yard.

Recent news from Mobile gives the details of the destruction of Greg M. Luce's cannery at Lucedale by fire. The conflagration was evidently of incendiary origin, because when the fire was discovered the buildings were burning at several different places. The fire department at Lucedale refused to go to the fire because the buildings were a mile from town.

I am exceedingly sorry to see large supplies of "imitation vanilla flavoring," so-called, on the shelves of so many grocers. This stuff is trash and should not be permitted to be sold at all, because it has no relation to the true extract of vanilla. If the food departments of the State and Nation were doing their duty, the trash would be consigned to the dump. When I remonstrate with the grocers who are offering such trash for sale they tell me the people want something cheap and they are forced to handle it on that account. I take no stock in this statement. If the buyer was properly informed as to the character of the article he would shun it and purchase a real extract instead. The men who are engaged in producing and selling such trash are committing a crime against the people and should be transferred from a maker of bogus goods and spurious food products to a safe retreat where they could play checkers with their noses.

I had a pleasant call last week from Father McLaughlin, of St. James, who attends to the spiritual development of the people on the Beaver Islands. He came to Grand Rapids to attend the silver anniversary of the founding of St. Joseph's seminary, which is one of the schools he attended while preparing himself for the priesthood. His mother was formerly engaged in the grocery business at Durand. When he was assigned to the parish at St. James, he induced his mother to give up her business at Durand and become his housekeeper and companion. She insisted on keeping the Tradesman and now he has become a Tradesman fan and reads every line we print every week. Father McLaughlin reports the Beavers as fairly prosperous this season except the low price of potatoes and the menace which confronts all fishing centers unless something is done to curtail the operation of the Lake Huron fishermen who insist on using deep water trap nets in raising whitefish from the bottom of the lake. Unless this is done—and done quickly—the whitefish industry of Lake Michigan will be completely destroyed. Father McLaughlin has taken a leading position in this righteous crusade and attends nearly every meeting of Lake Michigan fishermen to solve the problem.

Duty is power, whether it is for the Nation or rests right at home in ever so small a circle. It rises with us in the morning and goes to rest with us at night. It is co-extensive with the action of our intelligence. It is the shadow which cleaves with us, go where we will.

Let us do our duty in our store, our kitchen, the market, the street, the office, the farm, the school, the home, just as faithfully as if we stood in the front ranks of some great battle and knew that victory for mankind depended upon our bravery, strength and skill. When we do that, the humblest of us will be serving in the great army which achieves the welfare of the world.

It should be the slogan of every city and rural consumer to never send away for goods which he can just as well buy at home. Every time a consumer sends a dollar away for goods to a mail-order house that dollar, so far as the community is concerned, is practically out of circulation. The home merchant is the one who keeps up the schools, the churches and the town. He is the one who deserves the trade and not some catalogue house in Chicago, New York or elsewhere.

The thousands of small cities and villages are more important to the vitality of the Nation than its great cities. They render value to the products of the land in that they serve as the initial distributors, the most essential units of commerce which send on its way the commodities which make the physical sustenance of the whole country and, in turn, serve as that magnificent cohesive power which makes the Nation strong and self-reliant.

The real menace to the smaller city and village, next to the chain store, is found in the mail-order system of purchase. If this system is to grow to its ultimate possibilities it will erase thousands of smaller population centers from the map. The large centers will serve the rural population with certain needs and the small town, with its institutions of civilization, its beneficent, educational, civic and social influence, will become a thing of the past. Standards of intelligence will sink and the very stability and perpetuity of the Republic will be endangered. The small town performs a mission in the life of the Nation which cannot be minimized and which should become the earnest concern of students and statesmen and the guardians of human progress.

That consumer is both unfair and disloyal who sends to a distant mail-order house the very money paid him by the individual or collective local townsman, when local stores are equipped to serve his wants equally as well. He is justified in buying where he can buy most advantageously, but he is not justified in discriminating against the town which markets his services and his products, lends value to his property holdings and connects him and his family with the great life currents of the Nation.

The prosperity of one section of the state indirectly affects all other sections. The prestige of the state, its material prosperity and all that makes for growth and development should become the concern of every citizen. Commerce knows no limitations except those fixed by price, quality and transportation exigencies; but the man behind commerce can combine accepted principles in business with loyalty to community and state alike.

Those who live in the same commonwealth with us, who share the same tax burdens, and obey the same laws, are entitled to our good will and patronage, whenever such good will and patronage can be extended without a sacrifice of individual advantage.

It seems unbelievable, but it is a fact, and shows the entire lack of any sense of justice, that many persons regard their local stores as lesser institutions of accommodation. When some people have cash to spend, you know it goes to mail-order houses; but when times are dull, when they are sick, out of work, going through a strike and when farmers are not turning their produce into cash, where do they go for credit? You know they can't get it from a mail-order house, so they creep back to the merchants. You who do this know it is true; but I will give ten dollars to any man or woman who can tell me that they ever received a favor from these strangers which was not paid for and paid in advance.

I know what it is to earn a dollar. I have seen the time when a dollar looked to be as large as the bottom of a dishpan, even larger. A dollar comes

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FINANCIAL

There Will be an Awakening Some Day

Profit is the essence of business. It is the prime incentive of trade and commerce. When we consider going into any kind of business, we do so with the view of it being profitable. Profit is the magnet that draws men and women into the adventurous field of business. Profit is essential to the progress of civilization. Without profit, mankind could not have made the advancement it has. We can safely conclude that profit in business is a fundamental of economic law.

Seldom do we ever stop to analyze the importance of profit and to understand its relation to our own advancement. There is no part of our life, from childhood to old age, but what our welfare and happiness is closely bound up with it. Whenever we enter business or hire our services to another we do so with the expectation of receiving a profit. While we are interested more in the profit coming to us, we also should be concerned in what is done with the profits on trade which we extend to others. Possibly some may say, that does not concern us, but if they examine the matter carefully it will be found that it does. Suppose you were buying from a firm that used the profits on the trade you gave it, as well as that received from other customers, in carrying on a place that was detrimental to the welfare of the community. You would probably withdraw your patronage from such a firm and place it with one that was helpful to your interest. You would also be interested as to whether the profits on the trading you must do is used in the home community or sent away to the financial centers. What is done with the profits on trade affects the welfare of every citizen.

Money is a medium of exchange and was invented early in history to facilitate business transactions. It is as necessary to human welfare as profit. Money as a measure of value also represents profit or wealth. Wealth is built up by profits, either in money or property; and all are necessary to human welfare. Anything that interferes with either profit or the supply of money touches the welfare of every human being. It is the duty of government to safeguard profits and to see that a necessary supply of money is provided to meet the needs of business. This duty is too important to be delegated to bankers or any other private interests and it must become strictly a government function. In the long list of periodic depressions which have befallen the people of this nation, there is plenty of evidence to show these disturbances are caused by the money changers who have induced unfaithful statesmen to pass laws which have surrendered to them the constitutional rights of the government to provide the people with a needed supply of money, and to regulate the value thereof. With the use of this surrendered privilege, greedy wealth has created the billionaire and the vast army of unemployed. It did not acquire this position by the

accumulation of legitimate profits, but by wicked manipulations and by exploitation of the people.

Like any other element in the economic order of business, profit can serve a useful purpose or be used to create monopoly. Thus every new invention undergoes the scrutiny of organized greed. If it possesses merit and shows an active demand by the people, its title is soon acquired and the profits on its sale go to enrich further those already wealthy. Trusts and monopolies have taken over nearly all of the great necessities of the people. Greed is not satisfied to live in plenty or even in luxury. It has already acquired over 95 per cent. of the wealth of the Nation. It seems determined to have the rest of it, but there will be an awakening some day. E. B. Stebbins.

Business Reports Reflect Some Improvement

The co-operation between the government and business has been given much publicity so that there is always the chance of expecting too much. There are bound to be differences of opinion in any administration and some of these came to light last week, particularly in the field of housing, whether funds would be provided from private sources or the government. Moreover, a sudden acknowledgment of a change in administration policies could not be expected. Nevertheless, acts in recent weeks indicated that some change in attitude has occurred. Business fears of certain government policies have been lessened as a result of recent actions. The calling of \$2,000,000,000 Liberty bonds for April 1935 indicates much less chance of dollar devaluation. It is now acknowledged whether or not government deficits are to continue depends largely on business recovery possibilities. Government interference and regimentation of business is lessened as a result of NRA changes.

When looking at future business prospects it must be remembered that the economic system is an intricate mechanism where price relationships play a strong part. Accordingly, improvement, other than outright inflationary spending, would likely be slow. Business reports reflect some improvement. Retail sales of motor cars are holding up relatively well considering the seasonal factor. Steel production has now reached approximately 28 per cent., with prospects brightening to some extent. Electric power output for the week ended November 18 showed an improvement slightly more than seasonal. Jay H. Petter.

Public Relief

But now the election is over. And it is up to all of us who have anything to do with this question of relief, either through legislation or administration, to survey the whole subject. I have no doubt there is waste. It seems to me it can be avoided. I feel that those who need relief are being deprived of relief because of the great cost of administering it.

The relief problem will be with us for a long time. It is going to take not only millions but it will run into billions. Every dollar saved in adminis-

tration means food and shelter for the needy and the unhouseed.

Before we start upon a new program there ought to be a thorough, searching and dispassionate investigation by disinterested parties, not only as to things past but as to how best to deal with the matter in the future. With the cost and expense now being incurred, there is going to be a break-down.

Senator Borah.

Economy After Spending

A huge government spending program is not so popular as it was and promises to be even less popular as the days go on. Mr. Roosevelt himself seems to have come to the conclusion that there must be every possible effort to cut Federal appropriations. Some of his recent public speeches leave the distinct impression that he now senses the fact that he can hardly hope for the support of business as long as the budget continues to get more and more out of balance.

The total result during the coming session is likely to be a sharp swing toward economy in government affairs. Mr. Roosevelt's budget message, in fact, may prove a revelation to those who have been accustomed to regard him—and rightly—as a liberal distributor of public money.—Boston Transcript.

Business Revival

It is difficult to criticize the President for welcoming all the aid he can get from whatever source in the revival of business. And everyone knows that a revival is urgently needed. It is absurd to think that in a country that rests on a capitalistic economy capitalism can be ignored in any recovery drive. It would be doubly absurd to think that capitalism can be ignored while it is intended that capitalism shall survive. Capitalists own the capital even as employers give the jobs and can still hire and fire.

If, in order to appease them; if, in order to remove certain of their fears and kill off some of their bogies, it is necessary for the President to modify his program in detail, he plays the part of a practical statesman in doing things that tend to reassure them.—Springfield Republican.

Credit and the Budget

The importance of an absolute balancing of the budget next year can be over-emphasized. The really essential point, after all, is to make sure that the financial affairs of the government are being kept under control. The maintenance of government credit is the central issue. Advocating as it does nearly one billion of new taxes, the sincerity of the Economy League is not open to question. It is a principle, however, for guidance rather than an absolute rule. The administration must meet the existing situation as best it can. In the meanwhile, constructive advice of this character should be accorded the

most serious consideration and given weight in determination of future policies.—St. Paul Pioneer Press.


Giant Military Airships

Certainly our experience with giant airships has been disappointing, to say the least. The Akron shared the fate of the Shenandoah and others. The Los Angeles ended ingloriously a career begun with a brilliant crossing of the Atlantic. The Macon remains a show piece of doubtful practical value. Commer-

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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.

The Most Futile Thing in the World

"What is the most useless and futile thing in the world, as well as the most expensive?" asks Editor Lovewell, of Topeka, and he answers, "A government investigation." His immediate instance is the Federal Trade Commission's chain store investigation.

This was sponsored, with much eclat, by association leaders and was expected to yield juicy pickings. But really well informed men knew then that nothing worth the cost and trouble would be uncovered. And now it seems that nothing is the measure of practical accomplishment—except the cost to taxpayers and the soft snaps afforded investigators. Plenty cost always is entailed and those in the "work" are in no hurry to get through. They always make a "good thing last"—and why not? To "work" six hours daily in comfortable quarters running down figures by machine, so brain fag is negligible—why should anybody care to curtail such a "job"?

Now we have results which, to those familiar with our business, mean just as little as what was turned up in the Louisville study. I happened to be in on the first general conference when the Louisville tabulations came through, and one important fact was then established: That to the well informed that study revealed not an unfamiliar figure. One possible utility resulted. That was that now our pretty well established generalities on business were authenticated. Had such results been accepted and taken as postulates for future reference, the cost might have been justified. But nothing like that can happen when the Government once gets started!

Other similar studies were instituted and the round probably goes on as I write. But as to Louisville, there was one element far more disturbing than the cost of it—or the futility of most of the cost. That was this: That certain emphatically sinister practices were revealed in that study which have never come to light. The records were buried in Washington and, unless they have been destroyed, they lie there yet. And they were suppressed at the instance of powerful commercial interests who stood to lose heavily had they been published.

So here was a study, paid for by the public, supposedly for public benefit, whereof an important kernel of fact and truth is hidden from the public; and some "good jobs" have been allotted to those who connived at the suppression of the facts. Verily, there are worse things than mere futility about some of our Governmental activities!

LaFollette's investigation into railroad valuations was started in 1913. It was to have taken some moderate

time and its cost to Uncle Sam was to have been \$5,000,000. It was far from completed in August, 1932. Up to 1928 it had cost the Government \$60,000,000—twelve times the original estimate—probably cost the railroads three times as much. Meantime, where are railroad "valuations"? Of what possible use will the resulting statistics be to anybody—except the job holders who have enjoyed their soft snaps for twenty years or more?

Meanwhile we have the old, familiar picture: Men who concentrate on the task of operating their own business reaping about the usual ratio of reward. In 1933, for example, food wholesalers averaged profit of 2.61 per cent. on sales. How could better be hoped for, ever? This, too, is in a business which was supposed to be on the way out a few years back. But we see again that men do not accept the dictum that they are through lying down.

So we have another instance to show that when we are pressed by stern necessity, we do things, and because to do things in such circumstances generally means to find short cuts, distribution is thus advanced to higher efficiency.

Purely as an incident, it is notable that jobbers with small volume made better profits than those with large sales. This is probably due to specialization more closely followed through than it is possible for those with widespread activities to accomplish. This is like the small, neighborhood grocer who has his own select clientele. Both instances show that business is not essentially changed; that the same character of concentration on our own job in our own store is pretty good medicine now as in the past.

Two examples of how men meet conditions occur to me. When Indiana inaugurated anti-chain taxation, Standard Oil Company owned and operated some hundreds of filling stations. Quite promptly it "sold" those stations to the managers thereof. Now each is individually owned and operated, but continues to distribute Standard products. Let me add that if you think any who are or might be inclined to bootleg outside supplies into such a station would be able to get away with it, I know from personal experience that he'd fail. The Standard is not characteristically somnolent.

Is not that what lies back to Flickinger's recent move, as reported in the Wholesale Grocer News? This original Red & White organization has disposed of its 375 owned units to its former managers—each of whom will continue to buy most of his goods from the old parent house. Here, it seems to me, we have an instance of the development of a distinctly new set-up in groceries; as sharp a departure as the Voluntaries were a time ago. It is, in fact, pretty hard to suppress enterprise among men. The better course is to think up new plans and put them into effect before the other fellow thinks of them. That is to lead. The other course is to follow. And it is the leader who forges ahead—in any line.

I see also that the Knickerbocker Ice Co., New York—according to Wisconsin Retail Bulletin—has sold its 150

trucks to 150 route men for one dollar each. That might seem quite a sacrifice; but, aside from thus avoiding repair and maintenance bills and being responsible for NRA wages, the company expects to sell far more ice cream through its new, independent truck owners than it formerly sold through its hirelings. And, of course, there may be special taxes in the offing in New York, too.

The Wisconsin Bulletin also tells of a Madison grocer who tested effect of display on cheese sales. One week he kept his cheese in a refrigerator and sold twenty-two pounds. Next week he cut cheese into half pound bits, wrapped it in waxed paper, displayed it on his counter—and sold 114 pounds.

But Madison is handicapped by being the immediate experimental ground for the pure food authorities in the State Capitol. We displayed bulk dates on a counter back in 1912 and sold 55 pounds and up per week. Came the pure food man and made us put them in a show case. The case was placed on the same counter in the same location, and it was kept shining clean. But sales immediately dropped off 75 per cent. or more.

Originally, we displayed shelled nuts in covered, glass top cans and sales were not exciting. Then we bought a 55 pound box of pecan meats and opened it up on the counter where folks could sample. Sales took a jump forward that thereafter we bought by the barrel, dumped the meats in a window and sold them in lots of a pound and up, a barrel in ten days.

Paul Findlay.

Price War on China Sets

Keen competition among manufacturers seeking orders for chinaware from motion picture theatre chains has led to a number of sharp price wars among producers and selling agents in recent months. Theatres, as a volume outlet for low-price chinaware, have increased in importance recently, due to the widespread practice of giving away china, glass and silverware pieces to encourage attendance. Chinaware companies bidding for the business, which, in the case of large chains, runs into thousands of sets, have cut profit margins to a fraction of those formerly in effect.

Under the promotional plans operated by the theaters, patrons are presented with one piece of a fifty-two-piece china set on a certain day each week. In theory, the desire for a complete set of matching china insures a

regular attendance of the theatre's patrons for an entire year.

These Ice Cream Bars Don't Crack

The brittleness of the chocolate coating on ice cream bars is overcome by the use of ground candy in the ice cream core, according to Tom Anagnos of Dallas, Texas. Because of its brittle nature, the chocolate coating easily cracks off into large pieces, largely because there is no particular mechanical bond between the coating and the ice cream. By adding popcorn to the ice cream core, the objection can be partially overcome, according to the inventor, but the objections to popcorn are that it is in itself more or less tasteless, and when mixed in the ice cream, it has a tendency to absorb the milk and detract from the palatableness of the ice cream. For this reason, the inventor prefers candy ground up into particles which retain their shape. They do not absorb the milk nor detract from the ice cream, but, on the contrary, they improve the flavor of the core.

Wonderful Rain

I have wondered at the rain
Again—again;
When it beat against the pane;
Then my childhood's history
Recorded as a mystery
Raindrops falling from the sky—
Surely angels do not cry.

I have wondered at the rain
Again—again
Through the night as had I lain
Down awaery on the bed
Praying to be comforted;
Prayer was answered; and the proof
Pattered, pattered on the roof.

I still wonder at the rain
Again—again;
Showering on the planted grain
Less or over—generous
Making furrows prosperous;
Like the day when they began
Giving back their fold to man.
Charles A. Heath.

Government chemists have perfected a fast new method for preparing extracted honey for market, giving a liquid honey that is brilliantly clear and in which granulation is retarded. The honey is filtered through a filter press under close temperature control with the aid of an inert, porous "filter acid."

A Surplus To Him

Angry Mother: You've got a nerve to ask me to give back that ball when you nearly killed one of my children with it.

The Boy: Well, you've got ten children and we've got only one ball.

Hind Sight

Wife: Don't you think a man has more sense after he is married?

Hubby: Sure, but it's too late then.

ROWENA!
(SELF-RISING)
PANCAKE FLOUR
IS IN POPULAR DEMAND!
VALLEY CITY MILLING CO.
Portland, Grand Rapids, Kalamazoo, Holland, Traverse City

MEAT DEALER

Dealers Now Are Liable For Processing Tax

A redefinition of the term "first domestic processing" of hogs, which will transfer to wholesalers, retailers and other commercial handlers all liability for payment of the processing tax with respect to hog products derived from hogs slaughtered by producers and feeders and for which the producers and feeders were liable heretofore, became effective in all parts of the United States November 1.

As a result of the redefinition, it is announced by the Agricultural Adjustment Administration, no tax is required to be paid by the producer who slaughters his own hogs and who sells or exchanges directly to consumers not more than 300 pounds of the products derived therefrom during any marketing year. If he sells, not more than 1000 pounds, directly to consumers he is liable for the tax only on the volume sold in excess of the exemption of 300 pounds. If the producer sells more than 1000 pounds of the products derived from his hogs, during any marketing year, he loses this exemption and is liable for the tax on all hogs slaughtered, the products of which were sold direct to consumers. In determining the amount of the tax the weight of the products sold is restored to a live-weight basis according to conversion factors prescribed in processing tax regulations.

The exemptions do not apply to farmers who slaughtered hogs not of their own raising and who sell the products thereof.

In many areas where the usual practice is for local slaughterers and retail meat dealers to purchase the hogs produced in the area, such slaughterers and retailers have refused to purchase their hogs from producers except in the form of dressed carcasses. In this way, they were able to shift the liability for the tax to the farmers.

In other instances, local slaughterers and retail dealers bought the live hog subject to a deduction in price equivalent to the processing tax. This worked a severe injustice on the farmer because the original price was based on quotations offered at regular livestock markets by large meat processors who made no such deduction. Furthermore, in certain large centers and in many local markets, it has been apparent from time to time that wholesalers and retailers in some instances were handling hog products with respect to which no tax had been paid.

Aging Process Improves "Cream Line"

Milk treated according to a method patented by Joseph Willmann of Derby, Conn., is said to give a better cream line without the use of any additional cream. U. S. Patent 1,966,228 points out that usually milk is run through a centrifugal filter for the purpose of removing foreign matter and also to separate the cream from the skimmed milk. While some of the cream is sold as such, most of it is again mixed with the skimmed milk for sale as whole milk and the general

practice is to recombine the milk and the cream as they issue from the separator. This centrifugal treatment has a deleterious effect upon the product. Mr. Willmann states, in that it renders the milk more difficult to pasteurize and also impairs the creaming quality. As a result the cream line in the bottled product is reduced, thereby falsely giving customers an unfavorable opinion as to the cream content. The inventor found that if the milk and cream components, separated by a centrifuge, are aged and chilled before remixing, these deleterious effects are greatly reduced. If the milk and cream components are transported separately from the farm to the milk plant, sufficient aging takes place during the transportation to bring about an improvement. It seems that the jarring in trucks or railroads is responsible for the unfavorable reaction. The cream, if shipped separately, seems to be too thick to be thus affected, while the skimmed milk is not affected at all. When after aging, the cream and skimmed milk are recombined, jarring no longer seems to affect the resulting whole milk.

Dried Hardened Fish Makes Seasoning

A dried fish product which may be used as a seasoning for soups and vegetables, and as a food for invalids, can be prepared from bonito, saury, runner, blue fish, etc., under a method patented by Hisajiro Ohno of Los Angeles, Calif. The fresh fish, after being thoroughly washed, scaled and skinned, is cut up into fillets and the latter are boiled or steamed and then dehydrated. The dehydration process consists of alternate heating and exposure to the atmosphere. Gradually it solidifies and becomes practically as hard as stone, in which form it may be kept indefinitely and used as a flavoring, the product being grated as it is used.

Fruit Concentrate Retains its Acids

Fruit flavored food products, conserving the natural acids and mineral salts of the fruits, can be made in powdered form by a process devised by George L. Teller, of Riverside, Ill. Evaporation of fruit juices in the past has been handicapped, the inventor states, by the presence of a considerable quantity of laevulos which will not crystallize during evaporation. Instead it becomes a gummy mass which adheres to the other solids during evaporation and it furthermore undergoes decomposition at comparatively low temperatures, giving rise to a burnt flavor in the product. Mr. Teller gets around this difficulty by removing the levulose prior to evaporation or by mechanically distributing it upon and throughout a suitable bulky article of food. Where it is desired to remove the laevulose, the juice is caused to ferment until all the sugar has been converted into alcohol and subsequently removed by evaporation or distillation. The residual liquid may then be evaporated down to dryness with the addition of plain sugar in case the acid content is not strong enough to cause its inversion. Where this danger is met, however, dextrose or lactose may be added which cannot be inverted by the acid.

TRULY A GREAT MAN

Memorial of Fred B. Smith, the Evert Grocer

Stricken with a fatal heart attack while waiting on a customer in the Davy & Co. grocery store shortly before noon, Friday, Nov. 16, 1934, Fred B. Smith, 66, one of the pioneer business men of Evert, was buried Sunday afternoon.

For nearly fifty years Mr. Smith had been connected with Davy & Co., starting in with them when they first put in a grocery department. For forty years he had been a member of the firm and had charge of the grocery department most of that time.

His first year and a half in the grocery business was with Gray & Co., of which firm William Latta is now the only survivor.

Born October 15, 1868, in Watertown, N. Y., he came to Evert with his parents and sister, Della, at the age of four years.



Fred B. Smith

He was married to Miss Erma Rose, who died in 1915.

In 1918 he was married to Miss Edna Emings, who, with their son, Fred Jr., survive him.

Mr. Smith was a member of Evert Lodge, No. 320, F. and A. M., of the Royal Arch Masons and of the Big Rapids Commandery. He was also a member of the O. E. S., of the Grange and the Evert Chamber of Commerce. He was particularly active in the latter organization.

At the age of 16 he became a member of the Presbyterian church.

Always active in civic affairs, he was for seventeen years a member of the village council and served five years as village president.

Funeral services were held from the home Sunday afternoon, Rev. Joseph Tuma officiating. Burial was in Forest Hill cemetery under the direction of the Koeppe funeral home.

In the passing of Fred B. Smith, Evert lost a valuable and beloved citizen; the retail grocery business lost one of its most industrious and enterprising merchants; and hundreds of men, women and children lost a friend whose pleasing personality, friendly spirit and compassionate heart will not

be forgotten. Mr. Smith was a gentleman in every sense of the word. He was always anxious to please those with whom he was associated in business and ever zealous to see that he, as well as his employees, made the Davy & Co. store a home-like and satisfactory place to trade. He was a keen student of modern merchandising methods, with an unusual faculty for making friends and a personality which inspired confidence. All of these qualities have been contributing elements in the building of their unusual grocery store.

In the early years of his business life Mr. Smith was active in the timber and shingle business, these lines having been very important industries in Evert forty to fifty years ago and Davy & Co. having dealt extensively in those lines at that time.

Fred Smith was a man of unusual courage and many interesting tales are told by some of the pioneers concerning his ability as an officer, for as a young man he served in the capacity of constable and village marshal when Evert was a wild lumber and river town and in the days when it was a man's job to enforce the law. Mr. Smith never found the man too tough to place in jail when occasions demanded. There never was any fear in his life. Neither physical nor moral courage was lacking, as he always faced each issue that presented itself like a man.

He was a student of National as well as local affairs and was always anxious to avail himself of every opportunity to do something for the improvement of the community.

He always had an understanding heart for the other fellow, and charity was one of the great things of his life. In years past many a boy and girl as well as grown folks were spared the pangs of hunger and the discomforts of the lack of clothing because of Fred Smith's charitable heart.

One of the last acts he performed in this life, only a few minutes before he passed on, was to look after the details of sending some local boys to the "Older Boys Conference" at Lansing.

He was truly a great man who really "Lived in the house by the side of the road and was a friend of men." This world is better for his having lived in it and the ideals he stood for and represented have been an inspiration to those who knew him.

Fred E. Fleming.

Swiss experts have traced the occasional presence of acetoin and diacetyl in cheese cultures to the action of bacteria, especially *Streptococcus thermophilus*, *Leuconostoc* and *Betabacterium* spp. The last two produce these compounds only when citric acid is present; the first can produce them from sugar when citric acid is absent.

Push business—or perish.

Oysters and Fish

Fresh Shipments Daily.
Ask your Dealer for Reader Fish.
They are better.
Lake and Ocean Fish. Wholesale.
G. B. READER, Grand Rapids.

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.

BESPEAKS GREAT ACTIVITY

Overflow Meeting of Unified Association at Lansing

The banquet held by the Michigan Federation of Retail Merchants at Lansing last Thursday evening was well attended, 571 being seated at the tables. Music was furnished by Henry Ford's Dixie quartette. The opening address was delivered by President Hager, of Lansing, whose talk was as follows:

Guests of Honor and Members of the Michigan Federation of Retail Merchants:

It is a great honor and privilege to have so many guests with us at this, the first meeting of this organization, and I certainly appreciate your being here.

You may have wondered just why this meeting was called and an invitation extended to you. Let me put you at ease on this. This is purely an informal get-together and get-acquainted, non-political meeting. No one is to be asked to declare his policies. In fact, very few of you are even to be given the opportunity of making a speech. I regret this as much as you do, but on account of the limited time, the best I can do is to promise you that the session will soon open up on the Hill, at which time you will be given your chance.

You will be interested to know just a little bit about the set-ups and aims of this organization.

For many years many of us interested in trade association work have felt that there was a lack of co-ordination between the different associations representing the different organizations. A small group of trade association executives were called together in July, by Joe Grant, President of the Dry Goods Association, with the thought of rendering a further service to their membership by co-operating with other groups whose fundamental problems were very much the same.

A constitution and by-laws were later adopted by the Board of Directors, which Board is made up of two from each organization. The by-laws provide that membership in the Federation shall be confined to Retail Trade Associations covering the state or a major portion thereof who subscribed to this constitution and by-laws at the time of adoption and whose later application is approved by two-thirds majority of the affiliated trades of the Association."

I might say that the past five years of business depression have made it difficult for trade associations to function. However, these ten organizations have a paid up

membership of about 6,000 with a group of those eligible for membership of 22,110 who we believe will be attracted by the objectives of this organization so that they will affiliate with their respective Associations.

The objectives of the Federation are:

1. To study National, state and local government budgets and expenses; to inform affiliated trade organizations of the results of these studies and to submit such information to governmental bodies or officials with suggestions for constructive action.

2. To suggest to governmental bodies and officials such changes in laws or in administration of laws as seem practical for the general good and as are in consonance with efficient and economical government; to inform and secure assistance from affiliated trade organizations carrying out suggested changes through legislation or otherwise.

3. To promote laws and legislation for the preservation of independent business, the foundation of the economic structure of our country, and for the prevention of monopolistic tendencies in distribution.

4. To promote such other objectives as may be decided upon by the Board of Directors. For three months we have had a committee of five making a study of the sales tax. This committee has made its report and recommendation, which we believe will be helpful to you.

The groups sponsoring this organization I believe are a pretty representative cross section of the executives which make up this great sales and distribution group of the state of Michigan. They have had a lot to do in making this a great industrial state.

Their business in normal times runs into large figures. They have a tremendous investment. They are large tax payers. They are large employers of labor. They are the sales contact between the manufacturers and the consumers. They are the Main street. They are quite responsible for kind of a town you have. They have been the backbone of their local communities, taking the initiative in the organization of local industry and subscribing to any and all activities which they felt were good for their community. They are the men who in their respective communities have built your churches and schools. They have given unsparingly of their time for local civic betterment. You know these men. You know the kind of a job they have done, as they are your neighbors.

Most of us are old-fashioned enough to still believe that our American civilization and the progress made have been built on the foundation of individual initiative and that this will have much to do in restoring the coun-

try to its normal prosperity and that we must encourage and do everything possible to stimulate small business.

There is not time here to discuss the many changed conditions which have been responsible for the position we find ourselves in to-day, but I would like to mention a few which have had their effect. There has been the exodus from the farms to the cities, following the war, when industry was paying high wages and now the further problem of getting those who are not needed in industry back to the land where they can be more gainfully employed; the change in distribution brought about by the organization of large foreign corporations which have had perhaps a greater interest in the profit made than in the building of local communities.

There has been that falling off in income from 85 billion in 1929 to 49 billion in 1933, which means that the buying power of the American people has been reduced 44 per cent., due to wage reductions, shortening of working hours and unemployment. And in addition to this, for the past several months with 15 to 20 per cent. of the population of Michigan on the welfare and for the most part the commodities which are being bought by the county agencies are being bought from the wholesaler and manufacturer, ignoring the retail distributor in the transaction. I do not believe this is economically sound.

The majority of these merchants have during the past five years with the low volume of business used up any surplus which they may have had and have been carrying on only by going into their capital structure. They have made a valiant fight and have sacrificed much to retain their employes, and should, I believe, be given real consideration in the placing of welfare business, so that they may continue to pay their proportion of the taxes and that their employes will not be forced on the welfare rolls. I am not criticising the welfare department. They have had a difficult and complex problem.

During this period of business depression, individuals and industry have through necessity, been made to check their expenditures in the ratio to income and it would just seem to me that it is necessary that those in charge of Governmental affairs appreciate the fact that some radical changes must be made in local, state and federal expenses, bringing these down somewhere near the basis of present income, making more of an effort to cut down expenses and spending less time in looking for something more to tax. In 1913 our per capita debt in the U.S. was about \$50—to-day it is \$350. In this time our income has increased 10 per cent., taxes have increased 200 per cent. with the

increase in the cost of government 300 per cent. I will agree that there are some basic reasons for this; but I feel that we are now at the crossroads and that something very definite must be done now. In too many cases you business men have been too busy with your own affairs and have not taken the interest in your local government that you should. At the present time with your biggest overhead expense—taxes, I would certainly advise more interest in governmental affairs. It is a case of having more business in government or we will have more government in business. You men who make up this organization can be of material help. You are men of influence in your communities—see that your local governments are operated more economically—that extra tax burdens are not imposed upon yourselves, but that everything possible be done to bring about a radical reduction. This can only be done by the most rigid economy and the elimination of non-essentials. And further, rid yourself of that spirit of pessimism which has been too prevalent in business. Let's not depend too much on Washington and Lansing to bring business back to normal. It is up to us to take the initiative, so far as our own problems are concerned. This can be done only by us as individuals in getting our own organizations to do a better selling job in the re-building of America.

I feel that there has not been enough co-operation between industry and those chosen to administer the business of government, for the common good. All of us must appreciate and accept the responsibility confronting us in the same spirit in which our forefathers faced their many handicaps. This country became great, not only because we were blessed with great natural resources, but because of the character of our people, that spirit of aggressiveness, the spirit of doing things in the face of great odds.

Men, we still have that asset. We have made some mistakes, but we are still Americans and must go on to an economic recovery. A great country was handed over to us by those who preceded us. It is our duty to pass it on to those who follow us, with none of the liberties and privileges we have enjoyed denied them. The present situation is too serious for partisan party considerations. This is not a time for political bickering or party politics, but a time for statesmanship, straight thinking and the doing of those things which will bring prosperity to all out of the chaos of the last few years.

You men who have been chosen to your respective offices, because the voters of the state of Michigan have confidence in your ability to cope with the problems

(Continued on page 22)

DRY GOODS

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

More Pay and Less Hours

More pay and less hours. That is what workers in the millinery industry have gained as a result of an amendment to the code for that industry which has just been approved by the National Industrial Recovery Board.

Effective Nov. 19, employes in the industry receive an increase in hourly wages of approximately 6 per cent. and a decrease in the basic maximum work week from 37½ to 35 hours.

Representatives of the millinery industry are planning to meet with representatives of the knitted outerwear industry Nov. 23, to discuss with the NRA jurisdictional authority disputes which are arising as a result of the overlapping of definitions contained in the codes of the two industries.

Buy Dinner Sets for January

Making an early start on post-holiday sales purchases, buyers for department stores entered the kitchen crockery and dinnerware markets this week to order goods for January and February delivery. Commitments involved large quantities of goods suitable for special promotions and included low, medium and higher price merchandise. Demand for dinnerware is marked by an interest in small sets, including services for four and six persons. Kitchen crockery and breakfast sets are ordered freely in practically all price ranges. The kitchen goods are wanted in colors, with red, green and blue preferred.

Holiday Optimism Gaining

Retailers going into the New York market during the last few days have tended to increase the size of their holiday buying budgets. A factor has been the recent spread of a more optimistic feeling in big business circles which has permeated to many smaller merchants arriving there from out of town. In many instances retailers' budget plans were based on a 10 per cent. increase over a year ago, but merchants in many sections now expect to exceed this figure by a considerable margin. A pre-December spurt to round out holiday stocks is expected in the accessory, gift and toy markets.

Spread Lines Due Next Month

Bedspread manufacturers are anxiously looking for new styles to incorporate in their Spring lines, which will be ready for jobbers about the middle of December. While retaining Fall price ranges, mills will put more value into the spreads and at the same time they want something new in the way of styling to improve sales. The cotton styles will be given particular attention, as the decline in price of rayon spreads has broadened their market and correspondingly cut down the demand for the cotton numbers. Rayons, however, will probably be more impor-

tant for Spring than they were last year.

Chinaware Importers Active

Japanese, Czechoslovak and English manufacturers of chinaware are making strenuous bids this month for Spring business in one of the sharpest competitive situations which has existed in the dinner ware market in three years. Japanese producers, who have had the bulk of the business in recent years, are reported losing out to the Czechoslovaks in booking new orders, but have already written a substantial volume for shipment after the first of the year. English producers are in the field to get orders on higher-price goods and are competing with Czechoslovakians in that field. In the table glassware market the Japanese are making inroads in the low-price market and Swedish manufacturers in the high-price domestic field.

Push Holiday Jewelry Orders

While re-orders on costume jewelry have shaped up well, producers are stressing the importance of placing orders now if merchandise is to be made up and delivered promptly for holiday selling. The trend continues strongly toward gold effects in most items of jewelry, with rhinestones leading in merchandise for evening wear. The number of novelties being offered for the Christmas period is larger than a year ago, with particular emphasis being placed on new versions of clips and pins, bracelets and ear-rings. The feather motif is being accorded some attention.

Glassware Call Best in Months

Demand for most glass products continues above the level of 1933 at this time and the glass manufacturing industry as a whole is more active than at any time in the last six months. Production and shipments, however, are getting close to the peak for the last half of the year. Shipments of blown and pressed glassware for holiday selling are mounting and the volume is probably the largest in four years. Buyers were late in coming into the market, but there has been no complaint of slowness since the buying movement started. Improvement in the demand for window glass has been sustained and shipments have been at a pace far livelier than three months ago.

Argue Hat Code Jurisdiction

Representatives of the Knitted Outerwear Code Authority and the Millinery Code Authority presented their arguments at the NRA hearing on code jurisdiction over knitted headgear held at the port of New York Authority Building. The hearing was called to discuss the contention that the production of these hats should be on the same wage and hour basis as in the Millinery Code. These rules provide for a single shift week of thirty-five hours, with a minimum average wage of \$1 per hour or \$35 per week, against forty hours, two shifts, and a \$14 minimum wage in the Knitted Outerwear Code.

Excesses to-day exact to-morrow

Starts Drive on "Hatlessness"

An organized campaign by the Hat Institute, Inc., trade association of the men's headwear industry, against "hatlessness" will be inaugurated shortly. Convinced that reduced production in the field is due largely to the increasing tendency among even well-dressed men to abandon the wearing of hats. Harry McLachlan, president of the group, has appointed a committee which will meet soon to complete plans for the drive. In a short time this proposed campaign, carefully considered by public relations experts who are familiar with the industry, will be presented to the industry for consideration.

Notion Volume up This Month

Spurred by the growing interest in home sewing and knitting, demand for notion items rose sharply this month compared with last, manufacturers agreed yesterday. The increase in volume has been general but is most noticeable in Southern districts where stores have re-ordered freely on sewing accessories of all kinds. Notion novelties for the holiday are also in good demand. Most of the purchasing in that division of the market will be completed this week. Encouraged by the active Fall season, producers are giving special attention to Spring lines which they will open in January. Prices for the coming season will be unchanged, it was said.

Small Housewares Re-ordered

Last minute orders for Thanksgiving day items were the outstanding feature in the small housewares market this week. Calls for carving sets priced to sell around \$5 were general from stores in the metropolitan district. In addition, there was an active demand for replacements in both china and glassware lines. The glassware purchased was mainly better price goods. Requests for small quantities of cooking utensils, silver and chromium plated serving dishes and fruit bowls for immediate delivery also were numerous.

Suits to Lead for Spring

Current indications are that suits will be major items in women's apparel lines for Spring. Manufacturers are planning to feature them in a notable way in the lines to be shown shortly. While the suit vogue did not gain the

expected headway last Fall, the business in these garments in the Spring season was particularly heavy.

American Woolen Prices Up

The American Woolen Company announces an advance of 2½ to 5 cents on practically all men's wear worsted fabrics for Spring. These increases are in addition to those previously announced, and, with a few exceptions, bring the prices 7½ to 10 cents above the low for the season.

The Struggle for Freedom

There is nothing for us but to make it a point of honor to privilege heresy to the last bearable degree on the simple ground that all evolution in thought and conduct must at first appear as heresy and misconduct. In short, though all society is founded on intolerance, all improvement is founded on tolerance.

The degree of tolerance attainable at any moment depends on the strain under which society is maintaining its cohesion.

All we can do to mitigate the danger of persecution is, first, to be very careful what we persecute, and second, to bear in mind that unless there is a large liberty to shock conventional people, and a well informed sense of the value of originality, individuality and eccentricity, the result will be apparent stagnation covering a repression of evolutionary forces which will eventually explode with extravagant and probably destructive violence.

Canadian Clays Discolor Fats, Oils

Clays have been found in Saskatchewan which are applicable for use commercially in the discoloration of oils and fats. A report to this effect has just been released by Hon. George Spence, Provincial Minister of Public Works and Minister of Railways, Labor and Industries of Saskatchewan. These clays are superior to anything similar on the market according to Professor W. G. Worchester of the University of Saskatchewan.

Challenge of Environment

Often, the best friend a man ever had is not comfort, but the stimulus and challenge of antagonistic environment to awaken the resistance of his slumbering soul.

Harry Emerson Fosdick.

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GRAND RAPIDS, MICHIGAN

HOTEL DEPARTMENT

Occult Significance and Lure of Precious Stones

Los Angeles, Nov. 24—In a very short time, according to the newsprint, that which used to be the Cushman House, Petoskey, will be no more. Five years since the fire-proof portion of the establishment was destroyed by fire, and just now the older portion is being razed, presumably that the site, which is the most desirable in the resort city, may be utilized for business purposes. The Cushman was established fully a half century ago, and was regarded as a landmark in Northern Michigan. The last operator was W. L. McManus, who closed same soon after the fire in 1929.

A. W. Thorpe, 81, a former Detroit hotel operator for many years, passed away at Ypsilanti last week.

The Post Tavern folks, at Battle Creek, don't propose to give up the prestige of their well-known cafeteria without a struggle. Recently a chain drug store, located across the street from the hotel, decided to operate a lunch counter in conjunction with the sale of "rough on rats," etc. Now the courts are going to decide whether they may do it or not. There is a tendency on the part of lawmakers—and I might say the idea is backed up by the public pretty generally—that food should not be dispensed alongside of paris green and other poisons, and I am inclined to believe that in the very near future this point will be covered by legislation in the different states.

The other day, while wandering down Spring street, the financial center of Los Angeles, I discovered a crowd of considerable size hovering around a show window of one of the principal banks, interested in a display of bead jewelry shown therein. An investigation developed the fact that the person responsible for the aforesaid display was none other than the petite and interesting, as well as active, individual whom many of us out here well know, namely Mrs. Fanny Towner Cody, formerly of Byron Center, a suburb of Grand Rapids, but now a resident of Highland Park, located midway between Los Angeles and Pasadena, where she possesses a delightful home and is one of a delightful family. But friends have advised me that the jewelry display referred to is unusual in excellence and has excited much interest. Accompanying said display, is a large placard which has been mentioned in the newspapers, the contents of which I will pass on to my readers: "The occult significance, magic and lure of precious stones has been handed down to us from antiquity. The use of precious stones for medicinal and healing purposes can be traced back to very ancient times. The gems on the breastplate of the high priest and the beads of the rosaries have their symbolic and religious meanings. Webster says that the word 'bead' means 'prayer.' Rosaries were used to reckon time. The circle symbolizes 'eternity,' hence circlets of beads."

What are known as "caravans" of new motor cars, originating in Michigan and other auto manufacturing centers, sent out here with irresponsible drivers, who immediately become public charges, are going to be frowned upon by state and municipal authorities, beginning, almost immediately. Henceforth the participant in what is termed a "drive-away," will, upon arrival at the California line, be afforded the opportunity of displaying a bond for \$1,000, executed by some legitimate finance company, guaranteeing his responsibility, or be invited to the style

of entertainment afforded by the rockpile, accompanied by a milk and water diet. It is estimated there has been an average monthly addition of 1,000 to charity rolls, due to this particular type of industry and it just isn't going to be so any more.

Anybody, anywhere, familiar with the hotel and catering game, as well as thousands of travelers, have heard of "Oscar, of the Waldorf." He has occupied an exalted position as "chef" at the famous New York hostelry, for many, many years. Now Arthur Brisbane tells us something about him, and also states that he is the highest priced "cook" in the known world, receiving a yearly compensation of \$35,000, reduced from \$60,000, due to the strenuousness of the times. Oscar was of that day and age when a chef was treated with the deference of a temperamental prima donna. He wore his traditional white uniform and starched high cap, but he was far from the menial. The proprietor rarely dropped in upon him without advance warning. He had his own office, with secretary and chasseur, and he flew into his tantrums with the ardor of the chest-heaving genius. A special waiter served him when he ate the best food and drank the finest wines and below the first floor he was the supremest of autocrats. The newspaper men and magazine writers continue to give him great prominence.

And now comes to the front still another of the transcontinental rail lines, with the offering of a stream-line train which is to lop off thirteen hours and forty-five minutes on its run from Los Angeles to Chicago, making the trip in forty hours, or, in other words, consuming two nights and one day which, up to a short time since, required three days and nights. Drawn by a 3600-horse power Diesel motor, the standard equipment will be utilized for the present, but new equipment is in process of construction. Now if the management will introduce attractive fare schedules, the loss of patronage to the bus lines will not be so noticeable. This locomotive power will permit of flexibility to meet volume demands, and a regular speed of 85 to 100 miles per hour is promised.

I have heretofore and still do maintain that most of the beauty spots in Southern California are within a stone's throw of Los Angeles, and it takes the world traveler to "discover" them. Last week Doctor Moore, who is more or less of an explorer, insisted that my education was only a smattering of what it should be, for the reason that I had passed up Mount Baldy when I made my trip to the school camp at Wilson last July. And there you are! We started out to "rediscover" an interesting country near Baldy and, incidentally, Lytle Creek Canyon. Consequently our first jump was to Baldy, fifty-two miles from Los Angeles, the early morning drive proving to be an excellent appetizer. From Camp Baldy (elevation 4300 feet) we continued on up San Antonio Canyon, climbing up steadily past the Icehouse Canyon resort cottages, past Snowcrest Camp (elevation 6300 feet) and on to the summit dividing the San Antonio Creek drainage area from the Lytle Creek basin. At the summit we were 7800 feet above sea level, nearly 2000 feet higher than Mt. Wilson, and while nearing this point we had enjoyed wonderful views back down San Antonio Canyon, and from the summit itself a vast panorama of Lone Pine Canyon, of the Cajon (Cahoon) country and of the desert mountains which were spread before us. This surely is one of the most gloriously scenic views in all the Southland. Yet the summit of this divide is only about 60 miles from the Angelic City. A few yards back the trail to the top of Mt. San Antonio (Old Baldy) takes off from the main

road, a sign giving the information that the 10,080 peak was but three miles west from this point by foot trail. We didn't undertake it! Up to the summit of the divide the road had been splendid all the way, but soon after we headed down the other side from the 7800-foot summit it became apparent that landslides had gotten in their work and it wasn't near so enjoyable. However, from the slide area we continued on down to the Stockton Flat public camp ground, where we encountered an interesting family from Wisconsin, who were seeing the beauties of the Golden State without a guide. Just taking it easy and knowing there is a filling station for both car and the human contingent every little ways. At Glenn Ranch (3256 feet) we stopped for our second—or was it our third—luncheon, then wandered about this famous mountain resort for some time, exploring by-paths, visiting a couple of tiny lakes, and steeping ourselves with the lore of the region. Of course there was plenty of snow at the higher altitudes, but the snowplows had been ahead of us by a day or two and we did not mind it. From Glenn Ranch we decided to take Cajon Pass highway, and half way over the summit we discovered Pioneers' Monument, known as Sycamore Grove, where the Mormon colonists camped in 1851, while negotiating the purchase of lands in

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Good Place To Tie To

the San Bernardino Valley. These colonists were the founders of the present city of San Bernardino, and their industry became a household word in Southern California, but in 1857 they were recalled to Salt Lake City by Brigham Young because of a threatened invasion of Utah. Our interest in the Cajon cut-off was not altogether in early history, but it is quite evident the march of civilization will demand the construction of a national highway and the romantic features will be driven out. However, we came back from San Bernardino via a U. S. highway, and in reality enjoyed its comforts. So back home at dinner time after a pleasant day's jaunt, breath-taking scenery and historical background—all packed into a loop ride of less than 150 miles from home.

They poke fun at California for her offerings of climate and its vagaries. And it does cut up capers at times and refuses to be guided entirely by the weather man. This seems to have been an off year. The spring was unusually cool and adjacent to it, the summer was remarkably prolonged. We are even yet enjoying midsummer temperature. Some scientists have insisted that earth disturbances changed the undersea ridge and deflected the Japan current. Others claimed there were other causes too numerous to mention. However 99 was the highest temperature recorded by the weather bureau, and I believe that Michigan even exceeded that record. An extraordinary offering by the weather man was over five inches of rain so far this season, as against half an inch last year, and a normal rainfall of 1.35. But when we come to look at it squarely the whole Northern Hemisphere has had an unusual period. The climate in Europe has been "off its feed." Tourists who went abroad for comfort experienced discomfort greater than they would have found at home. However, in California one may pick his climate. One can shift from the sea levels to the High Sierras in a few hours and select just about the temperature he enjoys most. He can have surf or snow at his pleasure. And then there is Death's Valley if one wants to do penance for something.

It is being much talked about and surely a cool billion awaits the individual who produces the food tablet on a large commercial scale. Even now somebody is modestly advertising a month's supply of food, of a certain type for \$3.50, but the range is not general enough. Of course it has been talked about and joked about for some time, but in a general way, and to a certain extent, dehydration has made great advances, which should be followed by methods looking toward the utilization of a lot of things which are now absolutely wasted. There is the heat of the sun which, in time will be bottled up and power development of the tides which is to come some day, we know not how soon. But the youth of the country will accomplish it in their time and it will be considered a mere matter of course.

Frank S. Verbeck.

Be Human With Your Boss

If you work for someone else, how much more do you bring to your job than just work?

Does it mean merely a week's drudgery, a regular pay check, a livelihood to you? Or do you make it part of your human existence?

How many of us realize that the best part of our lives is spent at work?

The hours of greatest energy, of keenest consciousness are lived at the desk or in the shop, or, by salesmen, on the road and in the field.

Why not make these important hours joyful and useful?

Why not make each of them pay for itself in fullest measure?

Why consider them just a prelude to the evening to come?

Why look upon them as a burden, an irksome duty that has to be performed?

There is joy in achievement.

Doing is living.

Even the most monotonous task can be made pleasant if it is done with zest and intelligence.

No matter what your job—there is always a better one ahead.

Go after it—not only for the money that is in it, but just as you would want to win a race or play a game.

If your work is routine—there is a way of making the routine more efficient.

If you have a creative job, find joy in creating new and better ideas.

If you are in production, think of better methods, new products.

Help your employer to increase his business and he will increase your income.

Help him to succeed, and you will succeed.

Don't envy your employer or your superior because he may not arrive promptly at nine, because he may go home a little earlier than you, or take more time for lunch.

The more important the position, the larger the responsibilities.

How many evenings, how many sleepless nights does your boss spend worrying about his business?

How much sorrow does he have? What are his personal problems? How many creditors are hounding him? How is he going to meet his payroll, pay his notes?

He is a human being, too. He loves his kin as you love yours. He has sickness and grief—greater, perhaps, than your own.

And in addition to his own problems, he has to afford you a living, keep you from want and unemployment.

Be human with your boss!

Erich Brandeis.

The Flag of the Ideal

While on a visit recently to this country, Prime Minister James Ramsay MacDonald of England gave public utterance to a bit of high idealism in statesmanship, totally devoid of narrow partisanship or of narrow nationalism. There is hope for a stricken world when such fine ideals move statesmen to action.

This is what Mr. MacDonald said: "Your skyscrapers can soar high, your millions can mount up to untold numbers, your prosperity may go on by leaps and bounds, but America, most precious of all your possessions is your own soul. I come here on this mission not to advance material interests, but in order that we two great nations, who can look behind with pride and before with hope, shall shake hands and shall pledge ourselves, not to any alliances (these belong to the old order of things), but to common aspirations—pledge ourselves that our two flags, wherever the work of God is to be done in this world, will be flying side by side in the doing of that work;

pledge not to each other, as it used to be, but pledge to causes, standing side by side, straining our ears to listen to the divine call, ambitious of nothing, competitive in nothing, except which is to be the first of us to obey, and to carry it to successful issue.

"I represent no party in British politics to-day. I am here as the representative of a united nation. We have a genius, we have a faith. Ah, my friends, like the best individual among you, now and again we may have fallen from grace; but, nevertheless, there always have been a few of us—many of us—who have kept the flag of the ideal flying proudly above every other flag; and, as time goes on, as generations get more and more wise, it will be that flag that will remain flying and floating, and inspiring the people who lift up their eyes to it."

Elemental Instinct of Life

A little bird has just broken its shell and boldly struggles to free its wings. A tiny bud has just burst its pod and daringly pushes its way to the sun. An infant has just crawled to the middle of the room, and commandingly rises on its feet, and for the first time walks. A maiden suddenly feels the thrill of maternity in her bosom and exuberantly plights her troth to a lover fair, and motherhood is begun. A man, seasoned by years of achievement, is unexpectedly overwhelmed by misfortune and disaster, and forthwith rises from his heap and begins all over again. There is in life, call it what you will, a kind of instinct, something that responds to those that trust it, and which manifests itself to them as a comrade, sustaining, sympathizing, enervating and emboldening them for the untried, the unexpected and the seemingly hopeless. It can never be known who this is nor what this is, save by experience. Only when we act as if what we wonder about is true, do we create the proof of it through our valor. We need therefore to realize that our daring venture, and our realization is each proportioned to the degree in which we trust this elemental instinct of Life.

Square Deal in Business

The long depression has been a severe test on small business as well as on large. The small business has the handicap of lack of elasticity in organization as well as lack of the reserve which is generally available in large businesses.

Those small businesses which have survived the depression are obviously based on sound methods. They have been directed with intelligence. Above that and exceedingly important to their success, they have been based on honest practice.

The business that does not consistently treat its customers with fairness must eventually find new customers or close its doors. Those who have been mistreated will not return.

Therefore, ethics in business in the long run pay dividends both in money and satisfaction. The man who creates and maintains a lasting business institution knows a feeling that is de-

nied the dealer in sharp practice and short enterprise.

Business, to continue with success, must not only have intelligent management but it must have honesty. The depression has emphasized the value of the square deal.

The Mainsprings of Business

Business is done on enthusiasm, on hope, animation and good cheer. When you repress men, suppress them, destroy their freedom of initiative, then business languishes. It is just as wrong to kill freedom of business as it is to kill political freedom or mental freedom. Granting that big business must receive a certain amount of supervision, yet this supervision must be the work of economists, of businessmen, of workingmen, of men who know just how long it takes to earn a dollar with their own hands; for before a man can intelligently supervise he must have worked at the thing he is supervising. To have the business of the world supervised by the demagogue and politician would be like putting a man in to lead the orchestra who had no technical knowledge of music. The domination of business by theorists will eventually destroy the business fabric, kill initiative, stop production, throttle organization, and put a quietus on commercial evolution. And without commercial evolution there will be no civilization. Elbert Hubbard.

Come One, Come All!

Grand Rapids, Nov. 22—We have a wonderful convention program arranged for the benefit of everyone in the industry. The program is built around the new order of things, the theme being, "Self-Government of Our Industry." We have engaged speakers of national prominence who will give information of great value.

From now on, urge everyone you come in contact with in the industry—dealers and travelers both—to be present from start to finish. Urge the dealers to have their good farmers meet them at the exhibits. Farmers will, of course, be welcome at the horticultural meetings, but not at the dealers meetings.

The convention starts off with a luncheon Tuesday noon, Dec. 4, at 50 cents per plate.

No doubt you have noticed the ladies' program. Well, why not give her a treat and bring her along? Here is an idea. Tell the dealers to also bring their wives along.

Remember this, Mr. Traveler, anything that you can do to help your dealers become better merchants will reflect on you first, which, of course, is the purpose of these meetings, so insist that your dealers attend.

S. E. Larsen,

Sec'y Mich. Farm Equipment Ass'n.

As We Were Saying

Resentment in the heart is just about about as comfortable as tacks in the bed. As long as you are resenting something you can't enjoy anything. Even if your resentment is justified, the sensible thing is to forget about it and turn your thoughts to pleasanter things. Even if it is true that you have not been treated fairly, it is foolish to let that fact spoil all your comfort.—The Cross.

The headless horseman was a myth, but the headless motorist is a stark reality.

Great Things Expected from the Drug Institute

(Continued from page 7)

tire plan will collapse; the Drug Institute will fold up its tent, and we will be back where we were before anything of this kind was ever attempted.

As to how effective this policy has been to date can best be illustrated by the fact that certain large predatory price cutters recently had a group of men in the city of Chicago buying price stabilized merchandise. It was their job to contact druggists who, for the sake of two per cent, would buy this merchandise from manufacturers who were trying to stabilize their prices and who had cut off the source of supply for these predatory price cutters. It is needless to say that it was not difficult for them to contact druggists whose sense of fairness was warped to the extent that they were ready to furnish this merchandise to the worst cut-throat group in the country for the sake of a two per cent. profit. It would be a blessing if Congress would declare an open season on this class of pharmacist within our midst and also to take the stigma away from the skunk. In conclusion, allow me to emphasize this one point strongly—you're not going to get anywhere in this industry unless you build up your own organizations. You are not going to be able to base your hopes upon some law that may be passed to relieve you of the distressing circumstances that we are now in. You are not going to relieve these circumstances by a membership in the Drug Institute. It is going to be necessary for you to get behind a full and complete program. That program means, first of all, strong local organizations; second, a strong state organization; third, an NARD strong enough in membership, and sufficiently financed, to really represent the retail drug industry, and fourth, a continuation of the Drug Institute.

It may not be clear in some minds why it should be necessary for the Drug Institute to continue if the NARD is sufficiently manned to represent the retail drug industry. As I mentioned in the early part of my talk, the Drug Institute is the clearing house for the drug industry. The NARD cannot, by the very nature of its by-laws charter, take in anyone for membership but men actually engaged in the retail drug business. It is, therefore, easy to see that it is absolutely necessary for some organization comprised of all factions of the drug industry, where it will be possible to get together and discuss the evils of the industry and to come to a mutual understanding as to the best way to correct these evils.

You have at the head of your National Association of Retail Druggists

at the present time a man whose ability to head you has never been questioned. John Dargavel has worked consistently since his election to office to bring better days for the retail druggists. With proper support you need not fear, but what your interests will be properly safe-guarded before the Board of the Drug Institute.

I had the occasion to address a number of conventions of druggists throughout the country. I wish to make this one point absolutely clear. I am not being paid one cent by the Drug Institute or by any manufacturer or association or manufacturers. My interest in this work is the interest of every other pharmacist. My own son, graduating from Purdue University next year, I expect to follow in the business I have built up. If I can make his path any easier to tread I will figure myself amply paid.

I am, therefore, making a plea to the independent retailers in this country to pledge themselves to these organizations, which, in turn, pledge themselves to follow the program of the Drug Institute, which program is nothing more or less than that laid down by the organizations I have mentioned. Then I can promise you better days ahead.

If, however, we allow ourselves to drift along as we have in the past few years, to assume an attitude of indifference, fighting any program, regardless of what it is so long as we are not personally mentioned as being one of the instigators of the program, then I can see nothing ahead but the continued growth of the chiseling element within our industry which will some day devour and destroy the independent retail pharmacist of this country. Thank you.

Mr. Allen: I had only one reason to ask Wheeler Sammons to come to Michigan first and Al Fritz second. We had a meeting some months ago in Detroit and we had the greatest attendance of druggists that has ever been to any meeting that I have known about. That meeting was very disappointing for some reason and I will tell you frankly when Wheeler Sammons wrote a letter and said it would be impossible for him to be here and said he was sending a substitute, I was very much pleased because I know Al Fritz is an independent retail druggist and he has the interest of the retail druggist at heart. At this time I would like to make a motion that this convention assembled go on record endorsing what the Drug Institute has done and offer our support in every way in their future program.

Motion supported. Motion put before the members and carried unanimously.

Secretary: Let me ask you fellows, how many of you are going to support

this Drug Institute more than just to say it here. Stand up. About seventy-five per cent.

Mr. Fritz: I want to thank you gentlemen for the vote of confidence in our

(Continued on page 24)

Complete modern Drug Store fixtures for sale at a great sacrifice, consisting of plate glass sliding door wall case, show cases, cash registers, counters, back bar soda fountain and utensils, etc.

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Our line now on display.

The best we have ever shown.

We invite you to look it over.

Prices Are Right.

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DOLLS	PARTY FAVORS	SILVERWARE
GAMES	STATIONERY	CHROMIUM WARE
BOOKS	GREETING CARDS	ELECTRIC GOODS
WAGONS	TOILET SETS	TOASTERS
VELOCIPEDES	BRUSH & COMB	WAFFLE IRONS
BICYCLES	BOUDOIR SETS	LAMPS
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DOLL CABS	SALE GOODS	COFFEE SETS

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Boric, Powd., or Xtal., lb. 07 1/2 @ 20

ALCOHOL
Denatured, No. 5, gal. 39 @ 50
Wood, gal. 50 @ 60

ALUM-POTASH, USP
Lump, lb. 04 @ 13
Powd. or Gra., lb. 04 1/2 @ 13

AMMONIA
Concentrated, lb. 06 @ 13
4-F, lb. 05 1/2 @ 13

ARSENIC
Pound 07 @ 20

BALSAMS
Copaiba, lb. 60 @ 1 40
Fir, Cana., lb. 2 00 @ 2 40

BARKS
Cassa
Ordinary, lb. 25 @ 30
Ordinary, Po., lb. 25 @ 35

BERRIES
Cubeb, lb. @ 65
Cubeb, Po., lb. @ 75

BLUE VITRIOL
Pound 06 @ 15

BORAX
P'd or Xtal, lb. 06 @ 13

BRIMSTONE
Pound 04 @ 10

CAMPHOR
Pound 70 @ 90

CANTHARIDES
Russian, Powd. @ 4 50
Chinese, Powd. @ 2 00

CHALK
Crayons
White, dozen @ 3 60
Dustless, dozen @ 6 00

CAPSICUM
Pods, lb. 60 @ 70
Powder, lb. 62 @ 75

CLOVES
Whole, lb. 30 @ 40
Powdered, lb. 35 @ 45

COCAINE
Ounce 13 75 @ 15 40

COPPERAS
Xtal, lb. 03 1/4 @ 10
Powdered, lb. 04 @ 15

CREAM TARTAR
Pound 25 @ 38

CUTTLEBONE
Pound 40 @ 60

DEXTRINE
Yellow Corn, lb. 06 1/2 @ 15
White Corn, lb. 07 @ 15

EXTRACT
Witch Hazel, Yellow Lab., gal. 1 10 @ 1 70
Licorice, P'd, lb. 50 @ 60

FLOWER
Arnica, lb. 50 @ 55
Chamomile
German, lb. 60 @ 70
Roman, lb. @ 1 40

FORMALDEHYDE, BULK
Pound 09 @ 20

FULLER'S EARTH
Powder, lb. 05 @ 10

GELATIN
Pound 55 @ 65

GLUE
Brok., Bro., lb. 20 @ 30
Gro'd, Dark, lb. 15 @ 25

GLYCERINE
Pound 17 1/2 @ 45

GUM
Aloes, Barbadoes, so called, lb. gourds 35 @ 45
Aloes, Socotrine, lb. 35 @ 45

HONEY
Pound 25 @ 40

HOPS
1/4s Loose, Pressed, lb. @ 75

HYDROGEN PEROXIDE
Pound, gross 27 00 @ 29 00
1/2 lb., gross 17 00 @ 18 00

INDIGO
Madras, lb. 2 00 @ 2 25

INSECT POWDER
Pure, lb. 31 @ 41

LEAD ACETATE
Xtal, lb. 17 @ 25
Powd. and Gran. 25 @ 35

LICORICE
Extracts, sticks, per box 1 50 @ 2 00
Lozenges, lb. 40 @ 50

LEAVES
Buchu, lb., short @ 60
Buchu, lb., long @ 70

LIME
Chloride, med., dz. @ 85
Chloride, large, dz. @ 1 45

LYCOPODIUM
Pound 45 @ 60

MAGNESIA
Carb., 1/8s, lb. @ 30
Carb., 1/4s, lb. @ 32

MENTHOL
Pound 5 25 @ 5 60

MERCURY
Pound 1 50 @ 1 75

MORPHINE
Ounces @ 12 75
1/8s @ 14 40

MUSTARD
Bulk, Powd. 45 @ 60
Select, lb. 17 @ 25
No. 1, lb. 17 @ 25

NAPHTHALINE
Bals, lb. 08 1/2 @ 15
Flake, lb. 08 1/2 @ 15

NUTMEG
Pound @ 40
Powdered, lb. @ 50

NUX VOMICA
Pound @ 25
Powdered, lb. 15 @ 25

OIL ESSENTIAL
Almond
Bit., true, ozs. @ 50
Bit., art., ozs. @ 30

OILS HEAVY
Castor, gal. 1 45 @ 1 60
Cocoanut, lb. 22 1/2 @ 35

OPIMUM
Gum, ozs., \$1.40, oz. 1 25
Powder, ozs., \$1.50; oz. 1 30

PARAFFINE
Pound 06 1/2 @ 15

PEPPER
Black, grd., lb. 25 @ 35
Red, grd., lb. 45 @ 55

PITCH BURGUNDY
Pound 20 @ 25

PETROLATUM
Amber, Plain, lb. 12 @ 17
Amber, Carb., lb. 14 @ 19

PLASTER PARIS DENTAL
Barrels @ 5 75
Less, lb. 03 1/2 @ 08

POTASSA
Caustic, st'ks, lb. 55 @ 88
Liquor, lb. @ 40

POTASSIUM
Bicarbonate, lb. 30 @ 35
Acetate, lb. 69 @ 1 04

QUASSIA CHIPS
Pound 25 @ 30
Powd., lb. 35 @ 40

QUININE
5 oz. cans, ozs. @ 77

ROBIN
Pound 04 @ 15

ROOT
Aconite, Powd., lb. @ 90
Alkanet, lb. 35 @ 40

SAL
Epsom, lb. 03 1/4 @ 10
Glaubers
Lump, lb. 03 @ 10

SEED
Anise, lb. 40 @ 45
Canary, Recleaned, lb. 10 @ 15

SOAP
Castile, Conti, White
Box @ 15 75
Bar @ 1 60

SODA
Ash
Bicarbonate, lb. 03 1/2 @ 10
Caustic, Col., lb. 08 @ 15

SULPHUR
Light, lb. 04 1/2 @ 10

SYRUP
Rock Candy, Gals. 70 @ 85

TAR
1/2 Pints, dozen @ 1 00
Pints, dozen @ 1 50

TURPENTINE
Gallons 63 @ 78

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, AMMONIA, BREAKFAST FOODS, APPLE BUTTER, BAKING POWDERS, BROOMS, BRUSHES, BLEACHER CLEANSER, BUTTER COLOR, BLUING, CANNED FRUITS, BURNERS, BOTTLE CAPS, etc.



Table with columns: Pineapple, Sliced; Honey Dew, sliced; Honey Dew, tid bits; String Beans; Wax Beans; Beets; Plums; Prepared Prunes; Raspberries, Black; Raspberries, Red; Strawberries; CANNED FISH; CANNED MEAT; CANNED VEGETABLES; Lima Beans; Red Kidney Beans; CHEWING GUM; CHOCOLATE; CIGARS; COFFEE ROASTED; COUPON BOOKS; CRACKERS; CREAM OF TARTAR; DRIED FRUITS; etc.

Currents Packages, 11 oz. 13
Dates Quaker, 12s, pitted 1 40
Quaker, 12s, regular 1 10
Quaker, 12s, 1 1/2 lb. 2 30
Quaker, 12s, 1 lb. 1 45

JUNKET GOODS Junket Powder 1 20
Junket Tablets 1 35
MARGARINE Wilson & Co.'s Brands Oleo

FRESH MEATS Beef Top Steers & Heif. 14
Good Steers & Heif. 12 1/2
Med. Steers & Heif. 10 1/2
Com. Steers & Heif. 09

HERRING Holland Herring Mixed, kegs 85
Milkers, kegs 95
Boneless Herring 10 lb. 13
Cut Lunch, 8 lb. pails 1 25

SOAP Am. Family, 100 box 5 20
F. B., 60c 2 35
Fels Naptha, 100 box 4 55

TEA Japan Medium 19
Choice 22@30
Fancy 30@36
No. 1 Nibbs. 32

Figs Calif., 24-8 oz. case 1 80
Peaches Evap. Choice 14 1/2
Eva. Fancy 16 1/2

MATCHES Diamond, No. 5, 144 6 25
Searchlight, 144 box 6 25
Swan, 144 5 65
Diamond, No. 6 5 00

Veal Top 11 1/2
Good 10 1/2
Medium 9 1/2
Lamb Spring Lamb 13
Good 12
Medium 10
Poor 08

Mackerel Tubs, 60 Count, fy. fat 6 00
Pails, 10 lb. Fancy fat 1 50
White Fish Med. Fancy, 100 lb. 13 00
Milkera, 100 lb. 13 50

Gunpowder Choice 34
Ceylon Pekoe, medium 63
English Breakfast Congou, medium 28
Congou, choice 35@36
Congou, fancy 42@43

Peel Lemon, Torelli, 4 oz., doz. 90
Orange, Torelli, 4 oz., dozen 90
Citron, Torelli, 4 oz., dozen 90
Raisins Seeded, bulk 7 1/2
Thompson's S'dless blk. 7 1/2
Quaker s'dless blk. 15 oz. 8
Quaker Seeded, 15 oz. 8

Safety Matches Red Top, 5 gross case 4 80
Congress, 5 gro. cs. 5 25
Standard, 5 gro. cs. 4 00
MUELLER'S PRODUCTS Macaroni, 9 oz. 2 10
Spaghetti, 9 oz. 2 10

Mutton Good 05 1/2
Medium 06
Poor
Pork Loins 13
Butts 13
Shoulders 10 1/2

SHOE BLACKENING 2 in 1, Paste, doz. 1 30
E. Z. Combination, dz. 1 30
Dri-Foot, doz. 2 00
Bixbys, doz. 1 30
Shinola, doz. 90

SPICES Whole Spices Allspice Jamaica @24
Cloves, Zanzibar @36
Cassia, Canton @24

OLONG Medium 39
Choice 45
Fancy 50
TWIN Cotton, 3 ply cone 40
Cotton, 3 ply balls 40

California Prunes 90@100, 25 lb. boxes @6 1/2
80@90, 25 lb. boxes @7
70@80, 25 lb. boxes @7 1/2

NUITS Whole Almonds, Peerless 15 1/2
Brazil, large 13 1/2
Fancy Mixed 16
Filberts, Naples 16

PROVISIONS Barreled Pork Clear Back 24 00@26 00
Short Cut, Clear 24 00
Dry Salt Meats D S Beiles 20-25 17

STOVE POLISH Blackene, per doz. 1 30
Black Silk Liquid, doz. 1 30
Black Silk Paste, doz. 1 25

Pure Ground in Bulk Allspice, Jamaica @18
Cloves, Zanzibar @28
Cassia, Canton @22

VINEGAR F. O. B. Grand Rapids Cider, 40 grain 18 1/2
White Wine, 40 grain 19 1/2
White Wine, 80 grain 24 1/2

Hominy Pearl, 100 lb. sacks 3 50
Bulk Goods Elb. Macaroni, 20 lb. bx. 1 38
Egg Noodle, 10 lb. box 1 25

Salted Peanuts Fancy, No. 1 12
12-1 lb. Cellophane case 1 50
Shelled Almonds, Spanish, 12s 7 1/2

Lard Pure in tierces 12
60 lb. tubs 1/2 advance 3/4
50 lb. tubs 1/2 advance 3/4

SALT F. O. B. Grand Rapids Quaker, 24, 2 lb. 95
Quaker, 36-1 1/2 1 20

Seasoning Chili Powder, 1 1/2 oz. 62
Celery Salt, 1 1/2 oz. 80
Sage, 2 oz. 80

WOODENWARE Baskets Bushels, Wide Band, wood handles 2 00
Market, drop handle 90

Lentils Chili 8
Pearl, 100 lb. sacks 7 1/2
Minute, 8 oz., 3 doz. 4 05
Dromedary Instant 3 50

MINCE MEAT None Such, 4 doz. 6 20
Quaker, 1 doz. case 95
Yo Ho, Kegs, wet, lb. 16 1/2

Sausages Bologna 12
Liver 16
Frankfort 14
Pork 16
Tongue, Jellied 35
Headcheese 15

Smoked Meats Hams, Cert., 14-16 lb. 18
Hams, Cert., Skinned 16-18 lb. @18

STARCH Kingsford, 24/1 2 35
Powd., bags, per 100 3 95
Arzo, 24, 1 lb. pkgs. 1 55

Traps Mouse, wood, 4 holes 60
Mouse, wood, 6 holes 70
Mouse, tin, 5 holes 65

FRUIT CANS Ball Mason F. O. B. Grand Rapids One pint 7 75
One quart 9 00
Half gallon 12 00
Mason Can Tops, gro. 2 55

OLIVES-Plain Quaker, 24 3/4 oz. cs. 1 87
Quaker, 24 1/4 oz. cs. 3 55
Quaker, 12, 12 oz. 2 40

Beef Boneless, rump @24 00
Liver 9
Pork 08
RICE Fancy Blue Rose 5 00
Fancy Head 6 10

COLONIAL Fifteen 4s 1 00
Twenty 3s 1 05
Six 10s 93
Iodine, 24, 2s. 1 35

SYRUP Corn Blue Karo, No. 1 3/4 2 65
Blue Karo, No. 5, 1 dz. 3 58
Blue Karo, No. 10, 3 40

Tubs Large Galvanized 8 75
Medium Galvanized 7 75
Small Galvanized 6 75

GELATINE Jell-o, 3 doz. 2 10
Minute, 3 doz. 4 05
Knex's, 1 dozen 2 25
Jelsert, 3 doz. 1 40

PICKLES Sweet Small L and C, 7 oz., doz. 92 1/2
Paw Paw, quarts, doz. 2 80
Dill Pickles Gal., 40 to Tin, doz. 8 20
32 oz. Glass Thrown 1 50

RUSKS Postma Biscuit Co. 18 rolls, per case 2 10
12 rolls, per case 1 39
18 cartons, per case 2 35

BORAX Twenty Mule Team 24, 1 lb. packages 3 35
48, 10 oz. packages 4 40
96, 1/2 lb. packages 4 00

Maple and Cane Kanuck, per gal. 1 25
Kanuck, 5 gal. can 5 30
Kanuck, 24/12 Glass 4 00

Washboards Banner, Globe 5 50
Brass, single 6 25
Glass, single 6 00

JELLY AND PRESERVES Pure, 30 lb. pails 2 60
Imitation, 30 lb. pails 1 85
Pure Pres., 16 oz., dz. 2 00

PLAYING CARDS Blue Ribbon, per doz. 4 50
Bicycle, per doz. 4 70
Caravan, per doz. 2 25

SALERATUS Arm and Hammer 24s. 1 50
SAL SODA Granulated, 60 lbs. cs. 1 35
Granulated, 18-2 1/2 lb. packages 1 10

WASHING POWDERS Bon Ami Pd., 18s, box 1 90
Bon Ami Cake, 18s. 1 65
Brillo 85

COOKING OIL Mazola Pints, 2 doz., case 4 70
Quarts, 1 doz. 4 10
Half Gallons, 1 doz. 6 00

YEAST COMPRESSED Fleischmann, per doz. 30
Red Star, per doz. 24



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 Venting, Saginaw.

Vice-President—Richard Schmidt, Hillsdale.

Vice-President—Edward Stocker, Detroit.

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

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

Field Sec'y—O. R. Jenkins, Portland.

Yearly dues \$1 per person.

Neighborliness for Merchant Profit

That great disciple of neighborliness, Franklin D. Roosevelt, last week, said: "My program is not federalization nor regimentation but instead community rugged individualism. It means," he declared, "no longer the kind of rugged individualism that allows an individual to do this, that or the other thing that will hurt his neighbors. He is forbidden to do that from now on—and it is a mighty good thing. But he is going to be encouraged in every known way from the national capital and the state capital and the county seat to use his individualism so that he and his neighbors may improve their lot in life."

Merchant community interest is on the increase. Merchants are conscious of the fact that as individuals they can make slow progress, but as a group of men, engaged in public service in retail service, they can make real economic progress, not only for themselves but for their communities.

This year we have recorded more new local associations than in the entire ten years preceding.

Groups of shoe merchants feel that they can do a better job collectively. A good example is the newly formed organization in Dayton, Ohio—revived and revitalized for the new purpose of collective action. This small organization, organized on the principle of the New England town meeting, discusses freely and openly the problems of the community and agrees or disagrees as to remedies.

There is no question but what the stimulation of the sale of men's tan shoes was accelerated by the community effort of merchants, who, in one week, removed all black shoes from the window and plugged browns, and thereby brought about a community acceptance of brown shoes a full season ahead of its promotion by the old, slow, laborious, individualistic system.

Leadership under the community plan means all merchants working on an economic idea for profit and prestige. The group of merchants engaged in any such endeavor need not necessarily be large in number for there have been excellent accomplishments by merchants on one street. Particularly is this true when the street lends itself to illumination, flags and bunting in the promotion of a festival. Many communities do a masterly job in this direction for the Christmas period.

There are other phases of community work needing immediate attention. One of the most pressing problems is that of the possibility of clerk unionization. Believe it or not, but a definite effort is going to be made by the A. F. of L. for the organization of clerk unions. Maybe you read in Business Week the following:

"So far the white collar, real or figurative, worn by a majority of the retail workers has been a Verdun against labor's assaults. Consciously or unconsciously, retail clerks and store workers always have considered the white collar the symbol of a fine but real distinction between the kind of worker who joins unions and those who shouldn't.

"Workers who get paid for what they do with their muscles are just selling labor and might join unions; those who do most of their work with their heads—above the collar line—don't belong in labor unions."

The philosophy of unionism must be studied from the community viewpoint. If unionization comes it will mean peaks and valleys of employment. Clerks who are now engaged by the year and who are carried over the dull periods in the belief that the store staff is benefited by continuous employment, will discover that union work means payment when working and non-payment during slack periods. There are dozens of other arguments to study—some favorable and some unfavorable—but it is obvious to anyone in retailing that any machinery of national unionization of clerks will fall by the very weight of its inequalities.

Some communities have made great progress in the relationship of employer to employee, largely due to the fact that there is an interchange of opinion and experience in the small, local meeting.

We are rapidly approaching the time of the year when understandings as to clearance dates should be made clear to all the merchants in the community. The length and duration of the clearance period can be determined by community interest. Certainly, the opening of a new season can be made a community project.

Merchants serve best when they watch the trend of purchasing behavior more than they do the tactics of competition.

Thank you, President Roosevelt, for your constant emphasis on the words "Be Neighborly." Much of our depression plight has been due to individual selfishness. Much of our progress will come through the new spirit of neighborliness in the community; and also let's remember, within the trade.—Boot and Shoe Recorder.

BESPEAKS GREAT ACTIVITY

(Continued from page 14)

confronting us. Keep in mind that the penalty of leadership is responsibility. Few men who have been elected to your respective offices have faced such responsibilities and had such a wonderful opportunity for service as you. Of course, it will take real team work—patience—perseverance—

tireless effort and a unity of purpose.

This group is, of course, concerned in the success of your administration. This organization will deem it a privilege if it can in any way be of service to you in bringing about a condition of betterment for the people of the state of Michigan.

Thomas Reed, Lieutenant Governor, stressed the need of both Senators and Representatives taking the coming session of the Legislature seriously. He said he would put a practical kibosh on professional lobbyists in the Senate, but that any accredited representative of the Michigan Federation of Retailers would be welcomed to the Senate by him during the session of the 1935 senate.

Orville Atwood, the newly elected Secretary of State, spoke briefly.

John Stack stated that the way out of the present problems which confront us is strict economy.

Theo. I. Fry spoke briefly.

The key talk of the evening was by Senator Andrew L. Moore, of Pontiac, who addressed the gathering as follows:

Any discussion of the taxation question in Michigan leads at once to the consideration of the following subjects:

1. Proper support for the state government.
2. Adequate provision for education.

3. Financing of local government.

4. Delinquent tax relief.

5. Profitable home, farm and real property ownership.

Both parties in their platform pledged to repeal what remains of the state property tax. This will mean a reduction in potential state income of about \$3,500,000. All that now remains of the state property tax is 8/10ths of a mill; 6/10th for the University and 2/10ths for the state college. This burden will be shifted to the general fund of the state and must be provided for from the sales tax or some other source.

The surest way to reduce taxes is to spend less money. The cost of government in Michigan can and should be materially reduced. But when the reduction has been made, whatever the cost may be, the surest and most satisfactory way to raise it, is by the means of the sales tax. The sales tax saved the state finances and the time has not come for its repeal.

During the past year much has been said in the state about the support of schools. A tentative figure of some \$25,000,000 has been proposed as the minimum amount needed. Many candidates for public office made rash promises which cannot be fulfilled.

That schools should have an adequate and stable support is not subject to argument. The ques-

(Continued on page 24)

depression proof



OUR FINANCIAL CONDITION

IS EVEN STRONGER THAN

BEFORE THE DEPRESSION

— WE HAVE MAINTAINED

OUR DIVIDEND RATE OF

NOT LESS THAN **25%**

MICHIGAN SHOE DEALERS

MUTUAL FIRE INSURANCE COMPANY

LANSING MUTUAL BUILDING

GRAND RAPIDS . . .

DETROIT . . .

OUT AROUND

(Continued from page 9)

the hardest and goes the easiest of anything in existence. I'd like to see one dollar wander back from Chicago, New York or an other mail-order trade center which has gone from a farmer and returned—listen to this—to his son.

Kiss the dollar good-bye and mortgage the farm.

Did any one ever write to a catalogue house and ask for credit? Did he get it? Those concerns must have cash, must have it in advance, must have it even before the customer sees the goods he buys. The consumer sends his money and sits down and waits until the mail-order house gets good and ready to fill his order. But when people want favors or credit of any kind, they hustle to their home merchant. Did the plow arrive on time? Possibly not. Was the gas engine broken when it arrived? It was. You were months waiting for the necessary adjustment to repair it. What of the wooden pump that came without the handle; of the milk separator that did not work properly; of the furniture which deluded the purchaser and his good wife?

You who are devotees of the look-like silk dresses, what did you think of the royal rag that came to you, when expectations were so high, and you were ashamed of the thing?

The great cities are necessarily cosmopolitan. They are the epitome of the social world. All the belts of civilization intersect along their avenues. They contain the products of every mortal zone. They are cosmopolitan, not only in a National but in a moral and spiritual sense.

The rush and whirl of the city intensifies all natural tendencies of man. From its fomented energies, as well as from its greater weight of numbers, the city controls.

I don't believe in that idea that what is to be will be. I'd like to know where in creation all of us would be if we crammed that idea into our heads. It is a lock on the wheel of intelligent progress. I do not admire a gambler who goes into business to rob you; but off comes my hat to the one who said "Life consists in taking chances." Providence has instilled into the brain and heart of man the betting instinct. I regard the mail-order house as a sort of gambling house, where every man, woman or child is going to get the true gambler's ill turn at some time. It is interesting but disheartening to watch you consumers trying to keep pace with these houses. Some of you will believe me, and I dare say others will have the Angel of Doubt, hovering near, whispering warnings to the fascinated buyer, but you had better listen to the god of Chance right here at home.

I refer elsewhere to the destruction of Greg M. Luce's cannery by fire at

Lucedale, Miss. Since that paragraph was put in type I am in receipt of a letter from him giving more complete details of the conflagration, as follows:

Lucedale, Miss., Nov. 24—I was very glad to get your letter and had it in my mind to write you soon after I read of the death of Mr. Garfield, which took me back a good many years, but my health has been bad and there have been so many worries that I put things off that I should be more prompt about.

I have had, as a rule, good health all my life, but a year and a half ago I had a bad heart spell and a year ago another and then the shock of Mrs. Luce's sudden death pretty near finished me and I have not been in good shape since.

My recollection of Mr. Garfield goes back, I think, even beyond yours, because I can recollect when he had charge of the pomological exhibit and hall at the old Kent fairgrounds in the early seventies and then again he was Superintendent of the Universalist Sunday school at the church on Pearl street when I was a regular attendant and in my class were Billy (Wm. Alden) and Geo. Smith—the two Reynolds boys—Harry and Charlie, and one or two others whose names I do not recall.

I dislike getting started on those days, because I never know when to quit, so that is enough.

Yes our plant burned about midnight 11/10 and I was ill in Mobile and my son did not give me the news until Sunday morning. Undoubtedly it was set on fire by disgruntled people living off the FERA who had been turned down on relief because they were told there was plenty of work for them in the fields or at our plant and they would not work and so became sore and they had an organization of share the wealth a la Huey Long and I am sure they decided the only way they could get relief without working was to destroy the plant that would give them work. I call them the "I.W.W.—I won't work" and the farmers here are beginning to feel it because they cannot get anything done. They have applied to the FERA for help, but it is unable to furnish it because they can't make them work; however they are becoming more strict with the loafers. While they would not help us get labor six or eight months ago, they are now trying to force them to work when they can obtain it.

The State Fire Marshall has been here and I hope, with the reward we have offered and which the county will duplicate, we will get them, but it may take some time.

The merchants and the farmers are awake and anxious to do all in their power to help, but that does not furnish the money to put the plant back and we have lost money continuously since 1931 and were just getting hopeful that things were coming back, although we had short crops and a short pack this Fall, owing to drouth, but we had three more weeks of packing that would have pulled us up and taken us out of the red for the year by letting us put out about twenty thousand cases more. Now we have the crops, partly on our own farm, and no plant to take care of them, but worst of all is the fact that there were something like 200 people entirely dependent upon the work we could give them and they are hit the hardest and the only thing I can do for them is to give them free rent and wood and let them get work where they can.

I have made no plans for the future. A committee has been to see me and offered me exemption from taxes for five years and anything else they can legally do, but it will take a hundred thousand dollars to put the plant back

on its feet and, while that would not have been much ten years ago, it is a whole lot now and I never was much of a hand to ask for help, but have depended upon my own resources, so it is rather hard at my age—four years younger than you—to decide what is best.

My son has his own business, but he has three fine boys and the oldest is now in the Alabama Tech taking chemical industrial engineering to fit himself for the work out here and the other two are crazy about my place here and anxious to get through college to come out and work, so I have many things to think about which would cause no hesitation were I back ten years.

Thirty years ago I had to guarantee to raise one hundred thousand dollars to save the Luce Furniture Co. and when the subscriptions were finished all I was called upon to put up was fifteen thousand and everyone who came in made a killing and received their money back many times and I think they sold out at the right time and got out when we saw that a certain crowd wanted control to gamble with.

If we only knew what this Government intended to do and if they would let us alone we could go along, but no one, and especially bankers, know which way the cat will jump.

I have never missed paying a dividend at my little bank, although we have cut them in half and charged off a lot of our surplus. We are still going on and have issued no preferred stock and have no B.P.

Please pardon the length of this, but when I get to visiting with old friends I don't know when to stop.

Gregory M. Luce.

The next issue of the Tradesman will be our fifty-first anniversary edition. It will be the large issue of the year in point of pages and circulation. Many new contributors have been drawn on for assistance in the effort to make this year's special edition the most complete and comprehensive we have ever issued. Subscribers may be a little late in receiving their paper next week.

John DeHoog, manager of the Grand Rapids Merchants Mutual Fire Insurance Co., has returned from Savannah, Ga., where he attended the annual meeting of the National Mutual Fire Insurance Association. He spent a half day at Asheville, North Carolina, en route to the convention city, and inspected the great Vanderbilt mansion which has forty-five sleeping apartments. Greatly to his surprise and disgust he found it very cold and uncomfortable at Savannah, forcing him to wear his winter overcoat whenever he ventured out of his hotel. In common with many other Michigan insurance men, he undertook to secure the next annual convention for Grand Rapids, but Detroit representatives present refused to act in harmony with the remainder of the state unless it was conceded that Detroit was the only place in the state where such a convention should be held. This attitude lost the convention for Michigan and sent it to Des Moines next year.

J. H. Millar, who retired as a candy salesman after fifty years with Putnam & Brooks, Putnam Candy Co. and National Candy Co., sends me an invoice Dr. G. B. Nichols, of Martin, re-

ceived from Putnam Bros. & Co. It contains forty items and amounted to \$63.35. It was dated Dec. 12, 1871—sixty years ago. Mr. Millar added the following paragraph to his letter:

"Tribute to Fred Smith from Old Timer, who called at the Davy store every thirty days for more than thirty years. Mr. Smith, while not at all demonstrative, always had ample time for the traveler. As acquaintance ripened it was always a pleasure to meet Mr. Fred Smith."

I made my usual annual call on the Grand Rapids Packing Co. last week and found everything spick and span. The line-up of officers this season is as follows:

President—Cornelius L. Pastoor

Vice-President—Victor J. Mollere

Sec'y and Treas.—John Kamstra

Plant Manager—Charles Pastoor

Charles Pastoor succeeds Charles Bartel, son of the veteran Grandville avenue meat dealer, who has been plant manager for several years. He has removed to Plainwell to engage in the retail meat business with Paul H. Murray. A. W. Boening, city salesman for Swift & Co. six years, subsequently city salesman for the Grand Rapids Packing Co. for two years, has been promoted to the position of manager of the down town sales branch at 26 Ottawa Avenue. E. A. Stowe.

Demanded Evidence

"Bredren," said the colored preacher, "you have come to pray for rain. Bredren, de foundation of religion am faith. What is yo' faith? Yo' comes to pray fo' rain and not one of yo' brings his umbrella."

Let the Guilty Blush

Visitor—What nice buttons you are sewing on your little boy's suit. My husband once had some like that on his suit.

Vicar's Wife—Yes, I get all my buttons out of the collection plate."

Use For Bad Habits

Mark Twain once said of bad habits. "They are useful, as things to give up when you are sick."

Courage consists not in blindly overlooking danger, but in seeing it, and conquering it.

Phone 89674

John P. Lynch Sales Co.

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Expert Advertising
Expert Merchandising
209-210-211 Murray Bldg.
Grand Rapids, Michigan

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BAKERY For Sale—Good business, live town. Holly Bakery, Holly, Mich. 694
FOR SALE—Variety of 5c to \$1 stock, in the best town in Michigan. Best reasons for selling. Address No. 695, c/o Michigan Tradesman. 695

BESPEAKS GREAT ACTIVITY

(Continued from page 22)

tion is where and how do you propose to get the money?

The last Legislature appropriated for schools the sum of \$15,000,000. But schools only received \$6,700,000. The reason they did not receive the entire appropriation is because the state did not have the money.

The first year's return from the sales tax was in round numbers \$34,800,000. The Legislature appropriated from the sales tax \$19,000,000 for state expense; \$12,000,000 for emergency relief; \$500,000 for the University and \$200,000 for the state college; a total of \$31,700,000.

It must be perfectly apparent to any one who considers these figures that the state did not have \$15,000,000 to give to schools and will not have \$25,000,000 for that purpose during the current year, unless new taxes are levied.

Real estate cannot be further burdened with taxes. It is my conviction that the tax base should be broadened and the academic support of schools taken off the shoulders of real estate and assumed by the state.

There are forms of wealth and income in this state which are not bearing their fair share of the cost of government and the support of schools. Until all forms of wealth, property and income bear their fair share of the cost of government and school support, we can expect education to be without an adequate and stable provision.

I know there are forces and interests in this state which are against any change in our tax base. They are out against any new form of taxation. That opposition is largely selfish and prompted by a desire to escape their fair share of the cost of government.

Constitutional limitations may prevent the coming Legislature from doing all that should be done to broaden the tax base. If so, then proper constitutional amendments should be submitted for adoption next spring.

Local government should look for its support to the return from a local real property tax. That is the only tax that should be levied on real property. With the state property tax repealed, with schools supported by the state, real property will be abundantly able to carry the cost of local government.

What Michigan needs is a comprehensive overhauling of its entire tax system. We have too many tax collecting agencies. Why have one department collect the gas and weight tax, another the sales tax, another the liquor tax, another the inheritance tax, and still another the Severance tax?

Why not create one central board of tax administration and collection and consolidate all of

the tax collection functions of the state under one head? Such a body should be non-political in its make-up and protected by a rigid civil service.

I repeat, the way to reduce taxes is to spend less money and one of the ways to spend less money is to abolish useless board and collection agencies.

The ten year moratorium act passed by the last Legislature did not solve the delinquent tax problem. It suspended the sale of homes, farms and property, but the problem of the delinquent tax is still unsolved.

Shall the delinquent tax sale be held on the first Monday in May, 1935? If so, in some sections, more than one-half of the homes and farms and property will be sold. The Legislature must face and answer this question.

Should certain taxes be cancelled by the Legislature? If the state takes over the property the delinquent taxes are cancelled. Would it not be better to preserve the present ownership of the property, even though tax cancellation was the only way out?

An individual can become debt bankrupt. A municipality can become debt bankrupt. Likewise a piece of property can become tax bankrupt. When tax bankruptcy is present, I believe it is better to preserve the present ownership wherever possible than it is to confiscate the property, because the owner cannot pay an impossible tax.

The cancellation of delinquent taxes will not alone solve the problem. There must be a sane readjustment of the tax burden that real estate is called upon to bear. Not only must real estate be relieved from its present impossible burden, but it must also be protected from a renewal of a similar burden in the future.

On the other hand, if the tax load is one that can and should be paid, then the period for payment should be shortened and penalties for non-payment enforced. The tax payer should not be encouraged to become tax delinquent.

The basis for all permanent recovery from the present depression will be found in part, at least, in profitable property ownership. The coming Legislature is confronted with the taxation problem and it should be met in a fine, unselfish, constructive manner.

Special interests must not dictate the tax policy for this state.

Profitable home, farm and property ownership are considerations which cannot be ignored. The state of Florida at the last election exempted homesteads up to \$5,000 from taxation. If such an amendment should be submitted in Michigan, I would not be surprised to see it carry. That may not be the sane way to solve the problem, but at least it is saner that it would be for the state to

sell for delinquent taxes a large number of homes and farms.

It should be profitable for a man to live in his own home. It should be cheaper to own your home than it is to rent. But we live in a day when it is cheaper to rent than it is to own.

A stable state cannot be built out of a citizenship, who largely live in rented houses.

It is difficult to make a communist out of a man who owns and lives in his own home.

A state that confiscates the homes and property of its citizens in order to exist will not long endure.

The coming session of the Legislature faces grave problems—problems which are above all political considerations or party dictation. What Michigan wants is statesmen, not politicians; action, not promises; the coming Legislature should light a candle of hope and set it in the window of every home owner and property owner, of every school house and factory, of every citizen in the commonwealth, and say to them, one and all, be of good cheer, a new day has dawned in Michigan and better days are ahead.

Mr. Paul Voelker spoke along educational lines.

Congressman Fred L. Crawford, who defeated Congressman Hart in the eighth district, spoke along up-to-date lines. His talk was well received.

Senator Leon D. Case, of the Seventh district, spoke briefly and very acceptably.

James Magon spoke along taxation lines.

The entire programme was exceedingly didactic, showing very plainly that the men who are at the head of the organization propose to move along the most approved lines and in accordance with the most modern ideas.

Great Things Expected from the Drug Institute

(Continued from page 18)

efforts. I know it is rather not the polite thing to do to come to these meetings and rush off, but I told you I was an independent druggist and I am afraid it will be necessary for me to get back to Indianapolis and get some money in to cover the bills, the taxes, etc., which have run up while I was gone. I hope you will pardon my leaving at this time. I again want to thank you for the reception.

Secretary: Gentlemen, just a moment, possibly the unfortunate thing about the Detroit meeting that Clare Allen was speaking about is happening here to-day—the poor devil who isn't here and that is the thing that I would like to have you take back home so that we can get somewhere by getting that other fellow here next year. Are we going to show that we really mean what we say? We have to have that fellow here, if we are going to support anything, make the other fellow support it too.

President: I would like to say just a word before Mr. Fritz leaves. So far

as a group of druggists having principle and policy, they have them in Indiana and I appreciate Mr. Fritz's coming here and I can tell him to take the message back to the others in Indiana that we in Michigan are still friendly and we will be ready to help right on down through history.

President: I believe we have come to the point for the election of officers. It is the largest assembly that I have ever looked at at balloting time. If I can count straight this morning I believe we have about 200 people in this room at this time and I am happy that you gentlemen have come here to-day to the election of officers and you will elect the ones who will be best for this association. All I ask is that personalities be kept out of the picture, let us vote for the Michigan State Pharmaceutical Association's success. As far as membership goes, I am leaving that up to each and every one of your own conscience. If you have paid, vote. If you haven't paid, I hope you will do it before you leave Pontiac. I will ask the tellers to come forward and pass the ballots. Now we have two or three members yet on the program. One important thing is this, that it has been decided by the convention to give life memberships to the following people, "old time pharmacists": Mrs. Bertha Vandecar, North Branch; Mrs. E. D. Lewis, of Otisville, and Dr. G. E. LeFever, of Muskegon. I might say that Mrs. Lewi is the mother of Mr. G. H. Mosher, of Pontiac. Mrs. Lewis was introduced and responded. It was unanimously voted that the three people referred to receive life memberships.

Mr. Fritz: Mr. Chairman, I am back again. I was stopped outside the door by a gentleman who wanted to know if I would answer a question from the floor. If it is something I can answer I shall be glad to do so.

Mr. Lyons: I would like to ask Mr. Fritz what he thinks of the drug code, just his own opinion?

Mr. Fritz: I think if the time comes, if there is any chance of the drug code being scrapped, that every druggist should wire in a protest. It has done more to help us in our stabilization efforts than any other one thing and that it is going to do a lot more in the future. In eighty per cent. of the territory served by Dr. Miles they are playing ball on the stabilization program. I want to thank you again for the reception.

Cause for Thanksgiving

The Abe Lincoln Memorial has a new road 16 foot surface four and a half miles long from East to West Limits. On the East it connects with road from Island Lake to Kalkaska, about six miles. On the West it connects with Fife Lake road about three and a half miles South of Williamsburg.

This all means greater accessibility and safety from fire.

Frederick Wheeler.

All the money in the world is no use to a man or his country if he spends it as fast as he makes it. All he has left is his bills and the reputation for being a fool.

WHAT MAIL ORDER HOUSES DO NOT DO.

The retail catalogue houses do not buy the farmer's produce.

They do not buy the farmer's stock and hogs.

They do not help to educate the farmer's children.

They do not pay any taxes in your community.

They do not help support your schools, churches and charitable institutions.

They do not encourage the farmer's boys or young men in small cities to engage in business.

They do not help to build your roads or care for your streets.

They do not sell you as good a grade of goods as you can buy in your own home town.

They do not show you goods before you pay for them.

They do not deliver promptly the goods you buy from them.

They do not advocate the building up of country towns.

They do not oppose the centralization of business in the large cities.

They do not, in return for the farmer consumer's trade, who buy their clothing, household goods, farm implements, etc., from them, buy the farmer's butter, eggs, cheese, grain or wood.

They do not buy your grain, butter, cheese and stock from pictures and pay in advance, the same as you do.

They do not buy anything from the farmer or consumer from a picture.

They do not spend one dollar with the farmer or consumer.

They never spend one dollar with your local merchants.

They do not furnish employment to a single resident of your community.

They do not extend to you credit the same as does the local merchant, when you are hard up.

They do not sympathize with you when you have sickness in your family.

They do not sympathize with you when your wife or children are taken from you.

They do not care for anything or anybody, except for your money.

They do not care for anything or anybody, except for themselves.

They do not want to see your local merchant prosper in business.

Do you ever see one dollar of their money?

THEN WHAT IN CREATION DO WE WANT THEM FOR?

PROFITABLE BUSINESS DAYS MAY CEASE

IF YOUR BUSINESS IS
INTERRUPTED BY FIRE.

YOUR LOSS OF PROFITS
AND OVERHEAD COST
SHOULD BE PROTECTED
BY MUTUAL

USE and OCCUPANCY
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A great demand is being created. Millions are now buying this new and better health-building yeast.

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