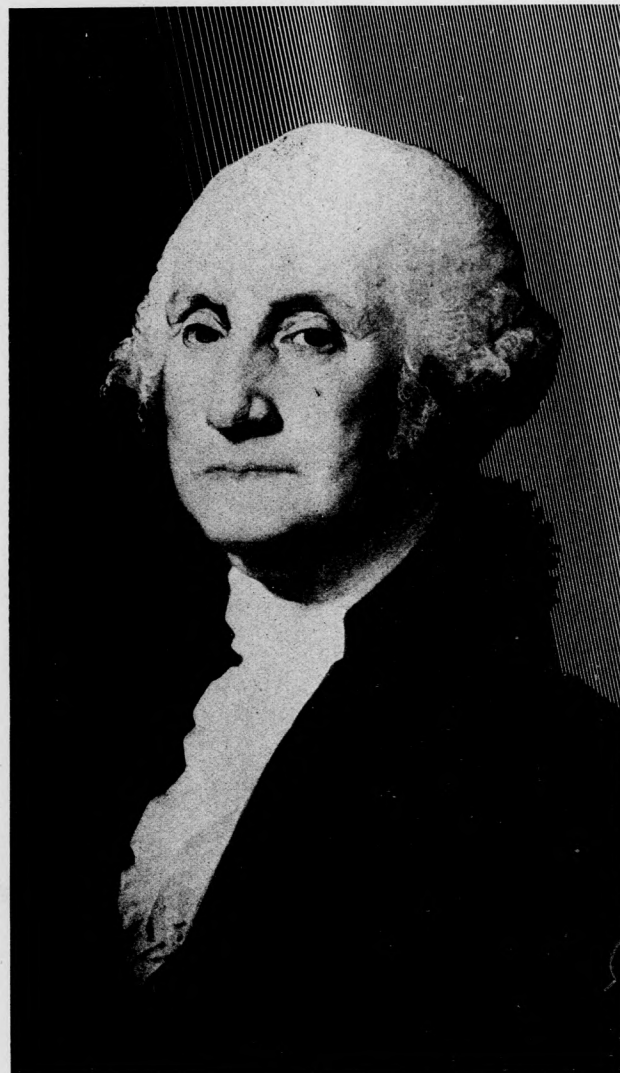


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MICHIGAN TRADESMAN

Fifty-second Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 20, 1935

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MICHIGAN TRADESMAN

E. A. Stowe, Editor

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NRA Conditions

THE BUSINESS MAN AND NRA

Questions by C. H. Sutton—Answers
by A. E. Larned

In introduction of Mr. Larned by President.

Opening statement by Questioner, Chas. H. Sutton:

"Mr. Larned, we have asked you, as the State NRA Compliance Director, to answer certain questions submitted by members, concerning the National Industrial Recovery act, its operation and enforcement. We hope this discussion will give our members a clearer understanding of the functions and accomplishments of NRA. As an opening question I am submitting two of my own to assist in developing a background for the later questions."

1. Question: "What, briefly, were the reasons for the passage of NRA?"

Answer: "The National Industrial Recovery act was not written in the quiet of a sequestered college study. It grew out of the stress and storm and sorrow of a Nation's economic collapse. It was brought forth in answer to the frenzied appeal of millions of our people upon whom rested the blighting effects of three years of unparalleled depression.

Let's recall these facts and the thousands of related ones that crowd our memories as in imagination we go back to that dread day of March, 1933, when every bank in the United States closed its doors and millions hitherto untouched felt the pinch of want. It was not a theory which confronted us then—it was a hard, terrifying fact. The economic machine had been going from bad to worse until finally it had broken down entirely. Everyone said "Something must be done." Conservative business associates of mine, with whom I talked at the lunch hour in clubs and

around firesides, began to speak definitely of our need of a dictator.

"Yes sir," one respected citizen said to me, "we need a Mussolini. It is an appalling situation. More food and clothing; more wealth than we have ever had before in our lives; granaries bursting and starvation stalking the streets of our cities. Congress is powerless; our industrial and financial leaders are impotent. Fourteen million of unemployed tramp our streets. Here is a tinder box of potential destruction that needs but the flare of a brilliant demagogue's torch to burst into revolution."

Similar conditions in other lands had resulted in communism in Russia, and fascism in Italy and Germany. Was this America of ours headed for a similar fate? Was it possible our democratic institutions must succumb to a militaristic and autocratic government?

I recall these scenes to your mind, not because I love to dwell upon the gloomy picture that presented itself to the view here in America in March, 1933, but because it is the only possible answer to the question, why the NRA came into existence. Out of the blackness of that sky came the first great light with the inauguration of President Roosevelt. That brief, ringing inaugural address electrified the Nation. The black clouds of despair were riven by it as though by a bolt from heaven, and he stood revealed as the people's leader.

There was little of carping criticism in those days. All of us turned to him instinctively, and probably never before in our history was a leader given more instantaneous and universal support. From the hour of his inauguration until this day, the man's every act has been surcharged with speed and purpose and, despite obstacles that seemed insurmountable, the tide of recovery has set in and is mounting daily."

2. Question: "How closely have actual accomplishments of NRA supported the reasons for the passage of the law?"

Answer: "In answer let us go back to April, 1934, less than a year after the enactment of the National Industrial Recovery act. At that time there had been re-employed four million men in permanent jobs; the resultant increase in the National income of three billion dollars a year. The basic pay of millions of workers in factories, stores and mines had been raised; accompanied with drastic reduction in maximum working hours the combination had brought about profound changes in working and living conditions throughout the country. This building of a new system of industry began with the country on the verge of economic collapse. Production was 47 per cent. be-

low normal; in the capital goods division of industry the decline had reached 80 per cent.; employment payrolls and prices were down 40 per cent.; millions were fed by bread lines. NRA's first anniversary saw a brilliant change in this black picture. Factory employment had increased 37 per cent.; factory payrolls 72 per cent.; factory hourly rate 22 per cent.; manufacturing production was up nearly 50 per cent.; department store sales up 46 per cent.; rural general store sales 66 per cent.; automobile production 184 per cent.; production of basic commodities such as iron and steel showed an increase of nearly 200 per cent.; bituminous coal 62½ per cent.; electricity used 35 per cent.; freight car loadings 31 per cent.; April figures showed our exports up 70 per cent.; imports had increased 59 per cent. While these tremendous increases in trade and in National income had taken place, living costs as compared with April a year ago had risen only a little over 9 per cent."

3. Question: "Our predecessors in business never found a 'partnership' with the government necessary or desirable. Do you feel that present government intercession in business will be beneficial to the small business man, or is it so communistic as to be really dangerous?"

Answer: "Modern business and industry have presented new and complex problems for our solution. The chain store, by unethical practices such as the 'loss leader,' threatened the destruction of the independent retailer. Changing conditions would require changes in methods and rules to meet the new order. No traffic regulations or traffic lights were needed in the ox-cart period of transportation, but we deem them indispensable now. Who would abandon them to-day? As to the danger of communism, there is nothing communistic about NRA. Instead, it is an American experiment built around the aims and ideals inherent in the American character. It provides for self-government of industry by the members thereof. The Government's relation is that of an umpire, to see that the rules of the game are fair, and impose no unjust discrimination on the small business man. Its aim is to prevent monopolistic practices being written into codes. It has not always attained this high purpose."

4. Question: "Much has been said about voluntary codes in industry and self-government in business, yet many business men feel that hardships have been imposed on them without their approval and that business self-control is considered almost non-existent. Is there any justification for this feeling?"

Answer: "Perhaps, but the fault lies with industry, if this be so. The fair

trade practice provisions of codes were written by industry, and if they impose hardships, the industry concerned should revise these codes, adopting the methods provided for so doing. This NRA is a great experiment in co-operation. Involved are the interests of labor, industry and the public. These codes are industrial laws. To be acceptable to all parties concerned, they must embody justice to all. Approval and compliance will rest upon the question of how fairly and faithfully they perform their functions. I do not agree that the codes were 'imposed.' They were adopted by a preponderant majority of the numbers to be affected by their operation. It was intended that they should be self-controlled—if, as you say, this self-control is non-existent, the fault lies not with the Government, but with industry. As to hardships, is paying a living wage an unjustifiable hardship? Are reasonable hours for workers a hardship? Is the elimination of the 'loss leader' a hardship?"

5. Question: "When the National Industrial Recovery act was enacted, nearly two years ago, thousands of hardware retailers were confident that from the Government and the administration of NRA would come legislation which would eliminate unfair competitive practices. The most frequent single question asked by our members is: 'In what way has the small independent retailer been helped by NRA?' What light can you throw on that question, Mr. Larned?"

Answer: "Let me point out again, that, while the Government recognized the fact that unfair, cutthroat methods of competition existed in many business and industries and voluntarily waived the provisions of the anti-trust laws, so that these evils might be dealt with, Government did not undertake this task. It properly assigned it to industry on the reasonable assumption that business itself knew what was wrong and how best to correct the evils. If we business men have neither the will nor the intelligence to set our own houses in order, surely we cannot fairly look to Government to do the job.

Answering your further question, "In what way has the small independent retailer been helped by NRA?" In attempting to answer this question, permit me to employ, for a moment, the Socratic method. Let me then ask a question and reserve to myself the privilege of answering my own query. "How is the business of any retailer ever improved?" The answer is obvious. Your business is improved by increasing the purchasing power of your prospective and actual customers. Just as surely as factories close and pay rolls disappear, just as surely as farm

prices drop below production costs, so surely does the retailer's business decline. This decline, gradual at first, is accelerated as the purchasing power of the community dries up. Sales on credit may continue for a time, but these grow too hazardous as the depression deepens. Now begins the frantic efforts to capture what little business remains—cut prices, cut-throat competition, red figures, and accompanying the mad scramble for trade, the old familiar sickening descending spiral of prices and wages until both employer and employee are merely eking out an existence.

This was the tragic story of the years 1930, 1931 and 1932. Now back to our question and its answer, "How has the retailer been helped out of the condition that prevailed in March, 1933?"

The answer lies in the fact that four million men have found gainful employment, that the payrolls of the Nation have been increased by more than three billions of dollars annually, that smoke is pouring out of factory stacks again, that farmers' income has doubled, that hope has replaced despair, and fear has given way to courage. To the extent that these things I mention have occurred, to that extent has NRA helped retailers everywhere. "No man liveth to himself alone"—never was this truer than to-day. The complexities of our modern life make our individual welfare dependant upon the well being of all the rest of our fellow citizens.

The battle has not been won but the demoralization is over, the retreat has been halted, and we are moving forward again on a thousand business fronts. The financial pages of our newspapers tell the story in growing sales and profits, increasing industrial employment, and the steady growth of farm income. By each and all of these has the retailer been helped."

6. Question: "Perhaps no part of NRA, as applied to retail distribution, has had so much comment as 'price fixing' clauses. By 'price fixing' I mean any attempt to exercise control over price, whether by establishment of specific re-sale prices or so-called "open price filing" plans. The next few questions will deal with various phases of such plans—the first one dealing with retail price fixing. One member says, 'It was my understanding that under NRA prices would be established to ensure a fair return on investment—to-day there are more chisellers than ever—minimum prices have been established in the general retail code, except for the 10 per cent. mark up provision. Should not merchants be required to sell for not less than actual cost including overhead, freight, etc.?'"

Answer: "It is a question whether the recommendations voiced in this question could ever be put into practice. Overhead varies with the individual establishment. Any attempt to establish a system whereby each establishment would be permitted to figure its own overhead would result in much confusion and difficulty of enforcement. The minimum markups required

in some of the retail codes are the result of an attempt to prevent selling below cost and to require that at least a part of the overhead be added. Although, perhaps, higher mark-up requirements would be desirable from the standpoint of the small competitor, they would possibly tend to place a premium on inefficient management and to remove the benefits to the progressive and efficient merchants of the appeal to the public of special prices. It would tend to reduce advertising to a mere mention of a name and location. (R. L. Whaley)."

I do not believe that the question in toto has been fairly stated, insofar as the chisellers are concerned, because when these codes put a halter on price cutting and locked up the 'loss leader' where it could do no harm and eliminated secret discounts and rebates, they made possible a return to normal business ethics at one time enjoyed by business and freedom from the domination of the chiseler.

My understanding has been not that the NRA was established to insure a fair return on investments, but that the Government said industry should not lose money on capital invested in business and therefore no one should sell his merchandise below cost. In the retail trade, however, there has been established a mark-up provision below which no retailer can sell. Merchants should be required to sell for not less than actual cost including overhead, etc., but the cost should not be computed by each individual retailer, for if the individual retailer would be allowed to compute his own overhead, there would be no method of determining a violation and would tend to make compliance and enforcement impossible. (D. J. Dente).

7. Question: "If a selling price covering actual cost plus overhead is considered impractical in the general retail code, why is that principle continued in other retail codes and in a large number of manufacturers' codes?"

Answer: "To answer this question would imply a knowledge of the attitudes of the members of the industries submitting the codes in question and of the NRA officials who assisted in formulating these codes and who approved them. I do not presume to know the various angles. It seems to me, however, that the principal reason for placing the requirement of cost plus overhead in certain cases is that they have a better chance of being informed in the industries affected. The average small retailer has no idea of costs and it is doubtful that he would be able to figure his costs according to any system which might be established by his code authority. Another reason might be that minimum wages in the other industries are generally higher and that the requirement of cost plus overhead is necessary to protect firms meeting these wages requirements and thereby bring about a higher degree of compliance. (R. L. Whaley).

8. Question: "Is open price filing permitted in so many codes any different in actual effect from straight price fixing?"

Answer: "The open price provision is entirely different from straight price fixing in that open prices are established by the individual firm and may be changed, usually upon advance notice to the appropriate authority. In actual price fixing, prices are established by the administration and apply to all alike. They cannot be changed except by administrative sanction. (R. L. Whaley). Open price filing permitted in the codes is different from straight price fixing. First of all, there are no price fixing provisions in the code, but price filing, cost finding and cost determination systems, and though considered impractical by some, they are favored by the preponderant majority. Open price filing provisions are the prices filed by the individual members of the industry and may be changed at any time upon filing revised prices with the code authority, in which case they become effective immediately or within a short time thereafter.

The only near approach to price fixation in my opinion is where floor level costs are established, usually by the declaration of an emergency on account of destructive price cutting. This is done only after a thorough investigation is conducted by a code authority to compute cost of doing business, after which a hearing is held and floor level costs determined, which must be finally approved by the NRA in Washington, and when approved, no one engaged in that particular industry may sell below floor level costs, but may sell above.

This procedure prevails mostly in the retail solid fuel code. In the retail lumber code we have model mark-up prices, which includes cost of material plus overhead and in the retail food and grocery trade code, 6 per cent. above invoice price of goods. (D. J. Dente).

9. Question: "Many retailers believe that price fixing provisions have maintained prices when sales are made to the wholesale and retail trade, but have not operated to restrict confidential prices to syndicates. For example, Montgomery Ward's spring catalog lists No. 55 smooth roofing at \$1.35 per roll, any quantity. The best price a dealer can get is \$1.40 in car lots. Jim Brown Fence Co., of Cleveland, advertises heavy cattle barb wire, two roll lots, for \$2.87 a roll. Dealers cost is \$2.75 in car lots. When we complain to manufacturers about discrimination, we are informed that the code prevents them supplying merchandise at competitive prices. Dealers feel that either codes discriminate against them or that code authorities are unable to enforce code provisions against the powerful syndicates. Are those beliefs in error?"

Answer: "If there were any actual price fixing on the items referred to, we would proceed to secure compliance with those provisions regardless of the size of the offender. I believe that an analysis of the pertinent code provisions relating to the items referred to will show that there has been no attempt at price fixing. For example, the code of fair competition for the

asphalt shingle and roofing industry contains a provision which requires the manufacturer to file prices covering all classes of purchasers. It is obvious that the so-called syndicates in themselves constitute a separate class of purchasers. It has been the practice for years for quantity to receive a better price than the smaller buyers.

Some codes, technically, still allow the continuation of this practice. If the operation of those code provisions work out in a manner that is unfair and unjust to any group, that group has the right as an affected party, under any code, to present its case to the administration and seek legitimate relief. (A. F. Koepcke).

10. Question: "When the administration put through the order specifying that the Government could be quoted 15 per cent. less than established code prices, did they not make establishment of prices practically impossible?"

Answer: It would be impossible to answer this question without a further definition of 'establishment of prices.' The question seems to have been phrased on the presumption that a fixed unit price on all products is the goal of all codes. The policy of NRA as outlined by Washington does not seem to lend itself to this interpretation. (A. F. Koepcke).

The order mentioned in this question provided that any bidder for a Government, state or municipal contract who has filed an open price with his code authority shall be held to have fully complied with his code if first he submits a bid not more than 15 per cent. below the open price and gives the public the benefit of the same price. This was done to restore competitive bidding and eradicate the possibility of the establishment of higher prices by controlling the open price. (D. J. Dente).

11. Question: "What is the trend of thought in NRA concerning attempts to exercise control over prices, manufacturers' distribution or retailers?"

Answer: In this office we do not have any specific knowledge of the trend of thought in NRA other than such rumors as frequently appear in the public press.

12. Question: "Another point, Mr. Larned, that is causing retailers no small concern is that numerous codes claim jurisdiction over our activities. Also our members receive many demands for payments of assessments, with dire threats of governmental action unless they meet certain demands made by numerous code authorities. Here is a list of some of the codes claiming jurisdiction over activities of our member stores. Some stores are subject to nearly every code in the list, which by no means covers all codes claiming jurisdiction over activities of hardware stores.

General Retail -----No. 60
Plumbing -----No. 244 (sup. 9)
Sheet Metal Work-----No. 244 (sup. 8)
Heating and Air
Conditioning -----No. 244 (sup. 16)
Electrical Work -----No. 244 (sup. 6)

Oil Burners	No. 25
Bottled Gas	No. 104
Cement and Kindred Products.....	No. 37
Roofing, Wall Board, etc.....	No. 33
Farm Implements	No. 197
Oil and Gasoline.....	
Baby Chicks	(AAA Code)
Canvas Goods	No. 333
Coal	No. 280
Tires and Batteries.....	No. 410
Undertaking	No. 384

Answer: Administrative order No. X131 has provided a method of meeting this problem insofar as retail activities are concerned. This administrative order gives relief from assessment payments for the minor line of business and undoubtedly will eliminate a major portion of the confusion arising in multiple line businesses. (A. F. Koepcke). Mr. Lamont will give details if desired.

12. (A) Question: "Many of these codes require separate accounting systems and special regulations which appear to be impossible to comply with. How can we find our way out of this labyrinthine maze and what are the prospects of simplification of codes?"

Answer: In my opinion, concern over the points involved in questions 8 and 9 is unnecessarily stressed. Very few retail establishments engage in all of the activities mentioned. There are no doubt a number who may be engaged in several such activities. Accounting for these several activities would present no problem. We must assume that any well regulated firm under any conditions, whether prescribed by NRA or not, would want to know on what lines they were making money and on what lines they were losing.

The only answer would be to install proper accounting methods in order to obtain that information. This would be and is being done by every well ordered institution. If this is done, as good business demands it should be, no other accounting system would be necessary to supply reports to NRA.

The problem of simplification of the trade practice provisions of the codes lies in a great measure within the industry concerned. The Government has taken the initial steps in assisting the industries of the Nation to promulgate Codes of Fair Competition. These Codes may be looked upon as a foundation upon which to build upward. It is agreed not all of the provisions are perfected. However, they have given us a start in the right direction. To achieve the ultimate objective all firms should religiously abide by all of the provisions of their codes, as they are written. If deficiencies which can be corrected, exist in their codes, the industry should make recommendations to their National Code Authorities suggesting a better method. Provisions for modifications have been provided in every code. (S. Limont).

All codes should be required to keep some kind of an accounting system. I find in trying to settle many of our cases that there are no records of any kind kept by the respondents, and it is next to impossible to arrive at a definite settlement. The code authorities collect code assessments on percentage of volume of business done in many

Codes, so that it is necessary for some kind of an accounting system. (H. A. Comeau).

13. Question: "The code for the plumbing contracting industry establishes a minimum wage of \$1.20 per hour. It is the belief of many that practically no one exclusive plumbing shops or not, is either paying or expecting to pay these wages and if such wages were paid, that the volume of plumbing installation and total wages paid plumbers would be much less than on the wage scale previously considered standard. Is that belief correct?"

Answer: The retailer who carries on a plumbing contracting business in addition to his regular retail line, must realize that when he enters that field he is then in competition with those firms who make plumbing contracting their exclusive business.

The \$1.20 minimum was established after public hearings had been held in Washington September 11, 1933, and on October 13, 1933, where all who requested to be heard were granted that privilege. (S. Limont).

While retailers doing contract plumbing as a side line may take the view and beliefs expressed in this question, No. 13 Q., exclusive plumbers who predominate in the industry may take the opposite view to uphold the minimum wage. It is my opinion that the opinions expressed in Question No. 13 are incorrect.

Wage violations by exclusive plumbing shops in this area have been few in number. The difficulty seems to be with the individual who seems to think the only way he can get the business of the exclusive plumber is to cut wages in order to underbid him, instead of attempting to get the business in a fair manner. However, if the \$1.20 minimum is wrong and unworkable, the code provides relief. See Article VII, plumbing contracting code. Also, the last paragraph of the President's letter of approval, which is printed in that Code. It is also provided in Field Letter No. 187, December 6th, 1934, for any group of Master Plumbers to petition Washington for exemption to any Code provision which is shown to be unworkable. (S. Limont).

In my opinion the large shops of Detroit, and some of the larger cities, are paying code wages. I am of the opinion, however, that some concession should be made in smaller towns and cities. An exemption may be asked for or the code should be changed to take care of this condition. (H. A. Comeau).

14. Question: "Are mail order houses paying code assessments?"

Answer: The Detroit retail code authority reports that all mail order houses coming under his jurisdiction have promptly paid all assessments when due. (S. Limont). As far as I know, they are paying. (H. A. Comeau).

15. Question: "Mr. Larned, please state exactly what is meant by administrative order No. X-131, concerning code assessments. In addition to a general answer, please cover the fol-

lowing specific cases; (1) a retailer in town of over 2,500, member of LRCA, is asked to pay assessment to a code covering a minor portion of his business. (2) A retailer in town of less than 2500 without, of course, an LRCA, is asked to pay a similar assessment. What is the liability of these dealers?"

Answer: The purpose of administrative order No. 131 is to establish a single assessment for establishments engaged in retail distribution. Close study of this order reveals the following intent and purpose:

That a single retail establishment can be engaged in whole or in part retail distribution.

That such an establishment governed by more than one Code is expected to abide by all the fair trade practices in the same manner as those competitors who are engaged in one line of retailing, but is not expected to pay assessments to any other than the code authority representing that code which governs the principal line of his business, unless he voluntarily chooses to pay a proportionate share to code authorities governing his minor lines.

(a) A retailer in towns over 2,500 population is not compelled to pay an assessment to a minor line code, unless he chooses to do so. He may pay one assessment to his principal retail line code authority. This assessment will include both principal and minor lines, unless the minor lines happens to be under a code which is not a retail code. Such a minor line would be subject to assessments by the code authority concerned.

(b) Retailers engaged only locally in towns under 2,500 population not in the immediate trading area of a city or town of larger population are exempt from paying assessments. There is no liability unless he voluntarily agrees to pay assessments by signifying his intentions to the Administrator to be bound by such provisions. This is from amendment of executive order 6354 of October 23, 1933, exempting towns under 2,500 population. (S. Limont).

All members of the retail trade will pay their assessments on minor and major portion of their business to the LRCA. The LRCA accepting on major portion of business as well as the minor portion, will help in the enforcement in so far as is reasonable enforcement to minor portion. The code authority of the minor portion does not, however, lose any right of supervision or authority over such portion.

(1) A retailer in a town of over 2,500 who has already contributed to a code authority, will not have to pay again to LRCA for same minor portion. He will simply show receipts and will not be forced to pay, but hereafter shall pay to the LRCA governing major portion of business. (2) In as much as retail codes are not applicable in towns of less than 2,500, I am of the opinion that they will not have to pay a code assessment. (H. A. Comeau).

12. Question: "Code enforcement is a source of frequent comment among retailers. I would like to ask a few questions on that point. Has control, through NRA, of concerns engaged in interstate commerce, such as retail stores, been strengthened or weakened in the past year? Is effective control possible without state enabling acts?"

Answer: In my opinion, a state enabling act is the one weapon we should have in order to effectively enforce certain codes. In codes where interstate commerce is hard to prove, it is next to impossible to get the district attorney to act. (H. A. Comeau).

Control has strengthened appreciably during the last year, but there is great opportunity for improvement in trade practice provisions. Effective control is possible under existing conditions, but would be greatly enhanced by the passage of a state enabling act. (R. N. Mosher).

17. Question: "What proportion of business firms in towns under 5,000 population are living up to NRA schedule of hours and wages?"

Answer: This question could be best answered by the local code authorities. (H. A. Comeau). It is impossible for me to answer this question. Where we have found violations we have usually been able to secure compliance by explanation and conciliation. Fair minded men are in the majority and their observance of the rules of fair play is quite general. There probably always will exist the chiseler, but his numbers will decrease as our new enforcement agencies begin to operate. I wish I had time to go into our enforcement plans at length. The path of the chiseler will be a thorny one henceforth.

18. Question: "Several members offer the suggestion that NRA should be scrapped if control cannot be made more effective. Is this a fair criticism?"

Answer: This is not a fair criticism. The codes have certainly been instrumental in increasing wages. They certainly have been instrumental in the abolition of child labor. They have helped to shorten hours, and in my opinion they have helped the employees in every known industry. I can say without fear of contradiction that I know of thousands that have been helped by the codes in having their wages increased and hours shortened. (H. A. Comeau).

To scrap the codes now would be equivalent to a retreat on the field of battle, just as victory seems assured. If any of these codes are cumbersome and unworkable (and many are), they should be revised in the light of our experience.

19. Question: "Mr. Larned, here is one of the questions most frequently asked. 'What are the probabilities as to continuance of NRA control over retail establishments?' May we have your opinion on that point?"

Answer: There is no doubt in my mind but what the codes have done a great deal of good to retail establishments, and certainly the employees have benefited greatly. In my opinion, it would be a great mistake to relinquish NRA control of retail establishments. (H. A. Comeau).

Perfected and revised, I believe the codes for retail establishments will be continued. We have not achieved Utopia. Frail human beings will never reach perfection, but we all concede the need of improvement in our business.

(Continued on page 23)

MOVEMENTS OF MERCHANTS.

Dowagiac—The Round Oak Furnace Co. has changed its name to the Round Oak Co.

Warren—McVaugh-Haynes Co. has increased its capital stock from \$25,000 to \$50,000.

Lapeer—The Lapeer Savings Bank has decreased its capital stock from \$75,000 to \$60,750.

Hastings—The Home Lumber Co., has decreased its capital stock from \$100,000 to \$50,000.

Detroit—Peter Lander & Company, 1800 Buhl Bldg., has changed its name to Peter Lander & Co.

Detroit—Renfrew & Co., 2875 Penobscot Bldg., has changed its name to R. B. Renfrew & Co.

Big Rapids—Taggart Bros., Inc., oil wells, has increased its capital stock from \$100,000 to \$200,000.

Metamora—The Metamora State Savings Bank has increased its capital stock from \$20,000 to \$25,000.

South Haven—The First State Bank of South Haven has decreased its capital stock from \$125,000 to \$75,000.

Detroit—Samuel S. Topper recently sold his hardware stock at 9362 Oakland avenue to Joseph Toporowsky.

Detroit—The Economy Permanent Wave Shop, Inc., 1429 Barlum Tower, has a capital stock of \$1,000, all paid in.

Detroit—Metals, Trading & Refining Co., 2480 Fullerton avenue, has changed its name to Metals, Trading and Refining Co.

Monroe—The Monroe Ice & Fuel Co., 1128 West Front street, has changed its name to the Monroe Ice & Products Co.

Kalamazoo—The Farmers Produce Co. of Kalamazoo, 550 East Michigan avenue succeeds the Farmers Produce Co. in business.

Detroit—The Motor City Tire Service, 3131 Gratiot avenue, has decreased its capitalization from \$40,000 to 3,000 shares at \$1 each.

Detroit—The Samuel S. Kaplan Meat & Grocery Co., 14828 East Jefferson avenue, has changed its name to Samuel S. Kaplan, Inc.

Big Rapids—The Breckenridge Produce Co., dealer in poultry, eggs, etc., will open for business in the Martz building, March 1.

Detroit—The Gullberg Sales & Manufacturing Co., Inc., 840 West Baltimore avenue, has changed its name to the G. B. Sales Co.

Traverse City—The Pingry Tractor & Equipment Co., 324 South Union street, has decreased its capital stock from \$25,000 to \$10,000.

Detroit—The Mid-West Trading Co., 14173 East Seven Mile Road, has changed its name to the W-M Sales & Trading Corporation.

Detroit—Davis, Kraus & Miller, Inc., 442 East Jefferson avenue, auto trimmings, has decreased its capital stock from \$250,000 to \$100,000.

Detroit—The Peninsular Metal Products Corporation, 6635 East Forest avenue, has increased its capital stock from \$200,000 to \$316,740.

Detroit—Peggy Jean Shops, Inc., 2150 National Bank Bldg., wearing ap-

parel for women, has a capital stock of \$25,000, \$1,000 being paid in.

Northville—The Starkweather Farms Corporation, R.R. 2, organized to do general farming, has a capital stock of 5,000 shares at \$1 a share, \$5,000 being paid in.

Bad Axe—The State Bank of Frank W. Hubbard Co. has changed its name to the Hubbard State Bank and increased its capital stock from \$30,000 to \$55,000.

Detroit—Aro Sales & Service, Inc., 4425 Second Blvd., dealer in automotive and industrial equipment, has a capital stock of \$20,000, of which \$14,000 has been paid in.

Detroit—Continental Distillers & Brewers, Inc., 1176 Penobscot Bldg., has a capital stock of 100 shares no par value, (book value \$10 each) \$1,000 being paid in.

Ironwood—Food Shops, Inc., McLeod avenue, dealer in groceries meats and provisions of all kinds has a capital stock of \$5,000, of which \$3,600 has been paid in.

Custer—Olson & Smedberg have dissolved partnership after twenty-two years in the hardware business here, Mr. Smedberg and his son, Leonard, will conduct the business.

Detroit—McLean Products, Inc., 639 Jones street, organized to manufacture and sell polishes, paints, etc., has a capital stock of 10,000 shares at \$1 a share, \$1,000 being paid in.

Detroit—The Howe-Teagan Co., 6316 Congress street, building contractors, has changed its name to the Edwin O. Howe Co. and decreased its capital stock from \$10,000 to \$4,000.

Detroit—Frederick Stearns & Co., 6533 East Jefferson avenue, pharmaceutical products, has decreased its capital stock from \$1,898,000 and 200,000 shares no par value to \$1,826,500.

Muskegon—George M. Bromley, formerly of Reed City and Fremont has engaged in business at 156 West Western avenue under the style of George's Auto Parts, handling new and used parts.

Detroit—The Scribner-Jean Floral Co., 3143 East Jefferson avenue, succeeds the Scribner Floral Co. in the wholesale and retail floral business with a capital stock of \$25,000, \$1,000 being paid in.

Lansing—Thieves entered the clothing store of George Edwards, Inc., 223 South Washington Avenue and carried away stock to the estimated value of \$2,500. Among other stock taken were 160 men's suits.

Detroit—Jacob Lieber, general tailor, has merged the business into a stock company under the style of J. Lieber, Inc., 314 United Artists Bldg., with a capital stock of 5,000 shares at \$1 each, \$5,000 being paid in.

Redford—Universal Appliances, Inc., 21620 Grand River avenue, has been incorporated to sell and recondition household appliances with a capital stock of 1,500 shares at \$1 a share, \$1,000 being paid in.

Detroit—The Walway Co., Box 35, Fairview Station, fabricating of metal stampings, has merged the business into a stock company under the same

style, with a capital stock of \$30,000, \$25,000 being paid in.

Detroit—Industrial Coals, Inc., 3361 Penobscot Bldg., has been incorporated to deal in coal at wholesale and retail as agent with a capital stock of 500 shares at \$100 a share, of which \$1,000 has been paid in.

Detroit—The Princeton Hat Store, Inc., has merged its business into a stock company under the style of the Princeton Lenox Haberdashery, Inc., 1005 Woodward avenue, with a capital stock of \$2,000, all paid in.

Detroit—The Mid-West Trading Co., 14173 East Seven Mile Road, manufacturer of stoves, gasoline pressure burners and water heaters, has a capital stock of \$1,250 common and \$12,500 preferred, \$13,750 being paid in.

Detroit—The Davison Cut Rate Hardware Co., operating three stores in Detroit, has been acquired by Nellie Chad, wife of Louis Chad, who founded the business. The company was owned by Max Reizen prior to Mrs. Chad's acquisition of the business.

Petoskey—John D. Laggis, who recently sold his confectionery, ice cream parlor and restaurant, the Arcadia, Inc., has opened a similar business at 320 East Mitchell street where new equipment has been installed throughout with the most modern appliances available.

Augusta—Mrs. Charles Wakefield, who with her husband conducts a grocery store here, is in Leila hospital at Battle Creek as the result of an automobile accident on US-12. Her car collided with a truck. Mrs. Wakefield sustained an injured pelvis bone and a deep cut on the back of her head.

Holland—C. E. Becker, for many years branch manager of the Holland Furnace Co. in Grand Rapids, is now manager of the Home Furnace Co., Holland. James DeYoung, who previously managed the Home Furnace Co., continues on the board of directors and as an officer of the company. The company plans to include home-heating and air-conditioning products and equipment, in addition to its present lines.

Cadillac—The Harmon drug store is closed, the stock having been seized under tax warrants by Willis Cornwell, representing the city of Cadillac for personal tax unpaid for the years 1932, 1933 and 1934, and by Sheriff C. H. Nixon for the State Tax administration because of unpaid sales tax. Sale of stock and fixtures by auction to satisfy the city's claim of \$556.61 is set for Feb. 25 and for the state's claim of \$375.23, March 1.

Manufacturing Matters

Detroit—The C. O. Dicks Co., 418 West Willis avenue, organized to manufacture advertising materials, is capitalized at \$5,000, all paid in.

Detroit—The Special Screw Products Co., manufacturer of special screws, 1457 Franklin street, is capitalized at \$10,000, \$5,000 being paid in.

Detroit—Thompson's Dairies, Inc., 929 West Warren avenue, manufacturer and dealer in dairy products, has

a capital stock of 50,000 shares no par value, \$9,500 being paid in.

Coldwater—The Pratt Corporation, organized to manufacture and sell furniture, sleds, shoe-flies, toys and novelties, has a capital stock of \$15,000 common and \$15,000 preferred, \$30,000 being paid in.

Bay City—American Textile, Inc., manufacturer of underwear and hosiery, has merged the business into a stock company under the same style with a capital stock of 1,000 shares at \$100 a share, \$1,000 being paid in.

Disappointment With Administration

There is evident a growing sense of disappointment with the legislative program sponsored by the administration at the current session of Congress. Many business men feel they had good reason to expect a more conservative policy.

The continued baiting of public utilities on the part of the administration, represented currently by the extremely drastic holding company bill, was not a surprise. It had been known that its efforts to reach a better understanding with the utilities had proved abortive.

But the widely heralded "reconciliation" between the President and the bankers apparently failed to give the latter protection from legislation almost equally drastic in some particulars. Bankers have obtained most of what they wanted in the proposed modification of deposit insurance, but the provisions in the new banking bill for political control of the Federal Reserve system would transform it largely into a Government-owned central bank.

Business Men Hesitant

After a spectacular improvement during the past four months, business appears to be entering a stage of hesitancy. Further gains are regarded generally as probable, but unfavorable developments in Washington could cause another reaction similar to that following the abortive recovery movement early last year, it is felt.

Better reports from several lines of business which have not shared in the upturn before now have aroused optimism. Thus, building permits have been running considerable above the level of last year. The decline in steel activity this week is not regarded as very significant. It is ascribed in some circles principally to code regulations.

Business conditions are reported particularly good in the Central industrial and Pacific Southwest regions.

Grand Rapids—Wilmer Selvius has purchased the stock and store fixtures of the M. J. Kaat store at 3717 Division avenue South, from the Grand Rapids Credit Men's Association. The stock was increased considerably and the store opened under Red & White set up.

Essential Features of the Grocery Staples

Sugar—Jobbers now hold cane granulated at 4.85 and beet sugar at 4.60.

Tea—Business in first hands tea market in this country during the week has been fair, with no particular change in prices. In primary markets China greens are firmer, low-grade Gunpowders higher, undergrades of Indias and Ceylons, easier. Consumptive demand in this country fair.

Coffee—The market for future Rio and Santos coffee has slumped rather badly during the week owing apparently to increased pressure to sell. This weakness has continued through most of the week. Spot Rio and Santos, green and in a large way, have followed and prices are a substantial fraction below a week ago. The undertone throughout the Rio and Santos market seems at present very soft. Milds have not shown the same degree of weakness but are not particularly firm. If Rio and Santos continue to go down, milds will also. The jobbing market for roasted coffee has not in any general way felt the reductions of the past week, but will do so later if advances do not come. Consumptive demand for coffee is good.

Canned Fruits—Canned fruits are reported as somewhat more active this week, and prices on spot goods continued to hold very well in nearly all categories. Distributors appear to be in a more receptive frame of mind, but are scouring the market as usual looking for possible soft spots here and there. It has been pretty much of a waiting game for some time past as between buyer and seller. The short supply of the principal items in first hands and the sustained movement of canned fruit over the retail counters have worked to the benefit of packers generally. The only thing is that present spot prices put the distributor who must pay them at rather a disadvantage in meeting competition where other distributors are carrying ample warehouse stocks or unshipped goods on contracts at lower prices. Naturally this has caused some check on distribution in such items and results in pushing other items which can be sold at a greater advantage.

Canned Vegetables—The time for increased buying of spot canned vegetables draws closer each day, and apparently only the difference between packers' and distributors' ideas on prices has delayed it this long. Buyers are anxious to accumulate replacements, but they are out with the old chisel and hammer. So far the price structure has resisted serious attempts to sculpture it. It remains pretty much unaltered, as a matter of fact, and packers generally insist that it will continue so. At the moment there seems to be more concern about picking up spots than futures at prices which will permit of fairly orderly movement into consumption. With fresh produce again coming into the market in good volume and prices going down, the fear of getting spot canned foods on too high a basis, and thus losing some consumer good will, has again risen.

Canned Fish—Alaska salmon has come to the fore after a long period of inertia. Concentration of red salmon in a few hands has resulted in establishing a minimum Coast price of \$1.75, at which same price advertised brands are still selling. This fact would seem to indicate that independents, with the possible exception of Deming, have not anything much left to sell, and advertised brands are content to hold the market at that point for the time being to move out more of their goods. The latest word coming from the Northwest is that pinks show indications of duplicating the performance of reds, and that the Coast market appears to be pretty well established at \$1 minimum at the present time. Further appreciation in prices is expected. The accumulation of large stocks of pinks by Kroger and the A. & P. suggests that these chains are going to push them in a large way. The Lenten season, National Salmon Week and other factors indicate a rather widespread merchandising policy is getting under way.

Dried Fruits—The dried fruit market on the coast shows little change this week. Shipments on contracts are reported as holding up fairly well, but there is not much activity, at least as far as demand from this market is concerned. There has been some demand for shipment here of a few lines in anticipation of the Jewish holidays later. Jobbers and wholesalers expect these holidays, as well as the Lenten season to give some stimulus to trading. Otherwise, business continues to be pretty routine, with low stocks in the hands of the trade seeming to assure at least a fair replacement demand. The interior markets have been picking up supplies here in relatively good volume as compared to the New York trade itself, but recent week-ends have shown some expansion of local business. Royal apricots have been showing some increase in strength here, while seeded raisins and regular Thompsons are a shade under former levels. Santa Clara prunes have been quite firm for some weeks, fluctuations lately showing only in the smallest sizes. There has been some accumulation of old crop large sizes, because of the relatively low prices as compared to new crop, and the supply has narrowed considerably.

Beans and Peas—Market for dried beans and peas still quite dull without any particular change in prices.

Nuts—The shelled nut market is in a rather routine way, after some encouraging business in anticipation of the holidays. Business seems to come in flurries which are short lived. Prices have shown little change, but shelled Brazils seems to be somewhat stronger and also pistachios. Chabert walnuts have eased a little recently. California shelled almonds are strong and in short supply, while domestic shelled walnuts are steady and well controlled.

Olive Oil—Olive oil markets are a shade off, but not enough to have any material bearing. Italy continues to show perhaps the greatest strength among the producing countries. There has been a well-sustained demand for oil for shipment and prices here have shown increased firmness.

Rice—The market continues very active. Prices continue to show gains in the South and are fully $\frac{1}{2}$ c above those of two weeks ago, with further strength indicated. There was a stiffening up of prices here also, of course. Prolifics and Blue Rose reflected the increased buying throughout the country by the grocery trade, which had let stocks run down to a very low point. While inventories are accumulated, the price trend will be upward, and rice interests believe that there is considerable distance to go in this direction yet. Brewers' rice continue strong.

Salt Fish—Mackerel and other salt fish are showing some demand. It should steadily improve from now on.

Sauerkraut—Reports from Texas indicate the failure of the cabbage crop in that State. With that low priced cabbage no longer a market factor, the outlook is for steadier sauerkraut prices. Demand is still rather light here.

Syrup and Molasses—No change has occurred in either sugar syrup or compound syrup during the week. Demand is better for the former than for the latter. Molasses of fine grocery grades steady and unchanged.

Review of the Produce Market

Apples—Jonathans, \$1.50; No. 1 Spys, \$1.50 and \$2; Baldwins, \$1.50. Artichokes—90c per doz. Bananas—5c per lb. Brussels' Sprouts—20c per qt. Butter—Creamery, 36 $\frac{1}{2}$ c for cartons, and 36c for extra in tubs and 35 $\frac{1}{2}$ for choice in tubs. Cabbage—60c per bu. for white, 90c for red; new, 80 lb. crate, \$3.50. Calavos—\$2.25 per case from Calif. Carrots—Calif. 60c per doz. bunches or \$3.50 per crate of 6 doz. Cauliflower—\$1.75 per crate for Calif. Celery—Florida, \$4 per crate; 12 stalks to bunch, 50c. Celery Cabbage—60c per dozen. Cranberries—\$4.50 per 25 lb. box.

Dried Beans—Michigan Jobbers pay as follows for hand picked at shipping stations:
C. H. P. from farmer.....\$2.60
Light Red Kidney from farmer.. 4.40
Dark Red Kidney from farmer.. 5.50
Light Cranberry 4.90
Dark Cranberry 3.90
Eggs—Jobbers pay 17c per lb. for all clean receipts. They sell as follows:
Large white, extra fancy.....30c
Standard fancy select, cartons.....29c
Medium28c
Checks26c
Garlic—15c per lb.

Grape Fruit—Florida, \$3 for all sizes; Texas, \$3.25.
Green Beans—\$3.50 per hamper for Florida.
Green Onions—Chalots, 70c per doz.
Green Peas—\$3.25 per hamper for California and Texas.
Green Peppers—75c per dozen for Florida.
Honey Dew Melons—\$2.50 per case.
Kumquats—18c per qt.
Limes—21c per dozen.

Lemons—The price is as follows:
360 Sunkist.....\$4.50
300 Sunkist..... 5.00
360 Red Ball..... 4.50

300 Red Ball..... 4.00
Lettuce—In good demand on the following basis:
California, 4s and 5s, crate.....\$3.00
Leaf, hot house..... 8c
Mushrooms—30c per box.

Onions—Home grown, \$1.50 for yellow or white.

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

126\$3.50
150 3.50
176 3.75
200 4.25
216 4.25
252 4.50
288 4.50
324 4.50
Red Ball, 50c per box less.

Florida oranges in half box sacks are sold as follows:

200\$1.75
216 1.75
250 1.75
288 1.75

Parsley—30c per doz. for hot house. Potatoes—Home grown, 35c per bu.; Idaho, \$2.50 per 100 lb. sack.

Poultry—Wilson & Company pay as follows:

Heavy Springs.....18c
Heavy Fowls16c
Light Fowls13c
Turkeys17c
Geese11c

Radishes—Hot house, 40c per dozen bunches.

Rhubarb—40c for 5 lb. box. Squash—2c per lb. for Red or Green Hubbard.

Strawberries—13c per pint for Florida.

Sweet Potatoes—11.75 per hamper for Jerseys.

Tomatoes—Hot house, \$1.50 for 8 lb. basket; Florida repacked, \$1.50 per 10 lb. boxes.

Veal Calves—Wilson & Company pay as follows:

Fancy11c
Good09c

Wax Beans—Florida, \$3.75 per hamper.

Good Report from Lee & Cady

At the annual meeting of the stockholders of Lee & Cady, held in Detroit, Feb. 19, the following directors were re-elected:

Sherwin A. Hill
Geo. E. Kelly
Hoyt N. Smart
Geo. R. Treble
W. L. Berner
John N. Lord

The following officers were re-elected:

Chairman of the Board—Sherman A. Hill
President—Geo. E. Kelly
Sec'y and Treas.—Geo. R. Treble
Vice-President—H. N. Smart
Vice-President—W. L. Berner
Ass't Treasurer—R. F. Galwey
Controller—G. J. Althoff

Report of the turnover showed the company to be in a very good financial condition. Sales were largest in the history of the company. There is no bank indebtedness.

Some experiences teach you nothing—except to groan when you think of them.

MUTUAL INSURANCE

(Fire and Life)

In Mutual Insurance is Your Safety

When Mr. Bervig wrote me that he would like to have me talk a few minutes on insurance, I did not know that I was to appear on your regular program for Friday, and had in mind that I would simply be called upon to answer a few questions which might be popped at me on the subject; but inasmuch as he has assigned the topic "Insurance and Your Safety" it is up to me to endeavor to do justice to this assignment in the fifteen minutes which has been allotted to me.

I imagine that every dealer and individual who has attended this convention is insurance minded and I dare say that a majority of them are mutually insurance minded. The constitution of the United States has survived through the ages of this Nation because it was founded upon sound principles of intelligent and sound thinking men, by men who have made history and made laws which will survive through your and my time as well as thru future ages.

Mutual insurance also has a record similar to that of the constitution of the U. S., as it is the oldest form of insurance in this country. The first mutual fire insurance company was founded in Philadelphia in 1752 by a group of prominent citizens, among whom was Benjamin Franklin. John Morton and Robert Morris, signers of the Declaration of Independence, were also among the founders of the first company. Franklin had been interested in fighting and preventing fires for several years. It was natural, therefore, that Franklin should be an active participant in the first fire insurance company, which was a mutual company and is still doing business. Franklin was chairman of the board of directors for the first years of its existence.

Is there any reason, therefore, to doubt the soundness and the principles of mutual insurance? A number of you have been in business for yourselves several years and you, no doubt, carry a reasonable amount of insurance on your buildings, equipment, stocks of merchandise, automobiles and household goods. You and I have bought all forms of fire and casualty insurance including life and accident insurance and during the experience in buying these various forms of coverages we have had an opportunity to give considerable thought to buying the right kind of protection at the right price.

There is no mystery in insurance. Practices are well standardized and the insurance departments of the various states exert definite regulatory power over all insurance corporations, whether mutual or stock. In a broad sense insurance of all kinds is fundamentally mutual in nature. In any type of insurance carrier the funds to pay losses, to create reserves, to provide a

losses, to pay dividends to stockholders or savings to policyholders, are supplied by premiums paid by the insured.

There is a difference, however, between a mutual fire and a stock fire insurance company in the disposition made of the unused portion of the premium. In the stock fire insurance companies the unused portion of the premiums is called "profit" and is paid or credited to the stockholders, while in a mutual corporation it is called "savings" or "dividend savings" and is returned or credited to the policyholders.

Now then, why do you and why do I prefer mutual insurance?

Because it has a background of sound principles.

Because every policyholder shares in a fellowship that is older than the Nation.

Because of the association with other selected risks.

Because of the benefit of ideals of management that make for solidity and stability.

Because of a direct relationship with the company.

Because of a saving of a considerable part of the premium.

Because of complete protection.

Because of the superior service by trained men who call on you from time to time and plan with you on your insurance program.

Because of courtesy and promptness when a loss occurs.

In September of 1933 the American Mutual Alliance of Chicago, Illinois, compiled some figures on the number of mutual and stock companies organized, active and retired. The chart which I present here shows 4294 mutuals organized up to September 1933, of which number 2615 were still active and 1679 retired or 39.08 per cent. retirements and 60.92 per cent. surviving. The total number of stock companies organized during the same period was 2179, with 557 active and 1622 retirements or 74.44 per cent. retirements, against the mutual retirements of only 39.08 per cent.

The percentage of stock companies surviving being 25.56 per cent., against the mutual percentage of 60.92 per cent.

These figures show that there are considerably less failures among mutual companies than among stock companies and this record can be accounted for in many ways, some of which are the proper selection of policyholders, conservative underwriting, good management and the safe investment of surplus funds.

Perhaps you may be interested in knowing how your premium dollar is distributed in a mutual company. I have used an example of one of our companies of the group of the United Hardware & Implement Mutuals, which is a company returning 40 per cent. on hardware risks. Allowing 25 per cent. for expense of operation, 33 per cent. for losses and an average of 34 per cent. for dividends (this average being below 40 per cent. as certain classes are written at lower dividends), leaves 8 per cent. for surplus and reserves. You might be saying to yourself that if stock companies could pay 34 per cent. dividends to stockholders

(not to policyholders, mind you) you would certainly like to be on the ground floor as one of the stockholders, but if I had time to give you statistics on the distribution of the premium dollar of stock companies you would find that the expense and loss percentages would be much higher for all stock companies, as an average, than the figures I have presented, consequently the profit to stockholders in stock companies would be way below the percentage in savings which I have demonstrated on this chart.

All of the points I have brought out may be summed up in the term of "dependability" and is, after all, the first requisite that prompts you and me to buy mutual insurance, as this establishes confidence. It has been demonstrated ever since insurance was first written that mutual insurance has had the confidence of the public and that all well managed mutual companies have stood the "Test of Time" and besides the excellent quality of protection and service, millions of dollars are saved policyholders annually through the medium of dividends returned or deducted out of the premiums which are paid to the 2915 or more mutual companies now operating in America.

After buying insurance and protecting you properly against the hazards of fire or wind there are certain points to remember and certain requirements on your part to fulfill. I will mention just a few of them:

Take an inventory of your stock and fixtures annually.

Keep a set of books (records of purchases and sales essential in adjustment of losses).

Safeguard inventories and records at all times from fire and other hazards. (proof of loss rests on you and without records and inventories the adjustment is a long drawn out procedure).

Notify your company in case of encumbrance on real estate or chattel mortgage on stock or fixtures (Your policies voided unless notice is given company).

Have your policies audited by an experienced insurance representative for concurrency of coverage, rates, coinsurance requirements, etc.

Notify the company or insurance representative if building is vacant for longer than permitted in policy.

Give prompt notice to company in case of loss. If loss is not total, protect the property from further damage by fire or by the elements. Act at once. Don't wait until the adjuster arrives.

A little over a year ago the United Hardware and Implement Mutuals comprising the Iowa Hardware Mutual Insurance Company, Mason City, Iowa, and the Implement Dealers Mutual Fire Insurance Company, Grand Forks, North Dakota, made arrangements with your Association on a co-operative plan to service the hardware dealers of Michigan on their insurance. The board of directors of the Michigan Retail Hardware Association have endorsed the United Mutuals as the official companies of their organization. On January 1 of this year, the Ohio Hardware Mutual Insurance Company, Coshocton, Ohio, joined the two original Companies of the United Mutuals and the group now consists of three strong companies with assets of over \$1,400,000 and surplus and contingency reserves of over \$700,000. These companies were organized in the years of 1902 and 1903 and the excellent financial condition of each company to-day demonstrates that they have been under careful management and the records will show that they have operated economically, made splendid progress and have an excellent loss paying record.

The United field representatives are J. Ray Kutchin, Lansing, A. N. Borden, Grand Rapids, and E. J. Cliggitt, Detroit, who are always ready to serve the dealers of Michigan on any and all forms of insurance. Hardware dealers are receiving preferred dividends of 40 per cent., while other classes of risks are written at dividend savings from 20 per cent. to 35 per cent.

The United Mutuals are very much pleased with the arrangement with your State Association and are exceptionally well pleased with the response of the dealers throughout the state in the patronage which has been received.

I want to thank Mr. Bervig and your program committee for inviting me to attend this Convention and to appear on your program. It has been a pleasure, I assure you, to have the opportunity to present a few facts about mutual insurance and if I have left one or two points worth while I shall feel amply repaid for my trip and visit here.

DON'T INSURE

for

FIRE OR WIND

UNTIL YOU HAVE CONSULTED US

SOUND PROTECTION AT A SAVING

MICHIGAN BANKERS & MERCHANTS MUTUAL FIRE INSURANCE CO.

Fremont, Michigan

Wm. N. Senf, Sec'y

MUTUAL SERVICE AND EFFICIENCY

* Paper read at annual convention of Michigan Retail Hardware Association by R. D. Austin, of Mason City, Iowa, surplus against the years of abnormal

National Buyers Week March 1-15

Our Membership -- Eighty Thousand Men

are called out to fight depression during the month of February.

WILL YOU ENLIST?

WAR SONG

*A dollar spent is a soldier sent
Back in your possession.
'Twill go the round and then be found
Out and fight depression.*

To the Tune of "Tenting Tonight on the Old Camp Ground")

THE PLAN

Retail merchants will put on a **SPECIAL SALE** of Quality items during the first two weeks of March. Manufacturers and Wholesalers will make it possible for the retailer to do this well by offering him a **BARGAIN** on a Quality product just for this National Buyers Week. This Quality Bargain to be shipped just in time to be used in this great National effort.

Salesmen talking it everywhere and singing the **WAR SONG** to everybody will make it go.

80,000 men making 4,000,000 contacts every week and talking about this National Buyers Week . . . **WILL MAKE RECOVERY A CERTAINTY! !**

A FEW SUGGESTIONS THAT WILL HELP

Ask your Salesmanager to give the Retailer a **QUALITY SPECIAL**. Assist the Retailer to dress up his Store for the **SALE**. ASK your Salesmanager to send out a letter to all Salesmen and Customers regarding the humane purpose back of this great National Buyers Week—**TO CREATE EMPLOYMENT THROUGH AN INCREASED PURCHASING POWER**.

Ask merchants to announce the National Buyers Week everywhere, especially to their customers and in their meetings with other business and professional men, in service clubs, women's Federations, etc. Ask Mayors of Towns and Cities to issue a Proclamation for this great two weeks Sale.

Turn to your November issue of the **SAMPLE CASE**. Read the Team Work message **SELL MERCHANDISE—GIVE MEN EMPLOYMENT**. Read the endorsement given this great movement on the back cover of your January **SAMPLE CASE** . . . Then . . . Do your part . . . By talking it up in every contact you make . . . Success of this great National Buyers Week will put thousands of our Salesmen back to work . . .

Watch for the Governors' endorsements and the broadcasting of same from New York about February first.

DO YOU WANT TO MAKE EXTRA MONEY?

If so, send \$2.25 to Headquarters, Suite 2145, Detroit-Leland Hotel, Detroit, Michigan, NOW, for a set of the retail merchants window trim consisting of two large banners 36 x 12 inches and twelve pennants 12 x 16 inches, all having beautifully lithographed on them the campaign slogan "**BUY MERCHANDISE—GIVE MEN WORK**," also the words "**BUYERS WEEK**" . . . The bright colors red and blue on white stock make a wonderful appeal to the purchasing public. Each banner and pennant is decorated with America's Industrial Wheel, the campaign ensign. This publicity in the windows from Coast to Coast will draw the crowds to the stores and your sales will certainly increase. The cost of this set, to the retail merchant, is \$3.00 . . . **START TAKING ORDERS IMMEDIATELY.**

PLEASE ADVISE MERCHANTS TO GIVE NO CONTRIBUTIONS TO THIS ORGANIZATION FOR ALL CAMPAIGN EXPENSES AND MEMBERSHIP FEES ARE INCLUDED IN THIS \$3.00.

American Industrial Parade Ass'n

Headquarters—Detroit-Leland Hotel, Detroit, Michigan.

Office for Eastern States—165 Broadway, New York, N. Y.

Under the Supreme Counselor's decision action on this movement must be by individual members and not by Councils.

DRY GOODS CONDITIONS

For the first time this year retail trade gave signs of quickening this week. The holiday business was the best so far and brisk in the apparel lines and home furnishings. As a result the dragging figures for the half month were raised. In this area it is estimated that sales will range about 3 per cent. under the same period last year.

Reporting upon department store volume in January, the Federal Reserve Board indicated an increase of 4 per cent. for the country as a whole. The decrease from December, however, was greater than seasonal and the index dropped to 72 from 76. In the various districts the results ranged from a drop of 4 per cent. in the Boston area to an increase of 14 per cent. in the Cleveland region. Sales in this district were unchanged from a year ago.

Unit volume continues to gain on last year. The increase in sales compares with a further drop in retail prices. The Fairchild index recorded a decline of half of 1 per cent. last month, and the number on Feb. 1 stood 2 per cent. under the average for the same date last year. For the first time in months none of the major merchandise groups showed advances. The principal declines were in piece goods, women's apparel and home furnishings.

In the wholesale merchandise markets, the number of visiting buyers moved higher and passed last year's figures. At the domestics show in New York City the trend was definitely toward lower-priced goods and orders booked were only fair, due to hesitation caused by imminence of the gold-clause decision. A price war developed on blankets. The rug market opening brought a dispute upon volume rebates and chains and groups withdrew temporarily from operations.

SIMPLIFIED SYSTEM

Establishment of a simplified form of cost accounting, with percentage maximums set for the amount of material going into a product and with minimums for other expense items, such as payrolls, selling, overhead, etc., is advocated by W. Irving Wolf, industrial engineer, to assure survival of the NRA.

Mr. Wolf, who has just completed an exhaustive survey of the men's neckwear industry, declared that the chaotic conditions now ruling in that field are reproduced in many other lines of business. If enforced faithfully, the simplified cost procedure would assure continuity of employment and larger annual wages to workers, check price-cutting and permit reasonable profits to manufacturers, he declared.

The neckwear industry, Mr. Wolf pointed out, like numerous other lines, has experienced certain definite disadvantages from the NRA. The cleavage between metropolitan and small-town manufacturers has been widened, particularly over wage rates, and industries have been split into opposing camps. Unions have demanded and obtained very high hourly or piece rates, Mr. Wolf said, and, while he is no less friendly to labor than to industry, the present drive of unions can lead only to disaster.

Under the present set-up, Mr. Wolf continued, manufacturers are caught between the two jaws of a vise, higher costs on one hand and lack of price protection on the other. For instance, he pointed out, the neckwear industry which did \$40,000,000 worth of business last year, showed losses ranging from 1.3 per cent. in the New York commuting area to 6.8 per cent in New York City itself for the first half of the year, according to an NRA planning and research division report.

Unequal competitive conditions in various parts of the country also contribute to the poor showing of various industries, he added.

Mr. Wolf illustrated his reasons for setting a maximum on material costs and minimums on other expenses. Assuming that the unit of a dozen is priced at \$7.50 wholesale, the material cost is 3.75, or 50 per cent. Price cutting starts and some manufacturer gets the price down to \$6.75 or even \$6.50. If the quality of the material has not been impaired, his fabric cost has risen from 50 to approximately 56 or 58 per cent. This difference must be taken out of payrolls or some other item. It is for this reason that in so many industries the minimum wages have become the maximum, Mr. Wolfe said.

Efficient producers, he said, would not be penalized, as the minimums would be set sufficiently low to keep their costs in line. The less efficient manufacturers would have to find ways to bring down their expenses on certain items.

Such a set-up, Mr. Wolf concluded, would protect wages and at the same time assure manufacturers of a reasonable profit.

SOME HESITATION VISIBLE

With the exception of the automobile industry, some hesitation has been discerned in major industrial lines. It was traced in the week to important legislation now pending before Congress which seems more radical than business interests were led to expect. The banking, security, work relief and labor measures make a group which even separately might lead to greater caution on the part of trade enterprise.

The index reflecting these conditions has reacted from its sharp rise. The principal decline was in steel operations, but this has been explained on the score of code regulations. Trade authorities believe, however, that the peak for the first half of the year has probably been passed despite the fact that the steady rise in automobile production continues.

In the construction line, the January figures were scarcely impressive. While there was a gain in contract awards of 8 per cent. over the December figures, the total was only 53 per cent. of the January, 1934, amount. It was indicated, however, that PWA awards reached their peak last year in this period. The best showing last month was made in residential awards, which ran 48 per cent. above a year ago.

A fear expressed quite generally is that industrial production has been running too much ahead of consumption in recent months and that an

abrupt decline such as last Summer's is likely again. That does not seem altogether probable, because there has been little speculative buying this time and, furthermore, prices have been easing rather than advancing.

ORDERS BELOW ESTIMATES

With the peak of the early spring buying season about over in the merchandising markets, a comparison of early forecasts with actual results indicates that predictions proved a little overoptimistic. Instead of gains ranging from 10 to 15 per cent., orders from stores throughout the country have not averaged much better than even 5 per cent. ahead of last year's.

Various reasons are assigned for the discrepancy between the estimates and what actually took place. Weather conditions take their usual share of the blame, but other circumstances also receive mention. For one thing, it is believed that the stores have failed to make the increases they expected so far this year because the heavy expenditures of the public in the Christmas season depleted family budgets and made future economies necessary.

Then, again, there is the mounting cost of food, which has probably cut into merchandise dollars. The rise in New York City has been 23 per cent. over the year, according to the Department of Labor index. Since this is the principal item in the average budget, other expenses must give way.

All in all, though sentiment remains hopeful, since supply conditions are very healthy, prices are calculated to attract greater consumption and the markets are primed to go ahead quite briskly once present restrictions are lifted.

REBATE ISSUE UP

At the opening of floor coverings for spring in the New York market last week the issue between the rug mills and chain and group buyers was joined upon the rebate allowance question. The mills had reduced the discount from 7 to 4 per cent. and restricted it to individual stores. Chain and group buyers in protest withdrew from the market. Producers are awaiting a ruling from the NRA.

This development had interest for other important merchandise lines, since it might mean a general overhauling of rebate practice. Sound arguments are offered on both sides of the question. The chains point to economies for manufacturers through large-scale buying. On the other hand, the producers are willing to concede these savings and ready to yield the rebate where delivery is made to one point.

Where deliveries have to be made to numerous store units, however, under orders that are bulked for the purpose of obtaining the rebate, costs are increased and there is little or no saving. Sellers might be expected in these circumstances to raise their prices, but they appreciate the difficulty of such a course in a competitive market.

TO SEEK GLASS OUTLETS

Pressing for wider outlets for their products, manufacturers of glass are planning to take an active part in the "better light better sight" campaign launched last year by electric light and

fixture interests. Reporting that sales of glass light globes and shades increased substantially as a result of the introduction of the student lamp, which was promoted as an important part of the better lighting movement, the glass manufacturers hope to widen the scope of the campaign to include store and office building lighting fixtures. Surveys to demonstrate that lighting in many otherwise modern office buildings is defective because it puts a strain on the eyes of occupants, have already been started by the industry.

Another branch of the glassware industry has already broadened its outlet considerably by entering into the premium dinnerware field. Pressed glass manufacturers, competing with producers of low-price earthenware, have signed volume contracts with theaters and others distributing dinner sets as premiums. In many of the pressed glass plants twenty-four-hour production schedules are now being maintained in order to keep up with the premium orders and with the heavy demand from foreign countries, where pressed glass dinnerware sets have been promoted successfully in the last six months.

ORDERS FOR APPAREL OFF

Despite the marked slowness in buying activity in the major apparel and accessory markets here during the last fortnight, retailers' spring orders to date were estimated yesterday as being even with or up to 5 per cent. ahead of the same period a year ago. The increase for the first three weeks of January ranged up to 15 per cent. or more, but the current average has been pulled down sharply by the decline in new business during the last two weeks.

The showing is not as good as was anticipated and is due to a combination of adverse weather, which checked retail trade last month and made buyers cautious, and to the complicating uncertainty surrounding the gold-clause decision. An added factor was said to be the indications that consumers had "overspent" themselves during the Christmas period.

The sudden stoppage of orders in the dry goods markets by retailers in recent weeks practically wiped out the sales increase over last year.

SALES LOST BY STORES

Each large store is losing on an average of \$1,000,000 a year or more in potential sales to customers who visit the establishment but who leave without making purchases, the president of a well-known store here said yesterday. He compared that part of store traffic to straphangers in the subway—they are the ones who pay dividends.

"If each large retailer got all the business now available from people who go into the stores to spend money, what a business that would be!" this executive emphasized. "But lack of interest and initiative on the part of sales people, and either real or imaginary deficiencies in stock assortments, cause this business to be lost. It is actually lost because in many instances the customer does not go elsewhere, but abandons the idea of purchase."

OUT AROUND

Things Sen and Heard on a Week End Trip

Grand Rapids had the pleasure last week of entertaining the largest state mercantile association in America—the Michigan Retail Hardware Association—which is now forty-one years old and holds its annual conventions alternately in Grand Rapids and Detroit. The registration this year was 1600, which I am told is the largest record the organization has ever been able to muster. Four convention sessions were held—Tuesday afternoon, Wednesday, Thursday and Friday forenoons. A final meeting of the Executive Board was held on Friday afternoon. All of the regular meetings were well attended except the last regular session Friday forenoon.

The exhibit feature in the civic auditorium was the largest and most comprehensive ever undertaken by the organization. There were a little over 117 exhibitors who made their booths in most instances look very attractive. In many cases, heads of the houses were present to renew acquaintances and exchange reminiscences with their callers. The exhibit hall was closed when the association was actually in session.

The entertainment features for both men and women were all that could be expected. The entertainment program was sufficiently varied to keep everyone busy and happy when the regular work of the convention was not in evidence.

The program was carried out substantially as presented in previous issues of the Tradesman. I published last week the annual address of President Schantz. This week several papers are presented in our columns. The remaining papers will be published from week to week until the entire list of subjects presented at the convention in written form will be completed. The programme reflects great credit on the President and Secretary because of its scope and completeness and the discrimination used in selecting the men who handled the subjects assigned them so satisfactorily.

The officers elected for the ensuing year are as follows:

President—A. D. Vandervoort, Lansing.

Vice-President—W. C. Judson, Big Rapids.

Secretary—H. W. Bervig, Lansing
Treasurer—Wm. Moore, Detroit.

The executive board as now constituted is as follows:

R. T. Davis, Adrian.

J. L. Louisignau, Cheboygan.

Harry F. Shaefer, Ypsilanti.

Wm. J. Dillon, Detroit.

Andrew Larson, Caro.

L. A. Straffon, Crosswell.

Henry A. Shantz, Grand Rapids.

C. L. Goddeyne, Bay City.

Nelson Waters, Paw Paw.

Grant Smith, Port Huron.

It will be noted that eight of the ten members of the executive board are from Eastern Michigan and two from Western Michigan. This is in keeping with the percentage which has been maintained since the birth of the organization. I have called attention to this condition every year for forty years, but my suggestions along this line appear to be utterly ignored. The location of favored managers should be on a more equitable basis, but so long as a majority of the nominating committee are always selected from Eastern Michigan, such a change will probably never be put into execution. I do not apprehend this unfairness has ever resulted in injury to the organization, but I never give the matter consideration that I do not think of Paul's admonition, "Avoid the appearance of evil."

My relations with Arthur J. Scott, who served the organization as secretary for thirty odd years, were of the happiest character. The same is true of the present secretary, Mr. Bervig, who is certainly a prince of a man in all that the word implies. No one could possibly be more painstaking in his work than he has been and his in-born disposition to be helpful to any person needing his help has come to be known to all. I hope Mr. Bervig remains in his present position as long as he lives. He knows his job thoroughly and performs his duties without fear or favor.

I heard nothing but good words for the administration of retiring President Schantz. I think he has given the organization faithful service of a high character during the past year.

Secretary Bervig suggested that I commend Arthur H. Hunt, chairman of the exhibit committee, and L. J. Cortenhof, chairman of the entertainment committee. Both worked like Trojans and both made good to a remarkable degree.

Every delegate I discussed the matter with praised the service given by the Pantlind Hotel during the convention.

About 100 members from Detroit and Southeastern Michigan came in by special cars Tuesday forenoon.

On the day the exhibition was closed, three members of the Association were delegated to interview the exhibitors and ascertain how they regarded this year's exhibit. All reported better business than ever before. Several reported that their sales were greater than they expected. Without a single exception, all asserted they would be glad to be back to Grand Rapids two years hence.

I wish every retail mercantile line could have an organization of commanding influence and importance like the hardware dealers maintain. It has taken over forty years to accomplish the marvelous result now in evidence,

but for over thirty years the organization has been officered in a most acceptable manner. For a time the organization tolerated a secretary who misused his office by indulging in questionable practices, but no suspicion of wrong doing has ever been laid at the doors of Secretaries Scott or Bervig. This is the feature in association work which has to be most carefully guarded against. A selfish, stubborn or dishonest secretary can do more harm than a hundred hardworking members can do good. The organizations which have become great and strong are those which have been careful to obtain and retain honest men in the office of secretary.

A gentleman who has been in the manufacturing business all his life and who has acquired a large amount of information in his particular business, shares the contempt I feel for the code system of the NRA, judging by the following paragraph in a recent letter:

"Unfair, chiseling competition by new, small concerns with no financial responsibility and mighty little knowledge of the business, has been several thorns in my side. We comply with the code regulations and are supposed to be protected from this type of competition. Three of these concerns have gone broke within the past six weeks, but they caused me lots of trouble while they operated. Reporting these cases to the code committee did not bring even an acknowledgement. I consider the codes—in our business at least—as a huge joke, if it were not so serious a situation. I have not much use for ford, but his statement that he was under the impression a man should know something about a business to conduct it successfully surely expresses my sentiments. You know how much government appointees know about their duties. Their knowledge is usually minus."

The outspoken priest who represents the Roman Catholic church on the Beaver Islands writes me as follows on the menace which confronts commercial fishermen on the Great Lakes from the deep net pirates:

St. James, Feb. 16—I received the three copies of the Tradesman which contained the article on Trap Net Fishing by Fred Westerman, of the Conservation Department. He has covered the subject very thoroughly and should be commended on his straightforward manner of presenting it.

This subject should interest every public spirited citizen of our great state for it deals with the depletion of one of our natural resources. And not only that but it means the gradual destruction of one of Michigan's most important industries—commercial fishing. If present conditions continue to prevail, in five years there will not be a gill net fishing rig on any of the Great Lakes. The deep sub-netters will have monopolized the fishing industry, but in doing so they will have spelled not only the doom of the gill netters, but their own as well. This is no phantom of the imagination, but a deduction from the facts as they exist. Any gill netter will confirm it, and the trap netters are convinced of the truth of it, although they hate to admit it.

With such eminent authorities as Doctor John Van Oosten, and Fred Westerman condemning the use of the

deep submarine trap nets as detrimental to fishing in the Great Lakes, it should not be difficult for our Legislature to decide which course to take. If they do not see fit to abolish them completely, let them restrict them to twelve feet of water and compel them to be pulled by hand, forbidding the use of power gear.

There is much to be said on this subject of commercial fishing, not only in relation to the trap net menace, but also in relation to other things. I will not burden you with them now, because the trap net situation has enough dynamite in it to keep us busy for a while. We certainly appreciate your interest in the subject and we hope to enlist many others through you.

(Rev.) Frank L. McLaughlin.

I have been told that our present Governor is in hearty sympathy with the movement to prevent the destruction of the commercial fishing industry of the Great Lakes, but that many of the members of the present Legislature are luke warm on the subject, due to "conversations" they have recently had with the lobbyists who are undertaking to prevent drastic action against the pirates whose operations will result in the extinction of an ancient and honorable industry. I hope Governor Fitzgerald gives this subject his best thought and most careful attention.

Legislation recently introduced in Congress affecting public holding companies has as its declared objective the complete elimination of all such companies within five years. Unless immediate action is taken to obtain modification of the proposed bill, these companies may be legislated out of existence. The effect upon the value of such securities might well be disastrous. It is believed that the situation, in most conservative terms, warrants the utmost concern of those who hold American Light & Traction stock, which has been a favorite security with Grand Rapids people for the past forty years. There have, undoubtedly, been widespread abuses in the development of some of the holding companies. But this is no warrant for destroying all such companies, the socially useful ones along with the others. It is entirely in the public interest that abuses should be corrected. But wise control can certainly be established to prevent future errors like those of the past. The holding companies do not maintain an obstructive attitude toward constructive reform. Legislation eliminating the holding companies entirely would seriously impair the economic organizations of the Nation's whole utility system and unquestionably would result in an appalling loss to holders of their securities.

I feel that concerted action by holders of securities will be much more effective in bringing about the moderation of the proposed legislation than the pleas of company managements. I, therefore, recommend that all holders of securities in public utility holding companies, either write or wire immediately to their representatives and senators in Congress strongly urging them not to destroy such companies and to grant hearings for House Bill

(Continued on page 23)

FINANCIAL

Progressive Ideas Working Out in Nebraska

It is quite natural for us to dub as radicals those who present ideas that are new to us, but were it not for the thinkers, there would be no progress. The state of Nebraska has long been noted for those of progressive ideas. In writing the state constitution it was embodied that the state could not issue a bond for debt. It must pay as it goes. Recently, it completed a beautiful capitol building, which cost \$10,000,000. It was twelve years in the making, but it is all paid for and \$200,000 was left over in the building fund. The state has no income or sales tax. The state's money is raised almost wholly upon property tax, but the rate is low. During the last four years the assessed value of the property in the state has been reduced one-third. The people of that state recently adopted an amendment to its constitution which will abolish the present legislature, which is now meeting for the last time. When it assembles again there will be but a single chamber, composed of not more than fifty members nor less than thirty. The Senate and House will be abolished and the number of members will be greatly reduced. The present session will redistrict the state and fix the exact number of members. Members of the new one-chamber legislature will be paid an annual salary of \$800 a year, which will reduce the present cost \$73,004. It was no easy job to convince some of the politicians to do away with their jobs or to cut their own salary, but the demands of the people finally prevailed. The experience of Nebraska will be watched with interest throughout the Nation. There are a great many people becoming convinced that law-making can be greatly simplified by reducing the large number of lawmakers and by raising the quality of a less number, who could serve with greater efficiency. Other governmental reforms are sure to advance, including the consolidation of counties, which is entirely practical, especially here in this state. Owing to the abuse of judicial powers, the time may come when courts will be abolished or greatly restricted and it will be impossible for a matter of great importance to rest upon the decision of one justice in a four to five decision. A single legislative body may yet become the final authority of constitutional law.

E. B. Stebbins.

Government in Partnership with Chain Stores

The less hurried attitude of the administration and Congress is at least not increasingly disturbing. There seems to be a definite tendency towards a more realistic attack of problems. For example, the administration is apparently ready to see the weak railroads bring about re-organization. Also, a need of monetary stability was indirectly acknowledged by Secretary Morgenthau when he recently stated the stabilization fund would be used for this purpose when needed. The

calling of General Wood, of Sears, Roebuck & Co., to head the committee to guard against the spending of work relief money so that it would interfere with private enterprise looks like real co-operation between the chain store menace and the Government. Outside of the very radical group, there is also less tendency to believe in stimulation of business by artificial means.

Jay Petter.

The Glorious Climate of California

San Francisco, Feb. 10—I attach correspondence with North American Accident Assurance Co. because, from what I have seen you print from time to time on insurance companies, I think this may interest you. I carried a North American policy for about three years, then had the experience related in these letters. I do not question that the company acted within its right, but you will note the character of delay which amazed me. In forty years' contact with other companies—regular life, accident and health insurance—I have never had to complain of lack of promptitude before. Mention should especially be made of ICMA, in which I have held a policy since May 13, 1899, in all of which time the treatment has been so splendid that I could not approve of it too highly. My Northwestern Life and Pennsylvania Mutual Life policies have been equally well handled, each in its own department.

I send you a clipping from the Pacific Coast Packer relative to the lifting of the ban in California against the importation of Florida grapefruit and—probably—other citrus fruit. You remember that you wrote of this when it came to your notice, commenting on what seemed to you the provincial narrowness or illiberality of California. I then told you the facts in the case: how we had barred Florida fruit because we had plenty of pests of our own and wanted no new ones from Florida; also that I believed Florida felt the same way about certain pests of ours, from which she was free. This news item clears all that up and evinces the fairness of the former ban.

But, just by the way, if our former ban had been motivated by jealousy of Florida imports and the competition thereof with our own producers, in what respect would that have differed from any other of the numerous "buy-at-home" campaigns familiar in various sections? Such campaigns are unsound, basically uneconomic, provincial and subversive in spirit of our institutions. You recall that one reason why our Constitutional Convention was called in 1787—why it was designed "to form a more perfect union"—was precisely because the states were putting tariffs and other barriers on their borders and our country was in process of disintegration. Let's all beware how we act the dog-in-the-manger and take heed of throwing stones while we live in glass houses. It is all a bad business from which nothing good can spring.

I don't see how or why a man willing to travel by air can be so nervous about such a sporadic thing as an earthquake. Thus, regarding yours of Jan. 17, I fail to understand your hesitancy about coming to see this marvelous country. Southern California suffers from floods badly because that land is pretty much denuded; and that will not be remedied until it is reforested, intercepting dams built and all that. But San Francisco and this bay region is of such contour that flooding is impossible; and for earthquakes, I have told you my story, based on twenty-nine years' experience right here.

Will Rogers, the sweetest philosopher of our generation, means nothing extremely harmful when he says our weather is cold. "Cold" in San Francisco—that it, very cold—means 40 to 50 degrees above zero. To-day I worked outdoors in my shirt sleeves and

hatless on some fixin's in my wife's roof garden; then stripped and took a long sunbath—right in my birthday clothes on this 10th day of February. More: That can happen virtually any old day here. So you see, there is cold and "cold."

They do have snaps and bad ones—in the Southland. There are wide regions in the Los Angeles district set to citrus fruit which should be grubbed out; but, of course, the owners hesitate to do that. But from the Michigan standpoint, what is the temperature anyway? It is 22 to 26 degrees and also above zero and that must be maintained for several days running—five or six usually—to damage the fruit.

There are many things about this state unknown to outlanders. One is this: That citrus fruit ripens first in the Valley of the Moon—the Berryessa Valley—quite a distance North of San Francisco Bay; and that district is also the farthest North in California for walnuts; though walnuts also grow freely, producing abundantly, in the Willamette Valley in Oregon. Next citrus to ripen occurs in the Lake Tulare region, North of Santa Barbara by 100 miles. The last region where that fruit matures is in and about Los Angeles. Why this? Not latitude but topography is what rules temperature and other climatic conditions.

Paul Findlay.

We have trouble upon trouble. Why? Because most of the real, honest man-to-man principle has been eliminated from the business ethics of the past. Why not start the slogan: "Everybody get busy and try to see how much they can produce for the least money and deal with the other fellows as you would have him deal with you." There is plenty of everything necessary for mankind and to spare if we would only follow the few plain rules of the All-Wise Creator.

Let us admit this: Life is scarcely worth living if we cannot on the average devote at least thirty minutes of every twenty-four hours to systematic intellectual improvement.

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"Baby Bond" Plans

Arrangements were completed by the Treasury for the issuance of its "baby bonds" March 1, to be available exclusively in 14,000 post offices. They will be called United States Savings Bonds. The bonds will bear 2.9 per cent. interest annually. Denominations range from \$25 to \$1,000. A \$25 bond will cost \$18.75; a \$50 bond \$37.50 and a \$100 bond \$75. The bonds will mature in ten years with interest compounded semi-annually.

The most unproductive, empty, fruitless fellow in the world is the man with a barren heart. Happiness can never reach him, for nothing good and lasting can lodge in his heart. It is as solid as a billiard ball. Contrast this man and his barren heart with the human who plays the game of life fairly and honestly and is willing to make others happy by his own sacrifices.

Christ didn't waste His time trying to change the social order. Christ spent all His time fighting sin. Therefore it behooves the witnesses of Christ to say that we do not have to abolish capitalism, that sin can flourish under those systems as well. Christianity is not opposed to any social order, but to sin.

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Lines of Interest to Grand Rapids Council

Now that Hauptman is residing within a few steps of the little red brick school house just back of the New Jersey prison, where he will be taught a lesson for his crime, we will await with interest the success or failure of his mentors. In the meantime we will take a cut at the New Deal. We do not believe there are any marked cards in the deck excepting those that carry a code taken from the alphabet. We are quite proficient in deciphering codes and thus far we have not found any reason to believe that anyone is trying to run out a hot deck on us, but is trying to give us an average hand, on which we may exercise our judgment as to its value. There is one thing that we do believe the New Deal has done and that is, it has an overabundance of sitters-in waiting for that Royal Flush to appear in their hand, so that it may not be necessary to use any effort whatsoever in securing the fruits of the cornucopia of abundance. We really believe that the New Deal has hatched out an unlimited amount of loafers who are idling away until the Utopia appears in shining raiment and takes them by the hand to lead them to the gold at the end of the rainbow. We are satisfied that half our ills are imaginary and due to loafing. The New Deal is here. It is ours to have and to hold if we will cease to be bench warmers and get out into the business atmosphere and take a good long breath of pep air to stimulate our sluggish blood of procrastination. It is doubtful if we of to-day will live long enough to see the army of loafers that we have entirely eliminated. We do not allude to the enforced idler but to the fellow of ability and opportunities who sits idly by and grumbles about the things that he could improve if he had any intestinal fortitude. The well-organized welfare divisions, charity organizations and the promises of the administration have contributed to the delinquencies of thousands though they have done this through the best intents and purposes. Perfidy to the aforementioned intents has increased the parasitic human element until it is going to take a generation to purify the strain and breed back determination and confidence in ability. The individual and business alike are contributory factors to our present condition and until such time as we can eliminate the unalibied loafer, so long may we expect to have unsettled conditions. The New Deal will have failed.

I have never known a pest who was a good salesman nor a good salesman who was a pest.

We note where our old timer from Cloverland has laid down his Tradesman scribe duties and is taking a well-earned rest in the sunny South. We congratulate him on his good fortune. We have been saving up for the last thirty-five years to get enough to visit that which he has left behind. Maybe

Editor Stowe will raise our salary, too.

News has reached us that several members of U. P. Council, Marquette, have been transferred to the prison of that place for an indefinite stay. Counselor Walter F. Gries has been made warden of the stone hotel and Past Grand Counselor C. C. Carlisle has been made chief room clerk. We have shudderingly admired the bleak, stone structure from a distance. Now we will be content to just read about it because from now on we are staying on this side of the straits, as we are not one bit interested in the hospital-ity that is being offered by those fellows of Grand Past Counselor Jim Beckman's Council.

Nit: Aw, Irishmen ain't so tough.

Wit: No?

Nit: No. Last night me and my brother and three other guys almost knocked one out.

Several members of Grand Rapids Council, and their wives, drove to Muskegon, Friday evening, to attend the meeting of Muskegon Council. The ladies were entertained at the home of Mr. and Mrs. E. P. Monroe, while the men attended the meeting. The attendance at the meeting was small but enthusiastic. Grand Counselor Rockwell and Grand Secretary Bradfield gave instructive talks at a round table gathering after the meeting. After the meeting was adjourned the Grand Rapids folks were invited to partake of a nice luncheon at the home of Senior Counselor Monroe.

F. L. and Mrs. Kuehne are proud grandparents of a seven and a half pound boy born to Mr. and Mrs. Wilbert Kuehne. We will probably see Lou wearing a cane to the next Council meeting.

One of the boys reported having seen the following hunk above the desk of an out-state hotel:

Notice

We will hold your horse.

We will crank your car.

We will lend you our tools.

We will mind your baby.

We will love your wife.

We will get your old man drunk.

but

We will not cash your checks.

Representative Legg, of Escanaba, has introduced a bill in the state Legislature to have all school busses painted a uniform color of red, white and blue. This bill conforms to the safety code, as proposed and endorsed by the United Commercial Travelers.

Please observe the following traffic rules; if so, you will get into very little trouble: Never signal when about to turn; let the man behind you use his imagination. It is well when coming out of an alley to step on the gas. Never mind traffic, come out boldly, with a rush. If others object, give them the icy stare. After parking and you wish to back out, never look behind. Let the other guy think for you. Just ram back and see how good he is at dodging.

Counselor Frederick E. Morley, who broke his hip several days ago, is confined to room 416 in Butterworth hospital. He will be in a cast for several weeks. It will be well for members of

the Council to visit Counselor Morley while he is in the hospital.

Notgniklip.

Proceedings of the Grand Rapids Bankruptcy Court

Feb. 11. On this day the reference, and adjudication in the matter of Alois Muehl and Theresia Muehl, bankrupt No. 6027, were received. The schedules have been ordered filed. Upon receipt of same the assets and liabilities will be made known.

Feb. 9. On this day the reference, and adjudication in the matter of Adolph Krieger and Bertha Krieger, bankrupt No. 6037, were received. The schedules have been ordered filed. Upon receipt of same the assets and liabilities will be made known.

Feb. 11. On this day the schedules, in the matter of Frank A. Madigan, Inc., bankrupt No. 6047, were received. The schedules show total assets of \$7,662.78, and total liabilities of \$8,252.40, listing the following creditors:

State of Michigan	\$ 122.80
City Treasurer, G. R.	157.53
Childs Sales & Equip. Co., Battle Creek	128.75
Frank D. McKay, G. R.	2,687.74
Mich. Oil Equip. Co., Memphis, Tenn.	146.16

Service Station Equip. Co., Conshohocken, Pa.	773.33
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Acme Welding Co., G. R.	2.50
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Am. Elec. Supply Co., Kalamazoo	20.91
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Asso. Material Sup. Co., G. R.	15.85
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Bixby Off. Sup. Co., G. R.	391.19
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City Store, G. R.	72.00
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Cons. Petroleum Co., Detroit	18.55
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Cons. Pr. Co., G. R.	135.03
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Eli Cross, G. R.	65.90
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Ford Paint & Varnish Co., G. R.	23.47
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Gen'l Tire Co., G. R.	36.59
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G. E. Githespy, G. R.	5.44
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G. R. Blow Pipe Co.	1.03
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G. R. Paint & Varnish Co.	38.92
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G. R. Press	37.60
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Graver Corp., Dayton	72.00
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Hugel Nugent Co., Chicago	130.61
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Kent Ref. Co., G. R.	175.53
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Fred Locke, G. R.	23.54
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Malewitz Bros., G. R.	35.96
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Don G. McAfee, Inc., G. R.	286.06
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Merchants Ser. Bur., G. R.	16.00
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Mich. Inter State Mfr. Freight, G. R.	9.49
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National Bank of Ionia, Ionia	275.00
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N. Y. Cent. R. R. Co., N. Y.	254.09
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Radio Hospital, G. R.	1.00
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Quality Lbr. Co., G. R.	5.44
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Ranville Oil Co., G. R.	1.55
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Reliable Tire Co., G. R.	5.56
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Lawrence Scudder Co., G. R.	143.93
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Smith Garment Co., G. R.	17.49
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Sun Oil Co., G. R.	3.51
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Tradesman Co., G. R.	45.83
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Valvoline Oil Co., Chicago	unknown
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Bernard B. Fallon, G. R.	20.00
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Michigan Bell Tel. Co., G. R.	unknown
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Ford L. Peabody, G. R.	unknown
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Dean Hicks Co., G. R.	63.66
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H. M. Gibb Co., G. R.	1,534.62
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G. R. Gravel Co.	24.77
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Riverside Lumber Co., G. R.	3.57
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Standard Auto Co., G. R.	49.97
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Feb. 14. On this day the schedules, reference, and adjudication in the matter of Jacob Rose, bankrupt No. 6053, were received. The bankrupt is a retired merchant of Muskegon. The schedules show total assets of \$250, all of which is claimed exempt, and total liabilities of \$37,251.56, listing the following creditors:

State of Michigan	\$7,255.56
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Michigan Trust Co.	20,000.00
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Creekland Coal Co., Muskegon	100.00
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Hilt's Inc., Muskegon	100.00
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Brinnen Lumber Co., Muskegon	30.40
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Hackley-Union National Bank, Muskegon	7,000.00
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Kalamazoo Stove Co.	10.00
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L. F. Schroeder Construction Co., Fond du lac, Wis.	1,400.00
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Standard Oil Co. of Ind., Muskegon	38.00
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Hackley Hospital, Muskegon	180.00
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Mercy Hospital, Muskegon	150.00
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Bolhuis Lumber & Mfg. Co., Holland	650.00
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Johnston Boiler Works, Ferrysburg	30.00
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In the matter of Frank A. Madigan, Inc., bankrupt No. 6047. The first meeting of creditors has been called for Feb. 27.

In the matter of Ernest W. and Madge C. Ruehs, bankrupt No. 5867. The first meeting of creditors has been called for Feb. 27.

In the matter of Edward A. McCready, bankrupt No. 6064. The first meeting of creditors has been called for Feb. 28.

Feb. 16. On this day the schedules, reference, and adjudication in the matter of William H. Fredericks, doing business as Fredericks Pharmacy, bankrupt No. 6096, were received. The bankrupt is located in Muskegon Heights. The schedules show total assets of \$6,550 (of which \$900 is claimed exempt), and total liabilities

of \$14,528.77, listing the following creditors:

City of Muskegon Heights	\$ 701.48
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Hazeltine & Perkins Drug Co., G. R.	3,805.77
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Charles Witt, Muskegon	200.00
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Becker Electric Mfg. Co., Hinckley, Ill.	6.45
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Beckquist's Inc., Muskegon	4.37
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Geo. S. Carrington Co., Chicago	16.20
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Coca-Cola Bottling Co., Muskegon	2.70
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Colgate-Palmolive-Peet Co., Chicago	17.63
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Detroit News Co.	22.69
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First State Savings Bank, Muskegon Heights	5,000.00
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Fredericks Lumber Co., G. R.	150.00
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John O. Gilbert Chocolate Co., Jackson	38.10
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The Grand Rapids Ntws Co., G. R.	23.11
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Hazeltine & Perkins Drug Co., G. R.	601.16
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Heyboer Co., G. R.	1,325.96
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Francis Jiroch Co., Muskegon	55.99
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Tunis Johnson Cigar Co., G. R.	7.76
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McCourt Label Cabinet Co., Bradford, Penn.	8.90
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Michigan Associated Telephone Co., Muskegon	15.05
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Michigan Trust Co., G. R.	319.27
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C. W. Mills Paper Co., G. R.	27.12
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Monroe Chemical Co., Quincy, Ill.	14.40
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E. L. Nessen, Muskegon Heights	7.80
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Show total assets of \$700 (of which \$350 is claimed exempt), and total liabilities of \$20,274.50, listing the following creditors:	122.64
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Pabst Chemical Co., Chicago	6.00
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Parke, Davis & Co., Detroit	14.96
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Peoples State Bank for Savings, Muskegon	150.00
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Piper Ice Cream Co., Muskegon	746.05
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W. W. Richards Candy Co., Muskegon	300.00
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Schlagheck, Inc., Toledo	9.90
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Frederick Stearns & Co., Detroit	55.28
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United Cigar Stores Delaware Corp., Detroit	400.00
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Vanden Berge Cigar Co., G. R.	40.75
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George D. Vanderwerp, Muskegon	225.50
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Vanderwerp & Schrier Co., Muskegon	18.25
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William R. Warner & Co., Inc., St. Louis	64.53
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Feb. 18. On this day the schedules, reference, and adjudication in the matter of Thomas P. O'Toole, bankrupt No. 6097, were received. The bankrupt is a store manager of Muskegon. The schedules show total assets of \$700 (of which \$350 is claimed exempt), and total liabilities of \$20,274.50, listing the following creditors:

State of Michigan	\$ 65.55
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Muskegon County	194.33
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James Dwan, Benton Harbor	600.00
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Isaac and Ada Van Weldon, Gd. Haven	4,480.00
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Howe Owners Loan Corp., Muskegon	1,950.00
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Leon F. Titus, Receiver, Muskegon	150.00
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Peoples State Bank for Savings, Muskegon	300.00
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O'Toole-Nedean Co., Muskegon	11,298.00
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Paul R. Beardsley, Muskegon	175.00
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Coston Motor Co., Muskegon	32.00
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Wm. D. Hardy Co., Muskegon	68.45
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Square Clothing Co., Muskegon	20.50
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Kearney Dry Cleaning Co., Muskegon	4.25
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City Water Dept., Muskegon	5.81
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Freye Hardware Co., Muskegon	4.00
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F. V. Nordstrom, Muskegon	4.00
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Schuitema Electric Co., Muskegon	18.42
----------------------------------	-------

Townner Hardware Co., Muskegon	13.14
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Muskegon Heights Furniture Co.	41.00
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Eagle Vulcanizing Co., Muskegon	62.95
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Campeau, Mullally, & Meyer, Muskegon	50.00
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Markle Coal & Cement Co., Muskegon	15.00
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Harry Monroe Grocery, Muskegon	6.00
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Young's Garage, Muskegon	6.95
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Arnitz Sport Shop, Muskegon	14.55
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Wagner-Kelly Radio Service, Muskegon	6.00
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Coyne Plumbing Co., Muskegon	8.00
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Hackley Union Nat. Bk., Muskegon	unknown
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Peoples State Bk. for Sav., Muskegon	150.00
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Century Club, Muskegon	58.60
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Elks Club, Muskegon	5.00
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K. of C. Club, Muskegon	3.00
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Dr. Lucy Eames, Muskegon	35.00
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Dr. F. Hannum, Muskegon	5.00
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Dr. H. Nutt, Muskegon	27.00
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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; Leo Lillie, Coopersville; Martin Block, Charlevoix.

Courtesy or Curt-esy—Which?

Alexander Findlay, Scotch born and raised, pronounced it Kort-esy, which, it has always seemed to me, was logical because the word harks back to courts, to the palaces of kings and dukes—to where well bred people congregated, leading the way in social amenities. It was, then, strictly speaking, the language of court circles.

American usage has modified the word and softened it to curtesy—as the dictionary puts it: kerteszy—which of itself would be unobjectionable if we did not also modify the usage, unfortunately downward. In cutting the breadth of intonation we have also cut short the exercise of the greatest amenity in business; and the loss is great.

As per our usual self-satisfied habit, small merchants stress what they refer to as their "personality" as an asset; and they likewise emphasize their curtesy. Trouble is, most of us forget to hold to the exercise of those amenities, contenting ourselves with the name and claim thereof.

One wide-traveled observer—not myself—says: "The small towns, the small stores are the greatest offenders if courtesy is to be considered a modern business virtue." As I read that, unconsciously I recall the strident "Yes Sir!" that is shouted into my unguarded ears whenever I pause at any food display—a "greeting" which always stirs my vigorous rebellion.

"Courtesy should spring from pride in one's business," concludes the observer I have quoted, and the dictionary adds: "especially politeness springing from kindly feeling."

I quote these last sentences because we are constantly asked for some set of words, some fixed formulism, which can be learned by rote and used on everybody in all circumstances, and no such form can ever be worth much if only because all expressions must fail when they are uttered mechanically. They become meaningless sounds if the "kindly feeling" be absent; and they will fail just about 100 per cent. if "pride in one's business" be lacking.

All of which is inspired by the letter of one small merchant with whom I have been privileged to correspond for some seventeen years. Enclosing the clipping whereon is the quotation above, he says:

"How true this is—and I would enlarge on it by saying there is too much 'Hello, Bill' and 'Hello, Mary.' I have always made it a practice, personally, to say 'Mr. Soanso,' 'Mrs. Soanso' and 'Miss Soanso,' and though I have endeavored to have my son do likewise, he has a tendency to slip.

"This might seem 'high hat' to some; but I notice that the natives hereabouts,

in this little village where, as one might say, everybody knows everybody else—these folks like it. It does away with familiarity, and I still believe firmly that 'familiarity breeds contempt.' Indeed, that saying is proved right here in my own store because, though I have been here three years, meeting the same people daily, virtually everybody who comes in asks for Mr. Watkins when they want to see me—and address me thus—but they ask for Jack or Jackie when they want my son."

Alexander Findlay, aforesaid, lived such Gospel all his life. A habitual pipe smoker, so inveterate that he used two pipefuls before store hours, another pipeful after dinner and two or three in the evening—and of a mixture sturdy enough to make one's nerves tingle—hardly a customer knew of his habit, for never did he indulge in business hours or in sight of his counter.

The kindest man, always approachable with any tale of perplexity or serious trouble, so friendly toward everybody that he was beloved by his customers, there was a personal barrier that none crossed. Men might be—and were—Billy Denison and John Rhodes to me and the other boys; but these were Mister Denison and Mister Rhodes to Mr. Findlay.

Little Rose Gibson came to the store daily, hatless. To us, she was Rosie. To Mr. Findlay, though a mere child of fifteen, she was Miss Rose. But it was characteristic of this truly "Stainless Gentleman" that Rose went to him for service as frankly, unconsciously as to any of us—and she got the same speedy, smiling attention.

Pride in his business: No man on earth ever had that down finer than Alexander Findlay. His expression was "respect for the business;" and such respect as he gave he got in return—always, as happens everywhere. The Greatest Gentleman the world has ever known said: "With what measure ye mete, it shall be measured to you again." What courtesy, what kindness, what politeness shines forth from our lives, that same character of courtesy, kindness and politeness will surely return to us.

No words, repeated and learned in parrot fashion, can take the place of or serve as an adequate substitute for this spirit of the urbanity formerly a court-monopoly, but ever free for everybody's use who had the will to use it.

We glibly speak of the Golden Rule—how many of us can repeat it? This merchant applies it, and mere words seem never to fail him. He continues:

"I consider courtesy the vital element in any business success, and I always treat my customers as I should like to be treated. I go the limit on this. Customers like to select their merchandise, especially fresh produce, and I am often asked whether I object. My answer is that I prefer that they select it. A woman asked me why I did not mind. I told her—and I did it with my frankest smile—that if what she selected proved not up to standard, she would be welcome to a proper exchange; but she could not blame us. Next day she returned with a half-

spoiled grapefruit she had selected. I exchanged it immediately. She got the point so well that now she asks me to select her things."

Yes: Courtesy is to business what the Mantle of Charity is to daily life—sees all, understands all, forgives all; and is kind.

Alexander Findlay was gathered to his fathers more than forty years ago. Few of his generation remain. But to those few his life and example grow stronger in their influence with the lapse of time. All of us rejoice that our lives were privileged to touch his.

We lightly use another phrase these days: The Human Element, and most of what we say is cant. Even at the risk of being misunderstood by some, I finish from another letter from this same merchant—small merchant, remember:

"Well, the poor old Blue Eagle is groggy on his perch—seems to be getting it in the neck even sooner than I expected. You recall that I said the scheme would not work because the human element was unrecognised. That will lie back of failure of AAA and currency tinkering. Will those Washington and other authorities come to their senses before it is too late?

"I can hardly believe that our people will entirely forget the old truth—that we reap as we sow: that we can have only what we earn. Surely, we shall not be blinded by this rainbow of Utopian dreams but will retain strength and sanity to safeguard the precious things mankind has striven for during so many centuries." Paul Findlay.

To Make Survey of Food Cans

Concerned over the rapidly mounting losses caused by damage to cans and labels in the distribution of canned foods, the National American Wholesale Grocers' Association announces plans for a survey in various sections of the country, with a view to devising means to remedy the situation. A special committee has been named to make a study of fiber-board cases to determine the average per cent. of damaged and unsalable goods received by wholesalers and retailers. Thousands of cases will be opened and the contents examined for the purpose of obtaining information on the condition of the cans and labels after the merchandise has been shipped to various points.

Brag about another man's good deeds. Somebody ought to do it for him.

Why Colorado Grocers Demand a Chain Store Tax

Colorado merchants are waging a determined fight for the adoption of a law designed to place a substantial tax on chain stores. A circular used in the campaign depicts on one side, the corporate chains, and on the other a Colorado merchant. Under each are arguments why the public should vote for the measure. Space will not permit a reproduction of the circular, but the arguments against the chains are as follows:

Enjoy the privilege of selling the Dear Public our much inflated stock.

Have paid huge bonuses to our officials all through the depression.

We pay less rent per square foot of floor space.

With few exceptions we own no real estate.

We pay approximately 40 per cent. less in taxes.

We demand cash.

We render no service.

We destroy community life.

We enjoy unfair trade practices.

We employ only the very young, casting them aside at about thirty-five years of age.

We pay the lowest wages.

Our profits go to Wall street.

We destroy producers and manufacturers.

Independent dealers are shown to be doing just the opposite—to the benefit of the public.

Glass Outlook Continues Bright

With output being maintained at a good pace throughout the glass industry, sentiment continues strong concerning the future. The first half of the quarter has been better in some respects than had been anticipated and there has been nothing to becloud future prospects. The heavy demand from the automobile industry for both plate and safety glass has been maintained. Production of pressed and blown glassware as a whole continues above 1934, with low-end wares moving very well. Production and shipment conditions in the glass-container trade show little change.

I hate to see things done by halves. If it be right, do it boldly; if it be wrong, undo it.—Gilpin.

Tact also lies in knowing how to measure our flattery and not overdo it.

The qualities we possess never make us as ridiculous as those we pretend to have.

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

MEAT DEALER

What To Look For When Visiting Other Shops

It is a mighty good thing for the meat dealer to every now and then leave his establishment and visit meat stores in his own and other cities. This tends to keep the dealer out of a rut and tends to give him new ideas which he can use to advantage in building more business.

This is true, provided, of course, the merchant is able to see, when in other stores, the things which embrace new ideas and new suggestions and which have proved of distinct help to the other stores in building more business.

The meat dealer, therefore, will find it to his advantage, when visiting other stores, to plan his visits ahead so that he will know what helpful things to look for when making such visits.

Here, then, are some of the outstanding things to look for when he goes visiting:

Store arrangements. Some meat shops are wonderfully well arranged for the efficient handling of meats and other goods and for the quick waiting on customers. Every time the meatman goes into another store he should, therefore, study the store arrangement carefully, as in doing so he may secure ideas and suggestions which will add to the efficiency of his own establishment.

How stocks are proportioned. Some stores carry more beef than others. Some carry more lamb. Some go in strongly for sausage. Still others go in for varieties of goods not generally found in the meat shop. When visiting another store, therefore, the meatman will find it greatly to his advantage to study the supplies carried by the store he is visiting and to find out from the owner or manager just why so much of some certain meat is carried and just why the proportions of goods are as they are and just how the store manages to keep its proportions just the same all the time. In other words, it will be advantageous to find out how the store does its buying.

Advertising matter used by the shop that is being visited. If it is possible to do so it will be to the advantage of the visitor to secure samples of all advertising matter, throw-aways, business cards and everything else. Then he can study these at his leisure and make use of whatever ideas they carry that are adaptable to his business.

Bookkeeping forms used by the store visited. It is sometimes found that in other stores the bookkeeping methods used are interestingly and surprisingly different from the usual run of things and, actually, embrace some notable short cuts. In view of this, then, it is always a good plan to go into the matter of the bookkeeping records of the stores quite carefully and to obtain samples of all records which promise to give worthwhile ideas.

Sales methods. One of the most important of all things to look into when visiting another shop is the sales methods used. How does the store sell its meats? What is its one best bet in pushing its sales? What schemes has it tried without success in the effort to

push sales? How are employees trained? What instructions are given employees? All these things are vitally important to the visiting meatman and should be looked into carefully. If you look for and find them, you'll discover that they will be a real help to you in your own business.

G. W. Blackmore

For the Man Behind the Block

An expert meat cutter is not wanted behind a meat counter to-day, unless he is also an expert salesman. To succeed as a counter man it is necessary to combine both qualities. If both are mastered you will find no difficulty in holding your job, and advancement will be yours in a short time.

The first thing we must learn is how to approach the customer at the counter. Everything depends upon your approach. Cultivate it and analyze it perfectly. Your selling opportunities depend on it.

Successful sales are made through these four steps: Attention, interest, desire, and action.

You get your customer's attention and interest by your approach. The first interest, however, is not in your meat but in you, how you look and what you say. Therefore, it is necessary that you be interesting enough to compel attention when the customer approaches the counter. How can you do that? By observing these four points:

1. Courtesy. Always be gentlemanly.
2. Have the right mental attitude. Be thoroughly sold yourself and be enthusiastic over your merchandise, as you should be.
3. Make an impression by neat appearance. This is very important.
4. Know what you are going to say when asked a question and say it smilingly, enthusiastically and convincingly, so that your smile and enthusiasm will help you.

Assuming that you are neat, well groomed and, by your pleasant smile, have created a fine first impression, the thing of next importance is that you know what you are going to say when the customer approaches and how you are going to say it. It is advisable at first to have a standard approach or statement. For that purpose the following is suggested: If possible, find out the name of your customer in advance, so that you can call her by name. Smile and say, "How do you do?" As you step toward the counter make your smile real. Then go on with your approach.

You will find that you will vary your approach to suit times and conditions after you have been in the business for some time.

In the next issue I will give you some sales talks that have actually taken place between a customer and meat cutter, which will show you the important part a smile really plays in selling your meat. R. E. Smith.

The Successful Salesperson

The successful salesperson understands human nature.

He is tactful.

He hurries for the nervous customer.

He is patient for the over-exacting.

He finds a chair for the tired.

He has words of sympathy for the one in distress.

He caters to the tastes of each individual.

He knows what they want; he sees that they get it, and incidentally suggests other articles of merit.

Nothing is too much trouble for him.

His customers are his guests; as such they are entitled to every courtesy and consideration.

He considers it a pleasure to serve them and to make them acquainted with the merchandise.

He directs them to other departments where special sales are being conducted.

He never forgets the simple but significant words, "Thank you, come again."

His one desire, his aim, his goal, is to make a friend, of not one, but every customer, and to help build up a business that will stand out gigantic and powerful.

He is enthusiastic.

Enthusiasm is defined by Webster, as "fervent zeal."

Success, in any walk of life, has never been attained by half-hearted effort.

No path is one path of roses. There are obstacles to be removed and battles to be fought.

Nothing worthwhile comes easy.

Commodity Prices at New Recovery Peak

While the general index of commodity prices attained a new recovery peak last week, retail circles sound warnings that increasing consumer resistance to higher prices is being encountered.

Food prices have continued to make spectacular gains, largely due to the short supplies occasioned by last year's drought. While high meat prices are likely to continue for some time, the season is approaching when new crops of other foods will become available, which should act as a restraining influence on prices.

Threats of imports have already depressed butter prices, and may influence quotations on other international commodities which are out of line with world markets.

On the other hand, if business activities should continue at the January pace, consumer incomes should be enlarged to offset the higher prices.

Demand For Works Fund Cut

A demand for a \$2,000,000, 000 reduction in the Administration's \$4,880,000,000 relief and works appropriation was made by the United States Chamber of Commerce's Federal Finance Committee. Government deficits, it asserted, "sooner or later" must come to an end. It offered a program looking toward a balanced budget including curtailment of activities of emergency units; outlays as far as possible below appropriations; bar on outlays leading to competition with private enterprise; no projects expressly to raise purchasing power or of creating business.

Tax Legislation Seen

New tax legislation will be advanced in Congress after the present Administration program is completed, it is indicated. The idea is to dispose of such matters as social security, omnibus banking, NIRA and holding company bills before invading the tax field.

Administration leaders have expressing hope that recovery would advance sufficiently so that returns under present taxes, with the extension of those that will soon expire by statutory limitation and restoration of the bank check tax, would make added burdens unnecessary.

However, these expressions are given the same weight as declarations that there would be no major banking legislation. A new tax bill may be anticipated in late March or early April, according to observers.

Can't you think of anything to be thankful for? Be thankful you weren't born in the Stone age.

Life is so short that one scarcely has time to think what is the wisest thing to do.

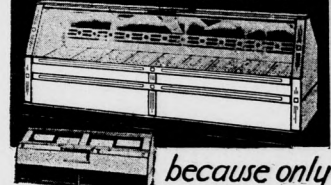
Work alone can fructify ideas.

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.

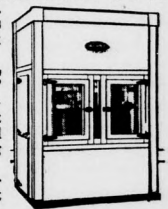
INVESTIGATE and you'll choose

"DRY-KOLD" REFRIGERATORS



because only
BALANCED HUMIDITY
can produce
Perfect Refrigeration.

At Top: MODEL 6200. "DRY-KOLD" Display Case. 3 courses plate glass, rubber set. Full porcelain outside and in. Outside lighting. Hard rubber doors and runners. Cork insulated.
Right: MODEL 581. "DRY-KOLD" Meat Cooler. Correct cold without mould. Ages and keeps meat for long periods. Complete Equipment for Finest Markets.



The "Dry-Kold"
Refrigerator Co.
NILES, MICHIGAN

HARDWARE

Michigan Retail Hardware Association.
President—A. D. Vandervoort,
Vice-President—W. C. Judson, Big Rapids.
Secretary—Harold W. Bervig, Lansing.
Treasurer—William Moore, Detroit.
Field Secretary—L. S. Swinehart, Lansing.

Resolutions Adopted By the Hardware Convention

Underpricing of hardware and kindred products by mass distributors through their widely scattered local outlets and by catalog solicitation of consumers constitutes one of the most serious problems confronting our craft. Code operation has not minimized our difficulties in this respect, nor does it give any promise of doing so.

We are convinced that correction will come only through efforts of and within our own industry. We believe it lies within the power of hardware retailers and wholesalers through joint demand for and insistence upon fair play in manufacturers' pricing policies to remove the existing inequalities.

We are impressed that our Association's activities of the past year in compiling competitive prices and distributing such information to members has served a very useful purpose in awakening dealers to the price situation.

To make fully effective this continuing price campaign by the Association, our dealers individually must follow out the suggestions made as to keeping themselves definitely informed on the subject of competitive price and insisting that suppliers provide buying prices which will enable them to meet competition.

We are in complete accord with, and by this resolution we fully endorse the Statement of Merchandising Policy adopted at the recent meeting of the Board of Governors of the National Retail Hardware Association. As strongly as this convention can do so, we urge that our dealers unanimously familiarize themselves with the recommendations contained in the following declaration and put them into effect:

Extension of preferential prices to certain mass distributors by some producers of hardware and kindred products enables such distributors to offer these items, sometimes under the manufacturer's brand and sometimes under the distributor's private brand, or without any brand, at prices with which the efficient hardware retailer cannot compete. Often the retail prices quoted by mass distributors are as low as, or lower than, the prices the hardware retailer is required to pay for the same or comparable merchandise.

This creates a condition of favoritism among consumers of such a manufacturer's product, those to whom the retail service of the mass distributors is available enjoying low prices at the expense of those who buy through the regular channels.

It results also in a deplorable and intolerable competitive situation which not only tends to destroy the hardware retailer's business for the merchandise on which such preferential prices are al-

lowed his competitors, but also causes the consumer to question the ability of the hardware retailer to serve him economically with other kinds of merchandise.

It is the retailer's function and duty to render economical and efficient service to the consumer, for which service he is entitled to reasonable compensation. The retailer who submits to the preferential price practices of manufacturers cannot properly perform that function.

In recognition of these facts the National Retail Hardware Association, by action of its Board of Governors at a meeting held in Indianapolis, Jan. 7 and 8, makes the following declaration with respect to the merchandising policies of hardware retailers:

1. Retailers should keep themselves informed regarding prices and values of merchandise with which they are in competition and should recognize the competitive necessity to sell merchandise of equal quality at prices which compare with those quoted by other retail outlets.

2. Retailers should report to wholesalers all discovered cases of price disparity which indicate that preferential buying prices are enjoyed by competitors.

3. Retailers should insist by all lawful means that wholesalers recognize and fulfil their function, not merely to supply merchandise required by retailers, but also to make it available to them at prices which enable them to meet the competition of other retail outlets, quality and price both considered.

4. Retailers may properly question the claims to their patronage by wholesalers who cannot, or will not, meet the requirements of their distinctive function.

5. Retailers should assist wholesalers in bringing properly to the attention of a manufacturer each case in which such manufacturer's products are being offered in competition at unfair prices, and jointly with wholesalers insist by all lawful means upon being placed in position to meet competition.

6. Whenever in such competitive situations a manufacturer by appropriate action makes it possible for retailers to meet their competition, then the retailer should in good faith follow through by adjusting their selling prices to compare with those of other outlets.

7. Whenever a manufacturer fails to make it possible for retailers to meet their competition on the products of such manufacturer, whether the products in question bear the manufacturer's own brand, a private brand or no brand, then in every lawful way, retailers should individually consider and decide upon the advisability of excluding from stock the merchandise upon which the price inequality persists.

8. Retailers should recognize the importance of the cost of do-

ing business as an element in distribution costs, should keep their own operating costs at the lowest point consistent with acceptable service to consumers, and should insist upon equally economical performance by their suppliers.

The problem of independent hardware merchants in meeting syndicate and mail order competition is becoming increasingly serious, due to unfair price discrimination now being practiced by some manufacturers.

It is vitally essential that definite steps be taken at this time to correct this condition.

As a part of this program it is essential for the retailer to have some means of distinguishing the goods of those manufacturers who do distribute through independent hardware merchants exclusively.

We therefore request that the National Retail Hardware Association takes steps to (1) Investigate the distribution policies of manufacturers. (2) Devise some suitable identification for the products of manufacturers who qualify by distributing exclusively through independent channels.

Present competitive prices on wire, fence and nails offer no opportunity to cover cost of doing business, unless lower prices are offered the hardware trade. The dealer should be put in a position to meet this competition if he expects to continue in business. Ask for relief from the manufacturer. Perhaps suggest NRA eliminate price fixing provisions in steel code unless such provisions can be changed to offer protection to the independent against syndicate competition.

Taxation continues to be a great and growing burden from which there appears no likelihood of relief until our legislators apply their ingenuity to the positive reduction of governmental expenditures and the consequent lowering of tax rates.

It is our firm belief that a full measure of economic recovery can not be attained until governmental spending is brought within the limits of current governmental revenues and the unsettling effect of unbalanced budgets is removed. We urge that every political division, from the Federal establishment to the smallest local unit, make every possible reduction in governmental costs in a consistent effort to balance their budgets and that extraordinary expenses incident to relief be curtailed as rapidly as conditions may warrant.

In adopting means of raising revenues, it should be the aim of government to spread the tax burden equitably over the whole populace, according to the varied abilities of all citizens, rather than to apportion the load heavily against certain groups.

Recent expansion of merchandising activities by farmers' co-operative organizations is a cause of concern to hardware retailers whose lines are principally affected. There could be no objection to these activities if the organizations so engaged were required to operate on an equal footing with regularly established business.

But we condemn as unfair any exemptions to them, either from taxes or from the provisions of codes under re-

covery laws which apply to other retailers.

Suggestions for revision of the NRA law as it affects retail stores originated in the National office and have received approval by the National Board. The National office has not asked for action on the points mentioned, but approval or disapproval should be made known, so there will be no doubt where Michigan stands on the following:

Continuance of codes, with consolidation of all retailers under one code, to avoid the existing complexities and confusions, since there are at this time no positive boundaries to any line or type of retail business.

Minimum wages and child labor provisions should be maintained, without exemptions because of population; but all retail stores with less than twelve employees, including owner or owners, other than chains, should be exempt from maximum hours, or at least have considerable tolerance over coded hours prescribed for larger and more flexible institutions. Exemptions should be for the smaller merchants rather than by smaller communities.

The wages of young men and young women without business experience should be so adjusted as to enable their employment at rates justified by the individual's worth and that both employer and employee recognize as fair. Similar provision should also be made for those physically and otherwise deficient, that they may not be pushed out of employment entirely. The number of such employees should be limited for "Executives."

Such trade practice rules as may be incorporated in the new code should apply to all retailers regardless of population areas.

The code should incorporate some form of minimum price control to provide reasonable protection for small merchant as against under-pricing by the mass buyer.

In case one code for all retailers should not be feasible, any supplementary codes should be so specific in their terms as to prevent confusion from over-lapping provisions and authority; and all codes should be so simplified that their meaning may be easily understood by all those subject to them.

It is probable that some form of unemployment insurance will be presented at this session of the legislature and quite possible that such a measure will pass. Comment: Any resolution dealing with unemployment insurance should incorporate the following provisions:

1. That a careful study be made of existing statutes, their provisions, their effect and their practical application to Michigan business; that any action be deferred until such study is made by responsible agencies; that trade organizations be consulted in the formulation of the proposed law.

2. That the basic principle be adopted that unemployment insurance premiums be based on the rate of unemployment in the units in each industry.

This idea would lower the burden for organizations maintaining stable working conditions and tend to make all industrial or commercial units work to

(Continued on page 23)

DRY GOODS

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

Boycott Japanese Paint Abroad

A move to boycott cheap Japanese paints and varnishes is assuming world proportions, according to advices received by export executives this week. Producers who stand to gain by the movement, disclaim any part in its promotion and insist that the drive has been conducted only by foreign buyers displeased with the Japanese product. The boycott is believed to have originated among paint buyers in Australia last fall and has now spread to New Zealand, South Africa, Cuba, and a number of South and Central American countries. In the British colonies, reports show, buyers have entered into specific agreements not to buy Japanese wares.

Bar Glassware in Good Demand

Orders for bar glassware assumed volume proportions in the wholesale market this week, as jobbers built up stock in preparation for spring and summer requirements. There is an active call for julep, highball and other glasses suitable for warm weather drinks. The major emphasis, however, is on beer glasses. Wholesalers explain that, with prospects of lower taxes on beer, demand for glasses in which the beverage can be retailed has risen sharply. In New York, New England and some parts of the Midwest, it is predicted, many new establishments featuring five-cent glasses of beer will be opened shortly.

Japanese Sheets Due Here

The first shipment of Japanese sheets and pillowcases is due to arrive within another ten days and the local market is anxiously waiting to see the quality of the goods and what prices will be quoted on them. The exact quantity of the shipment is not known, outside of the report that it is a boatload. With the sheet market still unsettled and prices unprofitable, selling agents fear that the very low quotations, which the Japanese are expected to make, will further demoralize the market, although, of course, the first shipment can only be a negligible factor.

To Oppose Pink Income Slip

Retailers are showing marked opposition to the pink "publicity" slips which must be filed with income tax statements for 1934. It is understood that when bills aimed at repeal of the mandatory publicity provision of the tax law are presented to Congress, the National Retail Dry Goods Association will urge their passage.

Central Fabric Bureau Urged

Establishment of a central bureau for the grading of fabrics as to their serviceability is one of the leading suggestions put forth to solve this question. The bureau would be supported by the various branches of the textile industry and would pass on to producers

and distributors the essential details regarding the fabrics. One authority had suggested that grading be on the basis of three standards and a subnormal. The study of factual fabric information is being made by a small subcommittee under the auspices of the fair trade practice committee of the Dress Code Authority.

Silk Fabric Call Dormant

Apathy continues to feature the demand for silk and rayon fabrics. The price situation continues soft. Manufacturers complain that the rapidity with which novelties are put into the lower end dress ranges this season is militating against expansion at this time of the demand for better fabrics. The view is expressed that the experience would lead to development further of plans aimed at confining weaves to certain price ranges. Blues, particularly navy and Marina or Biscay blue, continue well ahead in color preference. The new rose and tan hues and grays follow.

Housewares Buyers Place Orders

Housewares buyers seeking merchandise to complete stocks for seasonal promotions next month are active in all branches of the wholesale market. Orders for glassware, dinner sets, kitchen utensils and decorative pottery are included in the purchases made. Retailers are planning to make an exceptional bid for volume sales this year, figuring that consumer interest in housewares generally is the highest since early 1931. In shopping through the markets, buyers are interested in extreme low-end goods and in better merchandise which can be obtained at concessions.

Knitwear Equipment Sales Good

The third National Knitwear Industrial Exposition at the Grand Central Palace closed last Friday night, with exhibitors reporting that a substantial volume of business had been placed. Several of the machine houses indicated that their sales had surpassed those of last year, particularly on automatic rack links machines. Supply houses also reported a definite increase in sales. Knitted outerwear manufacturers who visited the exhibit said that the industry's prospects were the brightest in many years and that the volume this year would run well ahead of the 1934 record total.

Spring Apparel Gaining Slowly

Retailers are getting very little action as yet on initial offerings of spring ready-to-wear. Re-orders consequently are being scaled down as enough indication has not been obtained of what will prove best sellers as the season advances. No marked trend has developed in suits, coats or dresses, the volume of current business being spread over practically all types. Low-end dresses are moving in some volume, but the general demand continues notably quiet for this period. A stimulus to the call for better dresses is expected with the launching of new showings within the next ten days based on the Paris importations.

Harkening to your critics some times does more harm than good.

Ambition is the spur that makes man struggle with destiny. It is heaven's own incentive to make purpose great and achievement greater.

Should justice be really "blind," she would miss half the evidence.

Second thought are not always best.

LONG DISTANCE RATES ARE SURPRISINGLY LOW

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during the **NIGHT** hours

(between 8:30 p. m. and 4:30 a. m.) you can call the following points and talk for three minutes for the rates shown. Rates to other points are proportionately low.

From GRAND RAPIDS to:	Night Station-to-Station Rates
SOUTH BEND, Ind.	35c
SAGINAW	35c
JACKSON	35c
FLINT	35c
REED CITY	35c
MUSKEGON	30c

The rates quoted above are Night Station-to-Station rates, effective from 8:30 p. m. to 4:30 a. m. In most cases, Night Station-to-Station rates are approximately 40% less than Day Station-to-Station rates.



For fastest service, give the operator the telephone number of the person you are calling

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HOTEL DEPARTMENT

Acme of the Almond Blossom Season

Los Angeles, Feb. 16—Somebody has figured out that 42 per cent. of the crimes committed in California are by individual criminals who are at liberty on probation. Some of this class have been in durance vile several times, and have been paroled. It seems like a travesty on justice to convict a wrongdoer at great expense to the state and then turn him loose without punishment of any kind. But there are a lot of people out here who seem to think almost any malefactor has been punished sufficiently after the jury has got through with him. Also another large element who forget about the enormity of the crime as years go by and are strong for pardons. There are some unfortunate individuals who are punished as much as they ever can be as soon as they are sentenced, but there is an example to be set for the rest of the world which is hardly accomplished by too prompt application of the probationary prerogative.

It is reported that there are a lot of high-priced hotel men out of jobs. This does not indicate altogether that there are no jobs. There are high-priced executives that are such through accident, but the real blow-in-the-bottle kind always fare much better. They are the ones who possess horse sense, backed up by real sentiment. I run across them frequently and they never worry about job-hunting. High collars do not always make wholesome operators.

Comes news of the passing of Frederick Warde, the last of the Shakespearean actors, in his 84th year. I can legitimately claim a personal acquaintance with this truly wonderful individual, who thrilled theater goers for more than half a century. In 1888 I was one of a team sent out by St. Paul Lodge of Elks, to institute a lodge at Helena, Montana. Upon our arrival there we were faced with the dilemma of lacking one member of the order to constitute the required quorum. Mr. Warde, who was playing at one of the local theaters, volunteered his services, between-the-acts, as it were, and assisted us in the work. Soon after my arrival in California, eight years ago, I discovered the gentleman, retired, living at one of the hotels here every winter, and renewed my acquaintance with him. At least once each week we had a seance at Westlake Park, directly opposite his hotel, and discovered much in common between us. Straight as an arrow, with flowing white hair, and garbed in a Prince Albert coat, with the accompaniment of a black derby, he was always the center of attraction for the multitudes. He was truly coined from real gold. His health did not permit of his usual Los Angeles visit this winter and he was sorely missed. Mr. Warde's stage career was associated with such famous names as Edwin Booth, Henry Irving, Lawrence Barrett, Louis James and John McCullough.

It is claimed that an army truck in the army service recently pulled a load equalling thirty-eight tons on fuel that was represented by a mere handful of shavings. Anyhow, little blocks of wood or a ration of sawdust supplied the inspiration for the motor and the cost was claimed to be trivial. But I am waiting for the "low down" on this proposition to put the oil magnates under the table.

The Los Angeles street railway reports an increase in traffic equalling 20 per cent., during the period of the recent strike and since, notwithstanding they are being subjected to a strenuous boycott by the ten per cent. of

former employees who were denied reinstatement.

A lot of hotel men have made the discovery that it is one thing to get out expensive advertising to promote hotel business, but quite another thing to distribute same advantageously. Newspaper and magazine advertizing is now conceded by many of the most successful operators, as being the prime medium for reaching those you would like to have in your hotel. You get in touch with them without resorting to city directories and telephone lists. They read your announcements before you have ever heard of them.

Again the Los Angeles barbers are threatening dire destruction to that class of artisans who would trim your plumage for less than 35 cents per cut. They are seemingly in league with another class of artisans who are engaged in the manufacture of safety razors.

Now the war on automobile speed fiends, is in full tilt in Los Angeles. Last week \$12,000 in fines were collected in two courts and about 400 cars were impounded. This present week the judges are getting after "jay-walkers" who add much to the traffic problems of the careful driver, by crossing at traffic intersections with their fingers crossed and eyes closed.

The American Hotel Association places itself on record on a very important topic when it requests its membership to adhere strictly to the policy of prosecuting criminally, instead of compromising, with offenders who defraud hotels. If restitution is offered by or on behalf of such an offender before the acceptance thereof, the secret service department of the association will make an effort to find out if such is a first offense, in which case leniency may be practiced if the record is satisfactory. Otherwise the culprit will be prosecuted to the full extent. Many thousands of dollars have been lost annually by hotel operators through the passing of bad checks and also by what are known as "skippers"—individuals who fade out without stopping at the cashier's desk at the time of their departure.

Now a domestic relations court has been established in Los Angeles. For a long time this city has carried the sweepstakes for her divorce activities, and it has seemed almost as though the grists turned out have been really greater than the raw material provided for the hopper. Now it is proposed to dam the water before it reaches the mill—sort of regulate it as it were. So far the sentiment has been established that if all the in-laws could be barred from the newly founded home at the time of marriage, many corners in domestic economy might be safely turned. In-laws seem to be the center of disturbance. They are often guilty of making bad matches in the beginning and then kindle the fires which burn the ties in two in the end. The future quality and quantity of the human race might be improved by their elimination or legal regulation.

Some day I hope a lot of these jingo newspapers who are trying to stir up a fuss with Mexico, making sport of their government, their language, customs and in some cases their personal habits, will stop long enough in their mad rush to consider the fact that a hundred years before the Pilgrims came, the Mexicans had a form of government and were developing civilization, were successfully carrying on agriculture and some forms of manufacturing in an area now a part of our own political system; but it has become a fixed custom among a lot of petty politicians to "razz" them fore and aft. Of course, they don't have any vote on this side of the boundary line and they make something to talk about. Out

here the real Mexican "grandee" is always something worth while and is most highly respected. They are not all bandits down there by any means.

One writer asks that power and knowledge come together in a working partnership in the field of politics. If knowledge is power it is not always observable in the ordinary political era. Power sometimes goes to bat as brainless as a hyena while knowledge sulks in the underbrush.

Possibly the eyes of hotel men and restaurant operators have deceived them and the competition of drug store lunch counters, etc., is more apparent than real, but some of those who are in the business of selling food would be glad to have real figures in support of this contention. However, there can be no doubt that the business of this sort done outside of conventional eating places is steadily increasing, and it is eventually to become a mighty problem for the old timers. Perhaps education will help some, but an improvement in restaurant service and a readjustment in prices charged, in many instances, will be getting at the root of things.

It is pleasant to have the assurance of one of the high authorities on the

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subject that prosperity is now touching new high levels in this country and that the next few months will see employment at its highest point so far as numbers are concerned. This ought to mean improved conditions for hotel men throughout the entire country.

What interests me is to know whether the new movement favoring five instead of three meals per day is sponsored by the "Society in Favor of Tipping," or for the purpose of producing horrible examples among dyspeptics.

Los Angeles, in working out its problem for the city beautiful, considering the many rather than the few, is looking to the future instead of the past. It is being built along lines of beauty, and while it is being found necessary just now to go to enormous outlays to meet artistic requirements, provisions are constantly considered for bringing the greatest good to the greatest numbers. The beauty of Old World cities is that of aristocratic tradition and is largely confined to palaces, cathedrals, exclusive squares and fashionable promenades. The beauty of Los Angeles is the beauty of democracy brought into the everyday lives of its people, distributed so as to ornament the practical—to give it a background. But its plans are resulting in practical improvements, which will last for generations. In all directions, even in industrial areas, there is a diffusion of beauty hardly believable. There are fluted warehouses so ornate and imposing that centuries ago they would have been called temples to the gods. Los Angeles is building modern factory buildings which are pleasing to the eye externally as they are clean and commodious internally. Palm trees, squares of green lawns, flower beds, shrubbery of all kinds such as is used in decorating resort places. There is nothing like it, even in that older world I have spoken of where factories are mostly of ugly materials, designed for utility alone. There the beauty of the palace and temple is preserved for the few, and has never penetrated the lives of the many. Beginning with the civic center where the new city hall looms up to be viewed from almost any part of the city, there has been a definite plan to conform to certain rules in architecture, not only public buildings, but in every institution built in this most wonderful city. The factory, the warehouse, and the marts of trade are all included in this grand program, while residences and their environs have been, from the very first, made to subscribe to the dictates of art. Two large business buildings of the older type, in the heart of the business district, have just been modernized on their exteriors at a cost not less than a quarter of a million as an evidence of their desire to keep up with the march of progress, and everywhere you see evidence of preparation for similar transformative activities.

The coming week will evidence the acme of the almond blossom season in Southern California. Millions of these trees in hundreds of orchards already show evidence of a bountiful crop. Next Sunday the highways will be blocked with motors transporting probable millions to view this wonderful, unbelievable sight.

Frank S. Verbeck.

The big work of man is neither masonry, manufacturing, nor merchandising. It is life itself. Incidentally, there are bricks to be laid, wood to be shaped and goods to be sold; but these are only jots and tittles in the scheme of individual existence. The main thing is life itself.

Stalest jokes are now about saxophones. They used to be about the ukulele.

SOME TRENDS IN TRADE

Sidelights on the General Business Situation

Business activity showed a moderate increase during the fortnight and reached the highest level recorded so far this year, but as we go to press there are signs of a slight tapering off. Such indices as automobile production, electric power output and steel ingot production are well above the levels of last Fall, and for the comparable period last year, but, after allowing for seasonal adjustments, they seem to have reached a dead level.

The editors of Economics Statistics point out that the boom year 1929 is the only period on record where the January rate of automobile production has exceeded the rate established this year. The stimulus that this has given to business in general, and particularly its effect upon the steel and rubber industries, has been an important factor in the current advance in business activity. The improvement in employment and payrolls in these industries will increase purchasing power and lead to an increase in sales of all products.

For example, the rubber industry is good because the automobile industry is good, and Summit county, Ohio, shows the effect of the increased purchasing power. Motor vehicle registration figures for January show that \$1,850,000 was spent for automobiles in Akron and other parts of the county in the month of January. Purchases of new cars totaled 902—which is two and one-half times the figure for the same month a year ago, and more than three times the January, 1933, total of 243 cars. Only one January in the county's history shows higher registrations—1929, when 1,018 were registered to create an all-time record.

The extent of the upturn in automobile production may be considered as a warning to the future. Approximately 300,000 cars were assembled during January and delivered to dealers, but total automobile sales did not exceed 200,000 units. Dealers' stocks were low at the close of December, when they amounted to about 57 per cent. of normal, but the trend indicates that dealers will be well stocked by the close of February, unless purchasing power increases even more than is apparent at present.

Extension of the NRA for another two years seems a certainty, unless all plans should be upset by the Supreme Court which will soon pass on the constitutionality of the entire Recovery Act when a decision is handed down in the case adjudged in the District Court of Alabama last October. This is the case in which a Federal Judge dismissed an indictment against a lumber manufacturer who, so it was charged, was paying his employees less than the minimum wage stipulated in the Lumber Code. The keystone forming the support of the entire code system is imbedded in the mortar of minimum wages and maximum hours. Congressional Intelligence, Inc., says "if this be declared unconstitutional, the whole thing falls."

Although there is lots of talk about strikes in certain basic industries, it seems doubtful that labor will rebel at a time when every ounce of sympathy for their cause will be needed in procuring as favorable unemployment insurance assessment provisions for itself as possible.

The President incurred the great displeasure of organized labor this month when he ruled that the proper authority in the matter of newspaper disputes is the board set up under the newspaper code, rather than the National labor relations board. The decision reconfirms for the public the President's faith in the entire NRA set-up as an entity, not needing for its proper workings the outside ministrations of additional agencies.

Our Washington editors report the probability of a cut in air mail postage and a broadening of matters mailable by air to allow as low as two and three cents postage for some classes of air mail.

For the first time since 1928, the total payrolls for all manufacturing establishments reporting to the Federal Labor Bureau showed a rise in December over November. After adjustments for seasonal variations, the Board's statistical index rose from 74 per cent. of the 1923-1925 average in November to 85 per cent. in December.

An especially encouraging feature of this rise was the decisive improvement reported by various durable goods industries, in addition to automobiles and tires. Marked payroll increases took place in farm implements, electrical machinery, non-ferrous metals, foundry and machinery shop products, and machine tools. Preliminary reports indicate that further gains occurred in January.

The farm equipment companies are again a factor in the steel markets, and, as the National City Bank of New York points out, "Not only will the January business situation be greatly benefited by improvement of the business of these companies, which in both 1928 and 1929 had over half a billion dollars of sales, but as the farmers are in a position to buy more equipment, they can buy more of other things also."

Construction seems to be the only major industry which is lagging and holding back progress. But even in this field, Engineering News Record, a McGraw-Hill publication, points out that private contracts for engineering construction are running higher than the average weeks last year.

Meat has never been cheap in this country in good times, the Corn Belt farm dailies points out. "When it is high, other things are high, labor is well employed and there exists what is known as prosperity." They maintain that the price of hogs is the most significant and most dependable index we have, judged by the value of production and the number of people concerned in its production, manufacture and distribution. Hogs are now selling at the highest price since July, 1931.

Last year the farmers made more money because of higher prices and benefit payments. This year the rains

are making big news. A Collier's observer points out that California has suffered from drought for about six years, with irrigation water running short, and with fodder failing cattlemen in the hills of the Coast Range and Sierra where cattle-raising is still a major industry, but that rain in the San Francisco area now is four inches ahead of normal this year and the entire state is getting a soaking that amounts in inches to from 50 to 100 per cent above normal.

San Diego is planning an exposition next year to attract at least 6,000,000 visitors. Business and individual interests contributed a good sized starting fund and both the Federal Congress and the California Legislature are expected to "kick in."

Preliminary reports indicate that retail trade in January did not carry through the big increases reported for December, and some chains show losses for the month as compared with last year.

Reports from Federal Reserve Banks indicate that stocks on hand in department stores and other retail outlets as at the first of the year were down approximately 2 per cent. from the previous year—a healthy sign. But similar reports from wholesale establishments show more increases in stocks than decreases.

Sears, Roebuck & Company's new Spring and Summer mail-order catalog prices are more than 15 per cent. lower than in the corresponding book of last year. The company says that the reduced prices represent a vigorous effort to regain mail-order business, which, they are convinced, is available with the return of the farm market. They are trying to close the gap between farm prices and the cost of living.

A great deal of hokey is printed about automobile shows and it is difficult to know how much to discount the claims of the publicity agents, but it does seem to be a fact that most of the shows this year are more successful than in recent years, both in attendance and in actual sales. The 1935 Detroit Show, for example, is claimed by dealers to have been the best selling show since 1929. Show officials estimated that \$1,400,000 worth of cars were sold at the show, which is double the 1934 total.

The 1933 official income tax figures show that, of 472,174 returns filed by corporations, only 104,702 show net income. This number is an increase of 32.9 per cent over 1932 figures, and the increase in corporate net income is 35.3 per cent.

More Light Wanted

A Senate that questions the President's request and insists on more specific terms in appropriating the country's credit may prove a very useful Senate to the President. Its particular amendment on the wage rate ought not to be hard for administration supporters to defeat. But the rebuff to the President could hardly have been adopted if there had been more discussion in advance. Mr. Roosevelt's reasons for wanting things the way he asked them have not been explained enough.

DRUGS

Michigan Board of Pharmacy

President—M. N. Henry, Lowell.
Vice-President—Norman A. Weess, Ewart.

Other members of the Board—Frank T. Gillespie, St. Joseph; Victor C. Plaskowski, Detroit; Earl Durham, Corunna.

Director—E. J. Parr, Lansing.
Examination Sessions—Three sessions are held each year, one in Detroit, one in the Upper Peninsula and one at Ferris Institute, Big Rapids.

Michigan State Pharmaceutical Association.

President—J. E. Mahar, Pontiac.
Ex-President—Duncan Weaver, Fennville.

First Vice-President—Ben Peck, Kalamazoo.

Second Vice-President—Joseph Maltais, Sault Ste. Marie.

Treasurer—Henry Hadley, Benton Harbor.

Secretary—Clare F. Allan, Wyandotte.
Executive Committee—M. N. Henry (chairman), Lowell; Benjamin S. Peck, Kalamazoo; A. A. Sprague, Ithaca; Leo J. Lacroix, Detroit; James W. Lyons, Detroit; Ray Jensen, Grand Rapids; Duncan Weaver, Fennville.

Ten Rules For Live Druggists

It appears that 1935 will make history in Washington, so far as the small business man is concerned. Senate bill, No. 944, introduced by Senator Wheeler, should be enacted without amendments. This bill will give the Federal Trade Commission jurisdiction to prevent unfair acts and practices in intra-state commerce where such affect honest competition in inter-state commerce. This bill has enormous possibilities for the small business man for it will outlaw predatory price-cutting, inequitable discounts and rebates and any other practice or act which can be shown to be unfair or deceptive. If these small business men of Michigan will get in touch with their Congressmen or Senators on this bill, I am sure it will do a great deal of good. Wire or write him to-day.

The meeting of the Executive Committee, held at the Pantlind Hotel, Grand Rapids, on Feb. 2, was very successful. Arrangements were made for the annual convention, which is to be held in Grand Rapids on June 11, 12 and 13. J. C. Dykema, of Grand Rapids, is chairman of the convention committee. He will very shortly appoint his assistants and he hopes to arrange for one of the best conventions the Association has ever had.

This is the year and now is the time for the retail druggists of Michigan to back every program which will help the independent merchant. You can enlist your neighbor merchant in helping you to carry out an active program. The following is a list of what I think good rules to follow.

a. The retail druggist must look out for himself. First by joining, then always supporting, his state association. If there is something wrong with your association it is as much your fault as anyone's. Just paying your dues does not make you a good member.

b. Sell the merchandise that pays you a living profit.

c. Get away from the past. One good to-morrow will be better than a thousand "bum" yesterdays.

d. Nothing cuts down profit more surely than a back room full of "dead" merchandise.

e. Merchandise well displayed is half sold.

f. Don't forget your prescription room is more important to your business than any other department in your store. Let your customers know that you are a registered pharmacist, working day and night for the protection of the public health of your community.

g. Put profitable merchandise in your window and connect it up with profitable displays inside your store. It will pay your rent.

h. Follow legislative programs, both state and National. A law, once made, is hard to repeal.

i. Watch your buying, but pay more attention to your selling. That's where your profit comes from.

j. Do your own thinking and then act. Don't leave the action to the other fellow.

Clare F. Allan,
Sec'y Mich. State Pharmaceutical Ass'n.

Pharmacists, Take Notice

There are many customers who are troubled with one thing or another, and yet, will never solicit advice or suggestion which may be to their benefit. Notwithstanding, when one informs them of something that will help their intimate problem, their reply characteristically is: "Oh, I never thought of that." But immediately after, they begin thinking about it. It is this peculiar class of patrons that the pharmacists should "take notice" of and capitalize on this peculiarity.

The other day, one of our customers approached the counter in a limping manner. He primarily had come in for a stamp. Inquisitively, I asked him what was the cause of his limp.

"I don't know," he replied, "but lately I have a cramp in one of my muscles, but I thought I would forget about it and it would go away by itself."

"I was thinking of seeing a doctor about it," he added, "but I can't afford one right now."

Accordingly, I told him that I could do something in the way of alleviating his pain and discomfort. He accepted my solicitation appreciatively, as a result of which, I sold him an analgesic ointment and a few pills, the sale of which registered seventy-five cents. Obviously, if I did not "take notice," both of us would have been the losers.

Witness another actual case that happened a month ago. A man, who I learned was a newcomer in the neighborhood, came in for a few drug items. When he turned his head to one side, I noticed a plug of cotton in one of his ears. Casually, I asked him what was the matter with his ear, and he told me that his hearing had become somewhat impaired. He suspected a cold in the ear. He, too, felt, that it

would go away by itself and when I suggested his seeing a doctor, he told me he could not afford it.

Consequently, I hinted that he might have some wax in his ear and a hot syringe of boric acid solution would do much to soften and clean out the wax. Since he had neither syringe nor boric acid at home, he made a combined purchase of these two items with cotton, which he reminded himself he was short of. This represented a sixty-five cent sale. Seeing him a few days subsequently, he could not show enough appreciation for my interest and help in his case.

Not a long time ago, a woman and her child came in the store. She entered the booth, while her youngster sat herself down at the table. While I was filling a prescription in the rear, I was annoyed by the child's hacking spasmodic cough. I came out front and waited for the mother to finish her telephone talk. When she was through with her conversation, she stopped at the counter for a few little items. Taking a somewhat paternal interest in the child, I said: "You certainly have a lovely little girl... but why do you let her cough so severely?"

"Yes, it kind of has me worried, too," she replied, "but my husband thinks it will go away by itself."

"It sometimes does," I acceded, "but oftentimes it may develop into serious trouble. Why don't you see a doctor about it?"

"I think I ought to at that. I'll tell you truthfully, I'm new in the neighborhood, and I really don't know to whom to go."

The rest of the matter was easily taken care of; I recommended one of the store doctors, who wrote out two prescriptions, which were later brought in to be filled. In addition, I won a

new customer's confidence, for, the child, after finishing a bottle and a half of the mixture, found herself appreciably relieved, much to the comfort of both mother and child, and greatly to my gratification.

Of course, many may think that we get too "nosey" with our customers. I could very well picture one overstepping one's bounds in order to effect a sale. Yet, the taking of an interest in another person... in his plight, always brings a reaction of warmth and appreciation.

I have had numerous occasions where I made similar approaches to customers and newsmen much to the satisfaction and advantage of both the patron and myself. Thus, from the foregoing, we can readily see, that it pays for pharmacists to "take notice."

Joseph Jay Gold, Ph. G.

Delays on RFC Industrial Loans

Growing complaints as to the policies of the Reconstruction Finance Corporation as to industrial loans are being heard.

In addition to the long delays encountered, applicants and even some bankers charge the RFC has refused reasonable requests for advances, and that other prospective borrowers have been offered much smaller loans than applied for.

The critics hold that with proper organization many such loans could have been handled satisfactorily. The Federal Reserve banks are said to be doing a better job in handling applications for industrial loans. While only a small volume of loans has been extended by the latter, their policies are said to have antagonized applicants far less.

SEASONABLE ITEMS

SEED DISINFECTANTS

CERESAN DuBAY No. 738 SEMESAN BELL NU-GREEN

INSECTICIDES

PARIS GREEN LIME and SULPHUR ARSENATE of LEAD
ARSENATE of CALCIUM BORDEAUX MIXTURE
COPERCARB OXO BORDEAUX

SPONGES CHAMOIS SKINS POLISHES
PICNIC SUPPLIES WAXES CLEANERS

PAINT BRUSHES—VARNISH BRUSHES

BATHING CAPS BATHING SUITS and SHOES
SODA FOUNTAINS and SUPPLIES

PAINTS ENAMELS LACQUERS VARNISHES OILS
TURPENTINE MOTH DESTROYER

RUBBER BALLS BASE BALLS MARBLES
GOLF SUPPLIES CAMERAS and FILMS PLAY GROUND
and INDOOR BALLS and CLUBS

ANT ROACH BEDBUG RAT MICE MOSQUITO
LICE FLEE TICK KILLERS, ETC.

Our prices are right and stock complete.

HAZELTINE & PERKINS DRUG CO.

Grand Rapids, Mich.

WHOLESALE DRUG PRICE CURRENT

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

ACID			FLOWER		
Acetic, No. 8, lb.	06	10	Arnica, lb.	50	55
Boric, Powd., or Xtal., lb.	07 1/2	20	Chamomile		
Carbolic, Xtal., lb.	36	43	German, lb.	60	70
Citric, lb.	33	45	Roman, lb.		
Muriatic, Com'l., lb.	03 1/2	10	Saffron		
Nitric, lb.	10	15	American, lb.	@	75
Oxalic, lb.	15	25	Spanish, ozs.	@	1 25
Sulphuric, lb.	03 1/2	10			
Tartaric, lb.	33	40			
ALCOHOL			FORMALDEHYDE, BULK		
Denatured, No. 5, gal.	38	50	Pound	09	20
Wood, gal.	50	60			
ALUM-POTASH, USP			FULLER'S EARTH		
Lump, lb.	05	15	Powder, lb.	05	10
Powd. or Gra., lb.	05 1/2	16			
AMMONIA			GELATIN		
Concentrated, lb.	06	13	Pound	55	65
1-F, lb.	05 1/2	12			
3-F, lb.	05 1/2	12			
Carbonate, lb.	23	30	GLUE		
Muriate, Lp., lb.	18	30	Brok., Bro., lb.	20	20
Muriate, Gra., lb.	07 1/2	12	Gro'd, Dark, lb.	16	25
Muriate, Po., lb.	22	35	Whi. Flake, lb.	27 1/2	35
			White G'd, lb.	25	35
			White AXX light, lb.	40	50
			Ribbon	42 1/2	40
ARSENIC			GLYCERINE		
Pound	07	20	Pound	19	45
BALSAMS			GUM		
Copaiba, lb.	60	1 20	Aloes, Barbadoes,		
Fir, Cana., lb.	2 00	2 40	so called, lb. gourd.	35	45
Fir, Oreg., lb.	50	1 00	Powd., lb.	45	75
Peru, lb.	4 00	4 60	Aloes, Socotrine, lb.	40	45
Tolu, lb.	1 50	1 80	Powd., lb.	30	30
			Arabic, first, lb.	40	40
			Arabic, sec., lb.	30	30
			Arabic, sorts, lb.	17	25
			Arabic, Gran., lb.	25	35
			Arabic, P'd, lb.	47	50
			Asafoetida, lb.	47	50
			Asafoetida, Po., lb.	70	70
			Gualac, lb.	65	65
			Gualac, powd.	1 00	1 00
			Kino, lb.	1 25	1 25
			Kino, powd., lb.	1 25	1 25
			Myrrh, lb.	75	75
			Myrrh, Pow., lb.	42	50
			Shellac, Orange, lb.	42	50
			Ground, lb.	45	55
			Shellac, white (bone dr'd) lb.	1 50	1 75
			Tragacanth	1 35	1 50
			No. 1, bbls.	1 35	1 50
			No. 2, lbs.	1 35	1 50
			Pow., lb.	1 25	1 50
BERRIES			HONEY		
Cubeb, lb.	@	75	Pound	25	40
Cubeb, Po., lb.	@	80			
Juniper, lb.	10	20	HOPS		
			1/2s Loose, Pressed, lb.	@	75
BLUE VITRIOL			HYDROGEN PEROXIDE		
Pound	06	15	Pound, gross	27 00	29 00
			1/2 lb., gross	17 00	18 00
			1/4 lb., gross	11 00	11 50
BORAX			INDIGO		
P'd or Xtal, lb.	06	13	Madras, lb.	2 00	2 25
BRIMSTONE			INSECT POWDER		
Pound	04	10	Pure, lb.	31	41
CAMPHOR			LEAD ACETATE		
Pound	72	85	Xtal, lb.	17	25
			Powd. and Gran.	25	35
CANTHARIDES			LICORICE		
Russian, Powd.	@	4 50	Extracts, sticks, per box	1 50	2 00
Chinese, Powd.	@	2 00	Lozenges, lb.	40	50
			Wafers, (24s) box	@	1 50
CHALK			LEAVES		
Crayons	@	3 60	Buchu, lb., short	@	70
Dustless, dozen	@	6 00	Buchu, lb., long	@	75
French Powder, Com'l., lb.	03 1/2	10	Buchu, P'd, lb.	25	35
Precipitated, lb.	12	15	Sage, bulk, lb.	@	40
Prepared, lb.	14	16	Sage, loose pressed, 1/2s, lb.	@	80
White, lump, lb.	03	10	Sage, ounces	@	35
			Sage, P'd and Grd.	@	25
CAPSICUM			Senna		
Pods, lb.	60	70	Alexandria, lb.	35	40
Powder, lb.	62	75	Tinnevela, lb.	25	45
			Powd., lb.	25	35
CLOVES			Uva Ursi, lb.	@	21
Whole, lb.	30	40	Uva Ursi, P'd, lb.	@	45
Powdered, lb.	35	45			
COCAINE			LIME		
Ounce	13 75	15 40	Chloride, med., dz.	@	85
			Chloride, large, dz.	@	1 45
COPPERAS			LYCOPODIUM		
Xtal, lb.	03 1/2	10	Pound	45	60
Powdered, lb.	04	15			
CREAM TARTAR			MAGNESIA		
Pound	25	38	Caro., 1/2s, lb.	@	30
			Carb., 1/2s, lb.	@	32
CUTTLEBONE			Carb., Powd., lb.	15	25
Pound	40	50	Oxide, Hea., lb.	@	70
			Oxide, light, lb.	@	75
DEXTRINE			MENTHOL		
Yellow Corn, lb.	06 1/2	15	Pound	4 93	5 24
White Corn, lb.	07	15			
EXTRACT			MERCURY		
Witch Hazel, Yellow Lab., gal.	95	1 65	Pound	1 75	2 00
Licorice, P'd, lb.	50	60			

MORPHINE			POTASSIUM		
Ounces	@	12 75	Bicarbonate, lb.	30	35
1/2s	@	14 40	Acetate, lb.	69	1 04
			Bichromate, lb.	15	25
			Bromide, lb.	64	84
			Carbonate, lb.	48	72
			Chlorate		
			Xtal, lb.	20	29
			Powd., lb.	19	27
			Gran., lb.	32	40
			Iodide, lb.	1 38	2 04
			Pernanganate, lb.	30	50
			Prussiate		
			Red, lb.	90	1 00
			Yellow, lb.	50	60
MUSTARD			QUASSIA CHIPS		
Bulk, Powd.			Pound	25	30
Select, lb.	45	50	Powd., lb.	35	40
No. 1, lb.	17	25			
NAPHTHALINE			QUININE		
Balls, lb.	08 1/2@	15	5 oz. cans, ozs.	@	77
Flake, lb.	08 1/2@	15			
NUTMEG			ROBIN		
Pound	@	40	Pound	04	15
Powdered, lb.	@	50			
NUX VOMICA			ROOT		
Pound	15	25	Aconite, Powd., lb.	@	90
Powdered, lb.	15	25	Alkanet, lb.	35	40
			Alkanet, Powd., lb.	@	50
OIL ESSENTIAL			Belladonna, Powd., lb.	35	45
Almond			Blood, Powd., lb.	@	45
Bit., true, ozs.	@	50	Burdock, Powd., lb.	@	60
Bit., art., ozs.	@	30	Calamus, Bleached, Split and		
Sweet, true, lb.	1 40	2 00	Peel, lb.	@	75
Sweet, art., lbs.	75	1 20	Calamus, Ordinary, lb.	@	25
Amber, crude, lb.	71	1 40	Calamus, Powd., lb.	@	50
Amber, rect., lb.	1 30	2 20	Elecampene, lb.	25	30
Anise, lb.	1 10	1 50	Gentian, Powd., lb.	17 1/2	30
Bay, lb.	4 00	4 25	Ginger, African, Powd., lb.	15	25
Bergamot, lb.	3 20	3 60	Ginger, Jamaica, Lined, lb.	38	55
Cajeput, lb.	1 50	2 00	Ginger, Jamaica, Powd., lb.	30	40
Caraway S'd, lb.	3 50	4 00	Goldenseal, Powd., lb.	1 75	2 00
Cassia, USP, lb.	2 15	2 60	Hellebore, White, Powd., lb.	20	30
Cedar Leaf, lb.	1 70	2 20	Indian Turnip, Powd., lb.	@	50
Cedar Leaf, Com'l., lb.	1 00	1 40	Ipecac, Powd., lb.	3 00	3 60
Citronella, lb.	1 00	1 25	Licorice, lb.	30	35
Cloves, lb.	1 85	2 25	Licorice, Powd., lb.	15	25
Croton, lbs.	4 00	4 60	Mandarin, Powd., lb.	@	60
Cubeb, lb.	4 25	4 80	Marshmallow, Cut, lb.	@	50
Erigeron, lb.	2 70	3 35	Marshmallow, Powd., lb.	@	60
Eucalytus, lb.	35	1 20	Orris, lb.	@	35
Fennel	2 25	2 60	Orris, Powd., lb.	40	45
Hemlock, Pm., lb.	1 70	2 20	Orris, Fingers, lb.	@	1 75
Hemlock Com., lb.	1 00	1 25	Pink, Powd., lb.	1 50	2 25
Juniper Ber., lb.	3 00	3 20	Poke, Powd., lb.	@	35
Juniper W'd, lb.	1 50	1 75	Rhubarb, lb.	@	80
Lav. Flow., lb.	6 00	6 40	Rhubarb, Powd., lb.	@	60
Lav. Gard., lb.	1 25	1 50	Sarsaparilla (Honduras, cut)	1 20	1 20
Lemon, lb.	2 15	2 25	Sarsaparilla, Med., Cut, lb.	@	50
Mustard, true, ozs.	@	35	Squills, Powd., lb.	42	80
Orange, Sw., lb.	3 00	3 25	Tumeric, Powd., lb.	15	25
Origanum, art., lb.	1 00	1 20	Valerian, Powd., lb.	@	50
Pennyroyal, lb.	2 75	3 20			
Peppermint, lb.	5 50	6 00			
Rose, Iran., ozs.	@	50			
Rosemary Flowers, lb.	1 00	1 50			
Sandalwood					
E. I., lb.	3 00	3 60			
W. I., lb.	4 50	4 75			
Sassafras					
True, lb.	1 90	2 40			
Syn., lb.	1 00	1 40			
Spearmint, lb.	5 50	6 00			
Tansy, lb.	3 50	4 00			
Thyme, Red, lb.	1 75	2 40			
Thyme, Whi., lb.	2 00	2 60			
Wintergreen					
Leaf, true, lb.	5 50	6 00			
Birch, lb.	4 00	4 50			
Syn., lb.	75	1 20			
Wormseed, lb.	3 50	4 00			
Wormwood, lb.	5 50	6 00			
OILS HEAVY			SAL		
Castor, gal.	1 45	1 60	Epsom, lb.	03 1/4@	10
Cocanut, lb.	22 1/2	35	Glaubers		
Cod Liver, Norwegian, gal.	1 20	1 30	Lump, lb.	03	10
Cot. Seed, gal.	1 20	1 30	Gran., lb.	03 1/4@	10
Lard, ex., gal.	1 55	1 65	Nitre		
Lard, No. 1, gal.	1 25	1 40	Xtal, or Powd.	10	20
Linsed, raw, gal.	75	90	Gran, lb.	09	20
Linsed, boil, gal.	78	93	Rochelle, lb.	17	30
Neatsfoot, extra, gal.	80	1 00	Soda, lb.	02 1/2	08
Olive					
Malaga, gal.	2 00	2 50			
Pure, gal.	3 00	5 00			
Sperm, gal.	1 25	1 50			
Tanner, gal.	75	90			
Tar, gal.	50	65			
Whale, gal.	@	2 00			
OPIUM			SEED		
Gum, ozs.	1 20		Anise, lb.	40	45
Powder, ozs.	1 30		Canary, Recleaned, lb.	10	15
Gran., ozs.	1 30		Cardamon, Bleached, lb.	25	30
			Caraway, Dutch, lb.	@	1 10
PARAFFINE			Celery, lb.	15	20
Pound	06 1/2@	15	Colchicum, Powd., lb.	30	40
			Coriander, lb.	15	25
PEPPER			Fennel, lb.	30	40
Black, grd., lb.	25	35	Flax, Whole, lb.	06 1/2	15
Red, grd., lb.	45	55	Flax, Ground, lb.	06 1/2	15
White, grd., lb.	40	55	Hemp, Recleaned, lb.	08	15
			Lobelia, Powd., lb.	@	85
PITCH BURGUNDY			Mustard, Black, lb.	17 1/2	25
Pound	20	25	Mustard, White, lb.	15	25
			Poppy, Blue, lb.	20	25
PETROLATUM					
Amber, Plain, lb.	12	17	Quince, lb.	1 00	1 25
Amber, Carb. lb.	14	19	Rape, lb.	10	15
Cream Whl., lb.	17	22	Sabadilla, Powd., lb.	45	55
Lily White, lb.	20	25	Sunflower, lb.	11	20
Snow White, lb.	22	27	Worm, Levant, lb.	@	5 25
			Worm, Levant, Powd.	@	5 50
PLASTER PARIS DENTAL			SOAP		
Barrels	@	5 75	Castile, Conti, White		
Less, lb.	03 1/2@	08	Box	@	15 75
			Bar	@	1 80
POTASSA					
Caustic, st'ks, lb.	69	1 04	Powd.	50	55
Liquor, lb.	@	40			
QUASSIA CHIPS			SODA		
Pound	25	30	Ash	03	10
Powd., lb.	35	40	Bicarbonate, lb.	03 1/2	10
			Caustic, Co'l., lb.	08	15
QUININE			Hyposulphite, lb.	05	10
5 oz. cans, ozs.	@	77	Phosphate, lb.	23	28
			Sulphite		
ROBIN			Xtal, lb.	15	25
Pound	04	15	Dry, Powd., lb.	12 1/2	20
			Silicate, Sol, gal.	40	60
ROOT			SULPHUR		
Aconite, Powd., lb.	@	90	Light, lb.	04 1/2@	10
Alkanet, lb.	35	40			
Alkanet, Powd., lb.	@	50			
Belladonna, Powd., lb.	35	45			
Blood, Powd., lb.	@	45			
Burdock, Powd., lb.	@	60			
Calamus, Bleached, Split and					
Peel, lb.	@	75			
Calamus, Ordinary, lb.	@	25			
Calamus, Powd., lb.	@	50			
Elecampene, lb.	25	30			
Gentian, Powd., lb.	17 1/2	30			
Ginger, African, Powd., lb.	15	25			
Ginger, Jamaica, Lined, lb.	38	55			
Ginger, Jamaica, Powd., lb.	30	40			
Goldenseal, Powd., lb.	1 75	2 00			
Hellebore, White, Powd., lb.	20	30			
Indian Turnip, Powd., lb.	@	50			
Ipecac, Powd., lb.	3 00	3 60			
Licorice, lb.	30	35			
Licorice, Powd., lb.	15	25			
Mandarin, Powd., lb.	@	60			
Marshmallow, Cut, lb.	@	50			
Marshmallow, Powd., lb.	@	60			
Orris, lb.	@	35			
Orris, Powd., lb.	40	45			
Orris, Fingers, lb.	@	1 75			
Pink, Powd., lb.	1 50	2 25			
Poke, Powd., lb.	@	35			
Rhubarb, lb.	@	80			
Rhubarb, Powd., lb.	@	60			
Sarsaparilla (Honduras, cut)	1 20	1 20			
Sarsaparilla, Med., Cut, lb.	@	50			
Squills, Powd., lb.	42	80			
Tumeric, Powd., lb.	15	25			
Valerian, Powd., lb.	@	50			
SAL			SYRUP		
Epsom, lb.	03 1/4@	10	Rock Candy, Gals.	70	85
Glaubers					
Lump, lb.	03	10			
Gran., lb.	03 1/4@	10			
Nitre					
Xtal, or Powd.	10	20			
Gran, lb.	09	20			
Rochelle, lb.	17	30			
Soda, lb.	02 1/2	08			
SEED			TAR		
Anise, lb.	40	45	1/2 Pints, dozen	@	1 00
Canary, Recleaned, lb.	10	15	Pints, dozen	@	1 50
Cardamon, Bleached, lb.	25	30	Quarts, dozen	@	1 75
Caraway, Dutch, lb.	@	1 10			
Celery, lb.	15	20			
Colchicum, Powd., lb.	30	40			
Coriander, lb.	15	25			
Fennel, lb.	30	40			
Flax, Whole, lb.	06 1/2	15			
Flax, Ground, lb.	06 1/2	15			
Hemp, Recleaned, lb.	08	15			
Lobelia, Powd., lb.	@	85			
Mustard, Black, lb.	17 1/2	25			
Mustard, White, lb.	15	25			
Poppy, Blue, lb.	20	25			
Quince, lb.	1 00	1 25			
Rape, lb.	10	15			
Sabadilla, Powd., lb.	45	55			
Sunflower, lb.	11	20			
Worm, Levant, lb.	@	5 25			
Worm, Levant, Powd.	@	5 50			
SOAP			TURPENTINE		
Castile, Conti, White			Gallons	66	81
Box	@	15 75			
Bar	@	1 80			
Powd.	50	55			
SODA			SYRUP		
Ash	03	10	Rock Candy, Gals.	70	85
Bicarbonate, lb.	03 1/2	10			
Caustic, Co'l., lb.	08	15			
Hyposulphite, lb.	05	10			
Phosphate, lb.	23	28			
Sulphite					
Xtal, lb.	15	25			
Dry, Powd., lb.	12 1/2	20			
Silicate, Sol, gal.	40	60			
SULPHUR			TAR		
Light, lb.	04 1/2@	10	1/2 Pints, dozen	@	1 00
			Pints, dozen	@	1 50
			Quarts, dozen	@	1 75
SYRUP			TURPENTINE		
Rock Candy, Gals.	70	85	Gallons	66	81

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

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

ADVANCED		DECLINED	
Pork Loins—1c	Compound in tins— $\frac{3}{4}$ c	Fels Naptha Soap—20c	
Pork Butts—1c	Compound in tubs— $\frac{1}{2}$ c		
Pork Shoulders— $\frac{1}{2}$ c	Minced hams—2c		
Pork Spareribs—1c	Wilson's Nut Oil— $\frac{1}{2}$ c		
Pork Neck Bones— $\frac{1}{2}$ c	Dried Apricots—1c		
Pure lard in tins— $\frac{1}{2}$ c	Evaporated Peaches— $\frac{1}{4}$ c		
AMMONIA		BREAKFAST FOODS	
Little Bo Peep, med. 1 35		Kellogg's Brands	
Little Bo Peep, lge. 2 25		Corn Flakes, No. 136 2 65	
Quaker, 32 oz. 2 10		Corn Flakes, No. 124 2 65	
Star, 12-oz. 75		Pep, No. 224 2 37	
APPLE BUTTER		Pep No. 250 1 05	
Quaker, 12-28 oz. 1 60		Krumbles, No. 412 1 55	
BAKING POWDERS		Brain Flakes, No. 624 2 37	
Clabber Girl		Brain Flakes, No. 650 1 00	
10-oz., 4 doz. case 3 50		Rice Krispies, 6 oz. 2 40	
2 lb., 1 doz. case 2 30		Rice Krispies, 1 oz. 1 10	
Royal, 2 oz., doz. 80		All Bran, 16 oz. 2 30	
Royal, 6 oz., doz. 2 00		All Bran, 10 oz. 2 75	
Royal, 12 oz., doz. 4 85		All Bran, $\frac{1}{2}$ oz. 1 16	
Royal, 5 lbs., doz. 20 00		Whole Wheat Fla., 24s 2 21	
Rumford's		Whole Wheat Bis., 24s 2 21	
10c, per dozen 91		Wheat Krispies, 24s 2 40	
8-oz., per dozen 1 77		Post Brands	
12-oz., per dozen 2 25		Grape-Nuts, 24s 2 10	
5-lb., per dozen 12 25		Grape-Nuts, 24s 3 90	
Calumet		Grape-Nuts, 50s 1 50	
4-oz., 3 doz. case 2 17		Instant Postum, No. 8 5 46	
8-oz., 2 doz. case 2 79		Instant Postum, No. 10 4 70	
10-oz., 2 doz. case 4 85		Postum Cereal, No. 0 2 33	
5-lb., $\frac{1}{2}$ doz. case 6 00		Post Toasties, 35s 2 65	
K C		Post Toasties, 24s 2 65	
10 oz., 4 doz. in case 3 35		Post Bran, PBF 24s 3 43	
15 oz., 2 doz. in case 2 45		Post Bran, PBF 36s 3 43	
25 oz., 2 doz. in case 4 12		Amsterdam Brands	
5 lb., 1 doz. in case 5 90		Gold Bond Par., No. 5 7 50	
10 lb., $\frac{1}{2}$ doz. in case 5 75		Prize, Parlor, No. 6 8 00	
BLEACHER CLEANSER		White Swan Par., No. 6 8 50	
Lizzie, 16 oz., 12s 2 15			
Lincow Wash, 22 oz. 12s 2 00			
BLUING		BROOMS	
Am. Ball, 36-1 oz., cart. 1 00		Quaker, 5 sewed 7 50	
Boy Blue, 18s, per cs. 1 35		Warehouse 7 75	
BEANS AND PEAS		Winner, 5 sewed 5 75	
Dry Lima Beans, 25 lb. 2 20		Eagle 4 25	
White Kid Beans 4 05			
Split Peas, yell., 60 lb. 3 35		BRUSHES	
Split Peas, gr'n., 60 lb. 4 75		Scrub	
Scotch Peas, 100 lb. 6 65		New Deal, dozen 85	
BURNERS		Shaker, dozen 90	
Queen Ann, No. 1 1 15		Shoe	
Queen Ann, No. 2 1 25		Topcon, dozen 90	
White Flame, No. 1 and 2, doz. 2 25			
BOTTLE CAPS		BUTTER COLOR	
Single Lacquer, 24 gross case, per case 4 10		Hansen's, 4 oz. bottles 2 40	
		Hansen's, 2 oz. bottles 1 50	
CANNED FRUITS		CANDLES	
Apples		Electric Light, 40 lbs. 12.1	
Imperial, No. 10 5 00		Plumber, 40 lbs. 12.8	
		Paraffine, 6s 14 1/2	
		Paraffine, 12s 14 1/2	
		Wicking 40	
		Tudor, 6s, per box 30	
Apple Sauce			
Hart, No. 2 1 29			
Hart, No. 10 5 75			
		PINEAPPLE JUICE	
		Doles, Diamond Head, No. 2 1 45	
		Doles, Honey Dew, No. 10 6 75	
		PINEAPPLE, CRUSHED	
		Imperial, No. 10 7 50	
		Honey Dew, No. 2 2 40	
		Honey Dew, No. 2 1 90	
		Quaker, No. 2 2 35	
		Quaker, No. 2 1 80	
		Quaker, No. 2 1 10	

Pineapple, Sliced		String Beans		CHEWING GUM	
Honey Dew, sliced, No. 10 9 00		Choice, Whole, No. 2 1 70		Adams Black Jack 61	
Honey Dew, tid bits, No. 10 9 00		Cut, No. 10 7 25		Adams Dentyne 65	
Honey Dew, No. 2 2 45		Cut, No. 2 1 35		Beeman's Pepsin 65	
Honey Dew, No. 1 1 10		Marcellus Cut, No. 10 6 00		Beechnut Peppermint 65	
Ukelele Broken, No. 10 7 90		Quaker Cut No. 2 1 20		Doublemint 65	
Ukelele Broken, No. 2 1 85		Wax Beans		Peppermint, Wrigley's 65	
Quaker, Tid Bits, No. 10 8 25		Choice, Whole, No. 2 1 70		Spearmint, Wrigley's 65	
Quaker, No. 10 8 25		Cut, No. 10 7 25		Juicy Fruit 65	
Quaker, No. 2 2 35		Cut, No. 2 1 35		Wrigley's P-K 65	
Quaker, No. 2 1 90		Marcellus Cut, No. 10 5 50		Teaberry 65	
Quaker, No. 1 1 05		Quaker Cut No. 2 1 20		CHOCOLATE	
Plums		Beets		Baker, Prem., 6 lb. $\frac{1}{2}$ 2 45	
Ulilit, No. 10, 30% syrup 6 50		Extra Small, No. 2 1 75		Baker, Pre., 6 lb. 3 oz. 2 60	
Supreme Egg, No. 2 2 30		Hart Cut, No. 10 4 50		German Sweet, 6 lb. $\frac{1}{4}$ s 1 88	
Supreme Egg, No. 2 1 70		Hart Cut, No. 2 95		Little Dot Sweet 6 lb. $\frac{1}{4}$ s 2 60	
Primo, No. 2, 40% syrup 1 00		Hart Diced, No. 2 1 00		CIGARS	
Prepared Prunes		Quaker Cut No. 2 1 20		Hemt. Champions 38 50	
Supreme, No. 2 2 45		Carrots		Webster Plaza 75 00	
Supreme, No. 10, Italian 6 50		Diced, No. 2 95		Webster Golden Wed. 75 00	
Raspberries, Black		Diced, No. 10 4 20		Websterettes 37 50	
Imperial, No. 10 7 00		Corn		Cincos 38 50	
Premio, No. 10 8 50		Golden Ban., No. 2 1 55		Garcia Grand Babies 40 00	
Hart, 8-ounce 80		Marcellus, No. 2 1 25		Bradstreet's 38 50	
Raspberries, Red		Fancy Crosby, No. 2 1 40		Odins 40 00	
Premio, No. 10 8 75		Whole Grain, 6 Ban-tam, No. 2 1 65		R G Dun Boquet 75 00	
Strawberries		Quaker No. 10 8 00		Perfect Garcia Subl. 95 00	
Jordan, No. 2 2 50		Peas		Kenwaw 20 00	
Daggett, No. 2 2 25		Oxford Gem, No. 2 3 15		Budwiser 20 00	
Quaker, No. 2 2 35		Sifted E. June, No. 2 2 00		Isabella 20 00	
CANNED FISH		Marcel, Sw. W. No. 2 1 55		Cocoanut	
Clam Ch'der, 10 1/2 oz. 1 35		Marcel, E. June, No. 2 1 45		Banner, 25 lb. tins. 20 1/2	
Clam Chowder, No. 2 2 75		Quaker E. J., No. 10 8 00		Snowdrift, 20 lb. tins. 20 1/2	
Clams, Steamed, No. 1 2 75		COFFEE ROASTED		CLOTHES LINE	
Clams, Mince, No. 1 2 40		Lee & Cady		Household, 50 ft. 1 75	
Clams, Minced, No. 1 2 40		1 lb. Package		Cupples Cord 2 00	
Clams, Minced, No. 1 2 40		Ryco		CONDENSED MILK	
Clams, Minced, No. 1 2 40		Boston Breakfast 20		Eagle, 2 oz., per case 4 60	
Clams, Minced, No. 1 2 40		Breakfast Cup 19 1/2		Cough Drops	
Clams, Minced, No. 1 2 40		Competition 17 1/2		Smith Bros. 1 45	
Clams, Minced, No. 1 2 40		J. V. 22 1/2		Luden's 1 45	
Clams, Minced, No. 1 2 40		Majestic 30		Vick's, 40/10c 2 40	
Clams, Minced, No. 1 2 40		Morton House 32		COUPON BOOKS	
Clams, Minced, No. 1 2 40		Nedrow 27		50 Economic grade 2 50	
Clams, Minced, No. 1 2 40		Quaker, in cartons 24 1/2		100 Economic grade 4 50	
Clams, Minced, No. 1 2 40		Quaker, in glass jars 29		500 Economic grade 20 00	
Clams, Minced, No. 1 2 40		Coffee Extracts		1000 Economic grade 37 50	
Clams, Minced, No. 1 2 40		M. Y., per 100 12		Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.	
Clams, Minced, No. 1 2 40		Frank's 50 pkgs. 4 25		CRACKERS	
Clams, Minced, No. 1 2 40		Hummel's 50, 1 lb. 10 1/2		Hekman Biscuit Company	
Clams, Minced, No. 1 2 40		CONDENSED MILK		Saltine Soda Crackers, bulk 11 1/2	
Clams, Minced, No. 1 2 40		Eagle, 2 oz., per case 4 60		Saltine Soda Crackers, 1 lb. pkgs. 1 40	
Clams, Minced, No. 1 2 40		Cough Drops		Saltine Soda Crackers, 2 lb. pkgs. 2 63	
Clams, Minced, No. 1 2 40		Smith Bros. 1 45		Saltine Soda Crackers, 8 1/2 oz. pkgs. 93	
Clams, Minced, No. 1 2 40		Luden's 1 45		Butter Crackers, bulk 13	
Clams, Minced, No. 1 2 40		Vick's, 40/10c 2 40		Butter Crackers, 1 lb. 1 60	
Clams, Minced, No. 1 2 40		COUPON BOOKS		Butter Crackers, 2 lb. 3 12	
Clams, Minced, No. 1 2 40		50 Economic grade 2 50		Graham Crackers, bulk 13	
Clams, Minced, No. 1 2 40		100 Economic grade 4 50		Graham C's, 1 lb. 1 49	
Clams, Minced, No. 1 2 40		500 Economic grade 20 00		Graham C's, 2 lb. 2 77	
Clams, Minced, No. 1 2 40		1000 Economic grade 37 50		Graham C's, 6 1/2 oz. 93	
Clams, Minced, No. 1 2 40		Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.		Junior Oyster C's, blk. 13	
Clams, Minced, No. 1 2 40		CRACKERS		Club C's, shell, 1 lb. 1 71	
Clams, Minced, No. 1 2 40		Hekman Biscuit Company		Oyster Crackers 1 76	
Clams, Minced, No. 1 2 40		Saltine Soda Crackers, bulk 11 1/2		CREAM OF TARTAR	
Clams, Minced, No. 1 2 40		Saltine Soda Crackers, 1 lb. pkgs. 1 40		6 lb. boxes 25	
Clams, Minced, No. 1 2 40		Saltine Soda Crackers, 2 lb. pkgs. 2 63		DRIED FRUITS	
Clams, Minced, No. 1 2 40		Saltine Soda Crackers, 8 1/2 oz. pkgs. 93		Apricots	
Clams, Minced, No. 1 2 40		Butter Crackers, bulk 13		Extra Choice 23 1/2	
Clams, Minced, No. 1 2 40		Butter Crackers, 1 lb. 1 60		Standard 21 1/2	
Clams, Minced, No. 1 2 40		Butter Crackers, 2 lb. 3 12		Citron	
Clams, Minced, No. 1 2 40		Graham Crackers, bulk 13		10 lb. box 25	
Clams, Minced, No. 1 2 40		Graham C's, 1 lb. 1 49		CIGARS	
Clams, Minced, No. 1 2 40		Graham C's, 2 lb. 2 77		Hemt. Champions 38 50	
Clams, Minced, No. 1 2 40		Graham C's, 6 1/2 oz. 93		Webster Plaza 75 00	
Clams, Minced, No. 1 2 40		Junior Oyster C's, blk. 13		Webster Golden Wed. 75 00	
Clams, Minced, No. 1 2 40		Club C's, shell, 1 lb. 1 71		Websterettes 37 50	
Clams, Minced, No. 1 2 40		Oyster Crackers 1 76		Cincos 38 50	
Clams, Minced, No. 1 2 40		CREAM OF TARTAR		Garcia Grand Babies 40 00	
Clams, Minced, No. 1 2 40		6 lb. boxes 25		Bradstreet's 38 50	
Clams, Minced, No. 1 2 40		DRIED FRUITS		Odins 40 00	
Clams, Minced, No. 1 2 40		Apricots		R G Dun Boquet 75 00	
Clams, Minced, No. 1 2 40		Extra Choice 23 1/2		Perfect Garcia Subl. 95 00	
Clams, Minced, No. 1 2 40		Standard 21 1/2		Kenwaw 20 00	
Clams, Minced, No. 1 2 40		Citron		Budwiser 20 00	
Clams, Minced, No. 1 2 40		10 lb. box 25		Isabella 20 00	

Currants		JUNKET GOODS		FRESH MEATS		HERRING		SOAP		TEA			
Packages, 11 oz.	13	Junket Powder	1 20	Beef		Holland Herring		Am. Family, 100 box		5 20	Japan		
		Junket Tablets	1 35	Top Steers & Heif.		16	Mixed, kegs	85	F. B., 60c.	2 35	Medium	19	
Dates		MARGARINE		Good Steers & Heif.		14	Milkers, kegs	95	Fels Naphtha, 100 box	4 35	Choice	22 30	
Quaker, 12s, pitted	1 40	Wilson & Co's Brands		Med. Steers & Heif.		11	Boneless Herring, 10 lb.	15	Flake White, 10 box	3 10	Fancy	30 35	
Quaker, 12s, regular	1 10	Oleo		Com. Steers & Heif.		09	Cut Lunch, 8 lb. pails	1 25	Ivory, 100 box	4 95	No. 1 Nibbs	32	
Quaker, 12s, 1 1/2 lb.	2 30	Nut		Veal			Mackerel		Fairy, 100 box	3 00	Gunpowder		
Quaker, 12s, 1 lb.	1 45	13 1/2		Top	13	Tubs, 60 Count, fy. fat	6 00	Pails, 10 lb. Fancy fat	1 50	Lava, 50 box	2 55	Choice	34
Figs		MATCHES		Good	12	White Fish		Med. Fancy, 100 lb.	13 00	Camay, 72 box	3 95	Ceylon	
Calif., 24-8 oz. case	1 80	Diamond, No. 5, 144		Medium	11	Milkers, bbls.	18 50	K K K K Norway	19 50	Sweetheart, 100 box	5 70	Pekoe, medium	
Peaches		Searchlight, 144 box		Spring Lamb	19	8 lb. pails	1 40	Cut Lunch	1 50	Grandpa Tar, 50 sm.	2 10	English Breakfast	
Evap. Choice	15	Swan, 144		Good	17	Boned, 10 lb. boxes	16	SHOE BLACKENING		Williams Mug, per doz.	48	Congou, medium	
Evap. Fancy	16 1/2	Diamond, No. 0		Medium	14	SHOE BLACKENING		2 in 1, Paste, doz.	1 30	Lux Toilet, 50	3 05	Congou, choice	
Lemon, Torelli,		Safety Matches		Poor	09	SHOE BLACKENING		E. Z. Combination, dz.	1 30	English Breakfast		Congou, fancy	
4 oz., doz.	80	Red Top, 5 gross case		Mutton		SHOE BLACKENING		Mixed, No. 1	30	Oolong		Medium	
Orange, Torelli,	90	Congress, 5 gro. cs.		Good	08	SHOE BLACKENING		Mixed, 10c pkgs., doz.	65	Choice		39	
4 oz., dozen	90	Standard, 5 gro. cs.		Medium	07	SHOE BLACKENING		Pepper, Black	23	Fancy		50	
Citron, Torelli,	90	Macaroni, 9 oz.		Poor		SHOE BLACKENING		Pepper, White	26	TWINE		Cotton, 3 ply cone	
4 oz., dozen	90	Spaghetti, 9 oz.		Pork		SHOE BLACKENING		Paprika, Spanish	36	Cotton, 3 ply balls		40	
Raisins		Elbow Macaroni, 9 oz.		Loins	18	SHOE BLACKENING		Pure Ground in Bulk		VINEGAR		F. O. B. Grand Rapids	
Seeded, bulk	7 1/2	Egg Noodles, 6 oz.		Butts	15	SHOE BLACKENING		Allspice, Jamaica	@24	Cider, 40 grain		35	
Thompson's S'dless blk.	7 1/2	Egg Vermicelli, 6 oz.		Shoulders	15	SHOE BLACKENING		Cloves, Zanzibar	@36	White Wine, 40 grain		19 1/4	
Quaker s'dless blk.	8	Egg Alphabets, 6 oz.		Spareribs	14	SHOE BLACKENING		Cassia, Canton	@24	White Wine, 80 grain		24 1/2	
Quaker Seeded, 15 oz.	8	Cooked Spaghetti, 24c.		Neck Bones	06 1/2	SHOE BLACKENING		Cassia, 5c pkgs., doz.	@40	WICKING		No. 9, per gross	
		17 oz.		Trimnings	15	SHOE BLACKENING		Ginger, Africa	@19	No. 1, per gross		80	
California Prunes		NUTS		PROVISIONS		SHOE BLACKENING		Mustard	@21	No. 2, per gross		1 50	
90@100, 25 lb. boxes	@6 1/2	Whole		Barreled Pork		SHOE BLACKENING		Mace Penang	@21	No. 3, per gross		2 30	
80@90, 25 lb. boxes	@7	Almonds, Peerless		Clear Back	28 00@34 00	SHOE BLACKENING		Pepper, Cayenne	@26	Peerless Rolls, per doz.		90	
70@80, 25 lb. boxes	@7 1/2	Brazil, large		Short Cut, Clear	30 00	SHOE BLACKENING		Pepper, Black	@23	Rochester, No. 2, doz.		50	
60@70, 25 lb. boxes	@8 1/2	Fancy Mixed		Dry Salt Meats		SHOE BLACKENING		Pepper, White	@26	Rochester, No. 3, doz.		2 00	
50@60, 25 lb. boxes	@9 1/2	Filberts, Naples		D S Belles	20-25 18	SHOE BLACKENING		Paprika, Spanish	@36	Rayo, per doz.		75	
40@50, 25 lb. boxes	@10 1/2	Peanuts, vir. Roasted		Pure in tierces	15	SHOE BLACKENING		Seasoning		WOODENWARE		Baskets	
30@40, 25 lb. boxes	@11	Pecans, 3, star		60 lb. tubs	advance 14	SHOE BLACKENING		Chili Power, 1 1/2 oz.	65	Bushels, Wide Band,		wood handles	
20@30, 25 lb. boxes	@13	Pecans, Jumbo		50 lb. tubs	advance 14	SHOE BLACKENING		Celery Salt, 1 1/2 oz.	80	Market, drop handle		90	
18@24, 25 lb. boxes	@14	Pecans, Mammoth		20 lb. pails	advance 7 1/2	SHOE BLACKENING		Sage, 2 oz.	80	Market, single handle		90	
Hominy		Salted Peanuts		10 lb. pails	advance 7 1/2	SHOE BLACKENING		Onion Salt	1 35	Market, extra		1 60	
Pearl, 100 lb. sacks	3 50	Fancy, No. 1		5 lb. pails	advance 1	SHOE BLACKENING		Garlic	1 35	Splint, large		8 50	
Bulk Goods		12-1 lb. Cellope case		3 lb. pails	advance 1	SHOE BLACKENING		Pepper, Black	@23	Splint, medium		7 50	
Elb. Macaroni, 20 lb. bx.	1 35	Shelled		Compound, tierces	13 1/2	SHOE BLACKENING		Pepper, White	@26	Splint, small		6 50	
Egg Noodle, 10 lb. box	1 25	Almonds		Compound, tubs	14	SHOE BLACKENING		Chili Power, 1 1/2 oz.	65	STARCH		Churns	
Pearl Barley		Peanuts, Spanish, 12s		Bologna	14	SHOE BLACKENING		Corn		Kingsford, 24/1		Barrel, 5 gal., each	
Chester	6 00	Filberts		Liver	18	SHOE BLACKENING		Powd., bags, per lb.	4 1/2	Argo, 24, 1 lb. pkgs.		2 35	
Lentile		Pecans, salted		Frankfort	13	SHOE BLACKENING		Argo, 24, 1 lb. pkgs.	2 20	Gloss		Barrel, 10 gal., each	
Chili	10	Walnut, California		Pork	20	SHOE BLACKENING		Argo, 12, 3 lb. pkgs.	2 25	Argo, 8, 5 lb. pkgs.		2 46	
Tapioa		Mince Meat		Tongue, Jellied	36	SHOE BLACKENING		Silver Gloss, 48, 1s.	11 1/4	Argo, 8, 5 lb. pkgs.		2 46	
Pearl, 100 lb. sacks	7 1/2	None Such, 4 doz.		Headcheese	16	SHOE BLACKENING		Elastic, 16 pkgs.	1 38	Argo, 12, 3 lb. pkgs.		11 1/4	
Minute, 3 oz., 3 doz.	4 05	Quaker, 1 doz. case		Smoked Meats		SHOE BLACKENING		Staley 24-1 lb.	1 70	Argo, 8, 5 lb. pkgs.		2 46	
Dromedary Instant	3 50	Yo Ho, Kegs, wet, lb.		Hams, Cert., 14-16 lb.		SHOE BLACKENING		SYRUP		Argo, 12, 3 lb. pkgs.		2 25	
Jiffy Punch		OLIVES—Plain		16-18 lb.		SHOE BLACKENING		Corn		Argo, 12, 3 lb. pkgs.		2 25	
3 doz. Carton	2 25	Quaker, 24 3/4 oz. cs.		Hams, Cert., Skinned		SHOE BLACKENING		Blue Karo, No. 1 1/2		Argo, 12, 3 lb. pkgs.		2 25	
Assorted flavors.		Quaker, 24 1/2 oz. cs.		16-18 lb.		SHOE BLACKENING		Blue Karo, No. 5, 1 dz.		Argo, 12, 3 lb. pkgs.		2 25	
EVAPORATED MILK		Quaker, 12, 12 oz.		Ham, dried beef		SHOE BLACKENING		Blue Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Quaker, Tall, 10 1/2 oz.	3 10	Quaker, 12, 12 oz.		Knuckles		SHOE BLACKENING		Red Karo, No. 1 1/2		Argo, 12, 3 lb. pkgs.		2 25	
Quaker, Baby, 4 doz.	1 55	Quaker, 12, 12 oz.		California Hams		SHOE BLACKENING		Red Karo, No. 5, 1 dz.		Argo, 12, 3 lb. pkgs.		2 25	
Quaker, Gallon, 1/2 dz.	3 25	Quaker, 12, 12 oz.		Picnic Boiled Hams		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Carnation, Tall, 4 doz.	3 22	Quaker, 12, 12 oz.		Boiled Hams		SHOE BLACKENING		Red Karo, No. 1 1/2		Argo, 12, 3 lb. pkgs.		2 25	
Carnation, Baby, d dz.	1 61	Quaker, 12, 12 oz.		Mince Hams		SHOE BLACKENING		Red Karo, No. 5, 1 dz.		Argo, 12, 3 lb. pkgs.		2 25	
Oatman's D'dee, Tall	3 22	Quaker, 12, 12 oz.		Bacon 4/6 Cert.		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Oatman's D'dee, Baby	1 61	Quaker, 12, 12 oz.		Beef		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Pet, Tall	3 22	Quaker, 12, 12 oz.		Boneless, rump		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Pet, Baby, 4 dozen	1 61	Quaker, 12, 12 oz.		Liver		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Borden's, Tall, 4 doz.	3 22	Quaker, 12, 12 oz.		Calif		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Borden's, Baby, 4 doz.	1 61	Quaker, 12, 12 oz.		Pork		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
FRUIT CANS		Quaker, 12, 12 oz.		RICE		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Ball Mason		Quaker, 12, 12 oz.		Fancy Blue Rose		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
F. O. B. Grand Rapids		Quaker, 12, 12 oz.		Fancy Head		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
One pint	7 75	Quaker, 12, 12 oz.		RUSKS		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
One quart	9 00	Quaker, 12, 12 oz.		Postma Biscuit Co.		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Half gallon	13 00	Quaker, 12, 12 oz.		18 rolls, per case		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Mason Can Tops, gro.	2 55	Quaker, 12, 12 oz.		12 rolls, per case		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
FRUIT CAN RUBBERS		Quaker, 12, 12 oz.		18 cartons, per case		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Quaker Red Lip, 2 gro.		Quaker, 12, 12 oz.		12 cartons, per case		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
carton	85	Quaker, 12, 12 oz.		SALERATUS		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
GELATINE		Quaker, 12, 12 oz.		Arm and Hammer 24s.		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Jell-o, 3 doz.	2 10	Quaker, 12, 12 oz.		Sweet Small		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Minute, 3 doz.	4 05	Quaker, 12, 12 oz.		L and C, 7 doz., doz.		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Knox's, 1 dozen	2 25	Quaker, 12, 12 oz.		Paw Paw, quarts, doz.		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Jelsert, 3 doz.	1 40	Quaker, 12, 12 oz.		Dill Pickles		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
HONEY		Quaker, 12, 12 oz.		Gal. 40 to Tin, doz.		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Lake Shore 1 lb. doz.	1 90	Quaker, 12, 12 oz.		32 oz. Glass Thrown.		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
PIPER		Quaker, 12, 12 oz.		COB		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Cob, 3 doz. in bx. 1 00@	20	Quaker, 12, 12 oz.		JELLY AND PRESERVES		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
JELLY AND PRESERVES		Quaker, 12, 12 oz.		Pure, 30 lb. pails.		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Pure, 30 lb. pails.	2 35	Quaker, 12, 12 oz.		Imitation, 30 lb. pails.		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Imitation, 30 lb. pails.	1 80	Quaker, 12, 12 oz.		Pure Pres., 16 oz., dz.		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Pure Pres., 16 oz., dz.	2 30	Quaker, 12, 12 oz.		12 oz. Apple Jelly, dz.		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
12 oz. Apple Jelly, dz.	95	Quaker, 12, 12 oz.		12 oz. Mint Jelly, dz.		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
12 oz. Mint Jelly, dz.	1 60	Quaker, 12, 12 oz.		7 oz. Cranberry Jelly, dz.		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
7 oz. Cranberry Jelly, dz.	90	Quaker, 12, 12 oz.		JELLY GLASSES		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
JELLY GLASSES		Quaker, 12, 12 oz.		4 Pz. Tall per doz.		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
4 Pz. Tall per doz.	25	Quaker, 12, 12 oz.		TOILET TISSUE		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
TOILET TISSUE		Quaker, 12, 12 oz.		Quaker, 100 Rolls		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Quaker, 100 Rolls	4 50	Quaker, 12, 12 oz.		Silk Tissue, 100 rolls		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Silk Tissue, 100 rolls	3 47	Quaker, 12, 12 oz.		YEAST CAKE		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
YEAST CAKE		Quaker, 12, 12 oz.		Magic, 3 doz.		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Magic, 3 doz.	2 70	Quaker, 12, 12 oz.		Sunlight, 3 doz.		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Sunlight, 3 doz.	2 70	Quaker, 12, 12 oz.		Sunlight, 1 1/2 doz.		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Sunlight, 1 1/2 doz.	1 35	Quaker, 12, 12 oz.		Yeast Foam, 3 doz.		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Yeast Foam, 3 doz.	2 70	Quaker, 12, 12 oz.		Yeast Foam, 1 1/2 doz.		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Yeast Foam, 1 1/2 doz.	1 35	Quaker, 12, 12 oz.		YEAST-COMPRESSED		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
YEAST-COMPRESSED		Quaker, 12, 12 oz.		Fleischmann, per doz.		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Fleischmann, per doz.	30	Quaker, 12, 12 oz.		Red Star, per doz.		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Red Star, per doz.	20	Quaker, 12, 12 oz.		WRAPPING PAPER		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
WRAPPING PAPER		Quaker, 12, 12 oz.		Butchers D F		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Butchers D F	66	Quaker, 12, 12 oz.		Kraft		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Kraft	05 1/2	Quaker, 12, 12 oz.		TOILET TISSUE		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
TOILET TISSUE		Quaker, 12, 12 oz.		Quaker, 100 Rolls		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Quaker, 100 Rolls	4 50	Quaker, 12, 12 oz.		Silk Tissue, 100 rolls		SHOE BLACKENING		Red Karo, No. 10		Argo, 12, 3 lb. pkgs.		2 25	
Silk Tissue, 100 rolls	3 47	Quaker											

SHOE MARKET

Michigan Retail Shoe Dealers Association.

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Executive Vice-President—M. A. Mittel-

man.
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Michigan Shoe Exhibition Association
Annual meetings held once a year at Pantlind Hotel, Grand Rapids.
Address all communications to Rodney I. Schoppa, Secretary, Pantlind Hotel.

Watch Small Town Stores Revive

Significant changes are taking place in shoe distribution. The Bureau of Census tells us that there are approximately 18,836 stores selling shoes as a major product and deserving the title Shoe Store. It is estimated that there may be 110,000 places where shoes are sold, ranging all the way from mail order houses to drug stores; but those who live a life of shoes alone are decreasing in number. But with their decrease comes the increase of efficiency of the survivors due to the fact that the man who has his "one and all" in shoes must exist or perish by the major effort he puts into that line of business.

Do you know that there are to-day in the United States only 12,746 shoe retailers whose sales do not exceed \$20,000 a year and whose average is \$8,753? There are only about 1,300 shoe retailers doing over \$100,000 worth of business. There are only 65 shoe retailers doing over \$500,000 a year. And yet the shoe industry represents a billion dollars at retail. Figure it out for yourself.

We are, at the moment, making studies of the industry's capacity to distribute. The most interesting point that we have discovered is "that the bulge in business for 1935 will come from hundreds of small towns, rather than from a few big ones." The small town is looking up. It is playing a more important part in American life. The public has at last developed a sense of proportion. Many merchants with large city stores have put in branch stores in smaller communities and have found the branches relatively more serviceable and more profitable.

In communities of 10,000 inhabitants, we are discovering that the chain store is virtually absent because the community cannot contribute a volume of business to the store that sells only young men's or young women's shoes. There are not enough customers in the community to justify a store for just a section of the public, and yet in these same communities the general store can live and prosper, for if the public's general average of shoe sales is approximately \$10 per person per year,

that community is a \$100,000 a year community.

These are significant things in the development of our small town study. The problem of selling shoes to small towns rests with the concerns which can do a contact job through an alert salesman in a small car, whose aggregate orders per day give him a living and the consolidated orders of many of these salesmen make a factory volume. Another amazing thing is the cash and credit standing of the small town merchants. They buy shoes without chiseling, pay promptly, take discounts and constitute a backbone of business well worth the patience and perseverance needed in contacting them. It is even possible for manufacturers, in a co-operative way, to have one salesman show a number of lines, for though the orders may be small, the aggregate justifies the co-operative venture.

The selection of shoes by merchants in smaller places is something to think about. Merchants select shoes rather than complete lines. Each individual shoe must have a purpose—whether it be fashion or comfort—and that purpose is studied with a view to community interest in that particular shoe. The small town may think that the idea of "picking a good line and sticking to it" is a short cut in merchandising, but in actual practice the discovery is made that oftentimes the selection of a line carries with it the possibilities of some excellent fitting fashion footwear and some others that are not as suitable—type for type.

So the small town merchant picks his shoes with first consideration to the last and how that last fits into the needs of his store. Perhaps we are to again develop "Shoemanship"—a term coined at the recent National Shoe Retailers Association convention. By this is meant a selection of shoes—each one with a critical estimation of its place and purpose in the stock. This may develop more trouble in buying but small town merchants tell us that it means less trouble in selling.

So, the eyes of industry are on the small towns of America and on the alert and aggressive young men who have come into the shoe business with both eyes open. The public may be less big-city conscious because the small town may offer even more advantages. At any rate, the prediction is made "that the big bulge in business in 1935 will come from hundreds of small towns rather than from a few big ones."—Boot and Shoe Recorder.

Plenty of Losers

A small boy came hurriedly down the street, and halted breathlessly in front of a stranger who was walking in the same direction.

"Have you lost half a dollar?" he asked.

"Yes, I believe I have!" said the stranger, feeling in his pocket. "Have you found one?"

"Oh, no," said the boy. "I just want to find out how many have been lost to-day. Yours makes 55."

MEN OF MARK

T. B. Taylor, Judge Superior Court of Grand Rapids

Thaddeus B. Taylor was born at Middleville, July 4, 1887. His father was descended from the Pennsylvania Dutch and practiced medicine in Middleville for forty-seven consecutive years. He has been dead several years. His mother, who is still living, was descended from the English.

After completing his tenth grade in the public schools of Middleville, Mr. Taylor put in two years at Ferris Institute at Big Rapids, preparing for college. He then entered the legal department of the University of Michigan, where he remained three years, graduating in 1909. He located in Cedar Springs, where he practiced law thirteen years. He combined the duties of cashier of the Farmers and Merchants State Bank with that of his law



T. B. Taylor

office for two years. He served two terms in the House of Representatives at Lansing. He removed to Grand Rapids in 1922 and engaged in the practice of the law. From 1928 to 1931 he served as assistant prosecuting attorney. In the fall of 1932 he was elected judge of the Superior Court, which position he still holds.

Judge Taylor is a member of East Congregational church and the Lions club, also a member of the Masonic order, having taken his first three degrees in Cedar Springs. He owns up to but one hobby, which is bass fishing. He attributes his success to hard work.

Judge Taylor resides at 2325 Madison avenue. One daughter, 20 years old, is fitting herself for a music teacher at the Michigan State College. Another daughter, eight years old, is a student at Alger street school.

Judge Taylor, who has presided over the Superior Court since Nov. 12, 1932, is a candidate for re-election. In my opinion, his record for the past twenty-eight months entitles him to the mandate of the people to stay on the job.

Of all the cases he has tried in the meantime, only twelve were appealed to the Supreme Court and of these only two were reversed. The growth of the business of the court during his occupancy of the position of judge already shows the confidence the litigating public has in his fairness and ability. In 1932 there were 97 new civil cases started; in 1933, 207; in 1934, 255. In 1934, 297 criminal cases were also filed, making the total cases for 1934, 552. I hope to see Judge Taylor elected in the primary election, March 4, so he will not have to make a second campaign in the regular spring election in April. There are two candidates running against him in the primaries. If he receives more votes than both of his opponents in the primary he will be elected.

Judge Taylor is a man of force and dignity. He is a close student of the law and is held in high esteem for his legal knowledge and judicial acumen. He conducts the routine of the court with dispatch and avoids much friction and delay which too often accompany court practice.

Personally Judge Taylor is a most companionable man. He makes friends easily and retains them indefinitely. He has never been known to betray a friend or fail to deal fairly with an enemy. During the present campaign he has steadfastly refused to resort to personalities in the effort to undermine his competitors by unfair and dishonest methods which would lower his dignity as a man and impair his widespread reputation as a Christian gentleman.

E. A. Stowe.

Restrains Individual Reserves

Doubts are growing that maintenance of unemployment insurance plans by individual concerns will be feasible when the proposed social security measure, now before Congress, is in effect.

Although the bill provides for tax credits to companies which have been permitted to reduce their contributions under a State law, restrictions imposed upon such allowances are regarded as quite severe and rigid.

Thus, it is provided that the employer's contribution to the State fund may not be less than 1 per cent., regardless of the size of his individual reserve account. In addition, his individual reserve account must amount to 15 per cent. of his pay roll before he can become eligible for the tax credit. It is estimated that, with the rates contemplated in the bill, it would take nine years to build up such a reserve.

Under these conditions it is contended that few companies would undertake to set up reserves of their own. Since the effect of the pay roll tax would be to hasten mechanization and increase unemployment unless individual employment stabilization is encouraged, it is suggested that the required 1 per cent. contribution to the State fund be eliminated, and, the 15 per cent. reserve requirement be reduced at least by half.

OUT AROUND

(Continued from page 9)

No. 5423 and Senate Bill No. 1725, so that all pertinent facts may be fairly presented and abuses corrected, to the end that holding companies be not abolished and investments in such stocks be not wiped out.

In selection and purchase of goods most customers are governed by a variety of considerations—many of which are purely matters of opinion having no reasonable basis. Likes and dislikes cannot always be explained in any logical way and many of them are subject to frequent and radical changes. People want what they think they want, and what they think they want depends largely upon their knowledge of goods and their habits of using them. To influence the customer in favor of his goods, the salesman must, therefore, convey as many ideas as he can concerning those goods—their qualities, uses, the satisfaction that may be derived from their use, and so on.

The average customer has a great number of desires, only some of which he can satisfy with the money at his disposal. These desires compete for satisfaction in his own mind. For purposes of clearness we may consider them in two categories—desires for entirely different classes of goods and desires for goods of the same kind but of different qualities. All of these desires are of unequal intensity. Among goods of different kinds, desires will tend to be satisfied in order of intensity. For example, if a workman feels he needs a new hat, a pair of shoes and a pair of gloves, but does not feel that he can afford to buy all three at the same time, he will decide to take that which he feels he needs the most at the present time. At a later time he will take what he then needs most and so on. He may purchase the shoes first, the gloves a week later and the hat a week after that. Among goods of the same kind the customer selects that which promises the greatest amount of satisfaction—such as wear, comfort and appearance—for his money.

A salesman handling gloves might in many cases show to the man who had decided to buy shoes that a pair of gloves might be more desirable. He might point out that the customer's shoes could be re-soled and that they would then wear for a long time to come, and that the on-coming cold weather would make it very disagreeable to get along without gloves, and, finally, that the cost of repairing the shoes and a new pair of gloves might not be more than for a new pair of shoes. By following the salesman's suggestion the customer would thus have not only his feet cared for serviceably, but also his hands; whereas, otherwise he would have to stand the discomforts of going bare-handed for another week. Supplementing these ideas, the salesman would show the customer suitable gloves, point out their desirable qualities—durability, comfort, warmth and good appearance—and thus help to build up the cus-

tomers' thoughts and, consequently, his desire for gloves.

A customer who has decided upon what kind of goods he wants is still confronted by the problem of getting the most for his money. There are many kinds of shoes of many different qualities. The work of the salesman is to find the shoe from his stock which will serve the customer best, and then explain it, fit it and get the customer to appreciate it more highly than any competing shoe.

What the salesman does in either case may be summarized as follows: He presents to the customer's mind by all possible methods ideas about his goods that will build up a favorable impression, so that when it comes to the time of deciding what to buy the customer's desire for the given article that the salesman is trying to sell is clearly much stronger than any desire he may have for other goods of either different or the same kind. Using the economist's term, "marginal utility," which simply means the intensity of demand felt for any goods, we may say that the marginal utility for almost any article is an extremely variable thing with most people, not only as between different things but also for the same thing considered at different times and under different circumstances for any one person. What the salesman does for his employer is to raise the marginal utility of the article he is trying to sell to such a point that in the customer's mind it overtops the marginal utility of all other goods at that particular time.

The question may be raised at this point as to whether this is in the interests of the consumer and of society at large. In answer it may be pointed out that desires had to be aroused and intensified in order to introduce into general use practically every article of modern convenience and comfort. It was salesmanship that put the sewing machine, range, gas stove, electrical appliance, musical instrument, washing machine and vacuum into the home. Salesmanship has introduced practically all great improvements and devices into every line of business and industrial life. Without salesmen our present material development would be inconceivable. Salesmen are the present time teachers of the people in the arts of progress and, as such, rank with the schools and the press. E. A. Stowe.

Resolutions Adopted By the Hardware Convention

(Continued from page 14)

maintain a more steady rate of employment.

Protest any increase in freight rates, as proposed by railroads in their petition now before the Interstate Commerce Commission, as being detrimental to National business recovery.

A bill is being introduced in the State House of Representatives for a State NRA. The Association policy should be established in regard to either (1) provisions for State NRA or (2) an "enabling" act. The enabling act would

make provisions of Federal codes enforceable in state courts. Should either a state NRA act or an "enabling" act be favored by the Association?

Whereas—Congressman Mapes has induced the Federal Trade Commission to recommend an amendment to the Clayton law which will effectually prevent the purchase of goods by the chain stores at a lower price than the independents, and

Whereas—Congressman Mapes has introduced this draft in the House, where it is known as House bill No. 5062; therefore be it

Resolved—That the thanks of this Association are due Mr. Mapes for his efforts in our behalf and that every member of our organization be requested to write his Representative to co-operate with him in securing the enactment of the measure.

Whereas—The Grand Rapids dealers, their wives and their employees have contributed unmeasurably in making the convention and exhibit a success and

Whereas—They willingly gave their time and assistance, be it

Resolved—That the Michigan Retail Hardware Association convey to the Grand Rapids dealers, their wives and employees, its sincere thanks and appreciation for their untiring efforts.

Resolved—We wish to express our sincere appreciation to the management of the Hotel Pantlind for the excellent manner in which they have provided for our every need to make our stay an enjoyable one during this convention.

Resolved—That members of the Michigan Retail Hardware Association assist by every possible means, the Conservation commission, Conservation Leagues, Izaak Walton Leagues and other conservation bodies in their efforts to preserve National resources and that members of the Association activities affiliate themselves with Conservation Leagues, Izaak Walton Leagues and other conservation bodies.

Resolved—That the forty-first convention of the Michigan Retail Hardware Association will go on record as approving the super-efficient manner in which our Secretary Harold W. Bervig has planned and conducted this convention as well as his work throughout the year.

THE BUSINESS MAN AND NRA

(Continued from page 3)

ness conduct and we have set our faces toward that goal.

Speaking generally, we of this day are witnessing a recovery from the greatest depression in history, and marching beside this recovery is a reform program, designed in the hope that the old cycles of extreme prosperity, followed by extreme depression, may give way to a more normal, better balanced business methods that will mean more security and happiness for all.

We have come a long way from that sorrowful day of March, 1933, with its fourteen millions of unemployed, its foreclosures, its bankruptcies, and its paralyzing fears. Hope rides high in

our hearts once more. Let no one of us falter. Rather may we be sustained by a high fervor to correct ancient abuses and make the path of the future safer for ourselves and those who come after us.

Abner E. Larned,
State NRA Compliance Director.

Drive to Cut Code Costs

Strong pressure is being exerted from Washington for immediate reduction in costs of code administration, code officials report. As a result of the careful auditing of expenditures by code authorities, reductions ranging as high as 15 per cent. in administration costs are expected to be forced in some lines.

The National Recovery Administration estimated last week that the total cost of administering all NRA codes was in the neighborhood of \$41,400,000 a year. This expenditure involved an annual assessment rate amounting to not more than 10/65 of 1 per cent of the sales volume by all coded industries, it was reported. However, the burden on some industries is relatively much higher.

Greatest pressure for reductions in code administration costs will be exerted in small industries where the burden tends to be heaviest. NRA officials believe that if code expenses can be pared and assessments reduced, one of the principal causes of opposition to NRA by smaller business concerns will be eliminated.

There is no man in any rank who is always at liberty to act as he would incline. In some quarter or other he is limited by circumstances.

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Simplification of Fair Practice Provisions

A new trend toward simplification or even elimination of fair practice provisions in codes of fair competition is reported by code officials. Such drastic simplification of these rules is expected to lighten enforcement problems.

Latterly, the plumbing fixtures industry has voted to eliminate all fair practice provisions from its codes, confining code activities to labor provisions. Similar action has also been taken by one of the divisions of the machinery industry. Others are considering following the wholesale drug industry, and work out rules under the Federal Trade Commission, rather than the NRA.

A number of code authorities have submitted amendments clarifying and modifying their fair practice rules. A large proportion of these involve changes in price provisions, which have caused so many enforcement difficulties.

Local NRA officials ascribe this trend to a desire to eliminate all provisions that have been found irksome in practice. They express doubts that many additional industries will abandon such trade practice regulations entirely, however, pending clarification of the legal situation.

Retailers Continue Optimistic

Although several large retail organizations report sales by New York outlets are falling below those of a year ago, store executives generally are of the opinion that dollar volume throughout the country for February may exceed that of last year by about 10 per cent.

For the past week, New York units of large retail organizations reported their sales were 1 to 2 per cent. smaller than during the same period in 1934. Stores in other sections of the country reported a margin of increase over the preceding year ranging from 12 to 15 per cent., however.

Several other large Eastern cities, notably Boston, are also lagging. However, small communities are registering large gains.

Retailers deny that the relatively lower stocks many of them now carry hamper them in their sales efforts. Inventories can be lower because of better stock analysis now being applied in many stores, they say.

After the Decision

The rendering of the gold clause decision by the Supreme Court, with its attendant assurance that no new monetary manipulation will now be necessary, is expected to furnish a broad stimulus to business for a time. A number of commitments held back to await the rendering of the decision will now be released.

However, the immediate effect on business will tend to be short-

lived. More lasting effect will be felt only as new financing, which has been shelved pending the decision, is released.

The decision may have longer-lived effects also because of the great mass of inactive bank deposits now available for spending.

While relief from fears of an adverse decision in the gold cases is a negative influence in itself, at a time like this it may have a positive effect on business by encouraging more active use of available bank deposits.

Higher Soap Prices

Soap manufacturers express the view that sharp advances in prices of the principal raw materials will force an advance in industrial and laundry soap prices in the near future.

Including the processing tax, soap oils at yesterday's quotations were more than three times as high as last year's low prices. Tallow has advanced 200 per cent. during the same period. While most commodities have been weaker in the past three weeks, fats and oils have remained firm.

Soap prices have risen in recent months, but the advance has not been commensurate with the increase in raw material costs, according to manufacturers. Further advances, however, might result in curtailed consumption, producers fear. Effects of recent price advances have not been fully apparent yet, it is felt, due to heavy stocking in anticipation of these increases by distributors.

Unless raw materials decline, however, further price advances are expected, since manufacturers are not in position to absorb these cost increases. Higher prices might even be extended to toilet soaps, it is said in the trade.

Influence of Gold Decision

The Supreme Court decision in the gold cases while seen giving a breathing space to the New Deal program, is also believed likely to slow up some of the proposed undertakings of the Administration because of admonitions and caustic criticisms contained in the majority opinion.

This will be joined by the administration program makers with the court's decision in the oil cases wherein warning was given against grasping of powers transcending rights granted Congress and the Government under the Constitution.

The immediate effect is seen in the delay in sending the Presidential message on recovery legislation to Congress. It may also have an influence upon the plan to remove public utilities holding companies from the economic structure of the country.

If you are a worrier, what a glorious lot of things you have got to worry about! Worry breeds worry just as one germ breeds another. Worry is mental 'flu. Better clear the worries out of your mind and disinfect it with a few drops of cheerfulness.

Flattery is a splendid cure for a stiff neck—there are few heads it won't turn.

The Patriotism of Grocery Chains

That is a very interesting case decided under the grocery code in Tampa, Florida. The upshot of it is that a grocery chain which did not deny chiselling under the code, was granted a court injunction against the NRA to prevent the latter from taking its Blue Eagle away.

As eager as I am to see a chain punished for cheating under the code, I am compelled to agree with the Florida court's opinion. The case does show, however, what mean people the grocery chains are.

Listen to the facts: The Tampa Table Supply Stores, Inc., maintain a small chain in and around Miami. They signed the code that other grocers signed, agreeing to observe the wage and hour provisions with which everybody is familiar. Having signed, they were given a Blue Eagle and thenceforth posed before the public as among those who "do our part."

If the evidence obtained against this crowd is true, they chiselled shamelessly and repeatedly both under the wage and hour provisions. Having complaints, the NRA put detectives on their trail and found enough to threaten them with criminal prosecution, deprivation of the Blue Eagle and boycott. The threats were sharp and vindictive and the methods used were certainly not fair to a defendant whose reputation and livelihood are at stake, even if he were guilty.

The Miami chain at this juncture refused to take it and asked the court to grant an injunction forbidding the NRA to carry out its threats. This they got. The ground wasn't a denial that chiselling had been done; it was the argument that since they did business wholly within the State of Florida the NRA had no jurisdiction over them. This position the court upheld.

Now as I say, I believe, and always will believe, that this is sound law and I have never had any doubt that the U. S. Supreme Court will eventually so hold. But look at the disgusting position it puts this chain in. I can hear it now discussing in the beginning whether it should sign the code: "We have got to sign because we've got to have the Blue Eagle. If we don't have the Blue Eagle we'll be made a target and our business will be ruined. So we'll sign it and get the Blue Eagle, but we'll go on doing just as we did before. We'll use our own judgment as to how many hours the men will work, and we'll pay them what they're willing to work for, whether it's code wages or not. And if they crack down on us we'll get an injunction on the ground that we don't do any interstate commerce and the code doesn't apply to us."

I can understand and respect the man who raises this perfectly legitimate point before he signs the code, and as a reason for not signing it, but I can't understand and have no respect for him who signs the code and agrees to obey it merely in order to save his face and get the Blue Eagle, but never obeys it for a single minute afterward. That, in my judgment, is lower than low.—Grocery World.

Pluck brings luck.

Grand Rapids—Among the goods in the shoe department of the big welfare store on South Ionia avenue are shoes made in Czechoslovakia. They were purchased from the Kern department store by the state purchasing agent in Lansing. Other shoes in stock are the products of the Herold-Bertsch Shoe Co. and the Wolverine Shoe and Tanning Co. Among the garments handled by the welfare store are overalls and jackets from the state prison at Marquette and shirts from the state prison at Ionia. Five cobblers are constantly employed in repairing the shoes brought in by those on the relief rolls.

I desire to see in this country, the decent men strong and the strong men decent, and until we get that combination in pretty good shape, we are not going to be, by any means, as successful as we should be.—Theodore Roosevelt.

Three New Readers of the Tradesman

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

Houser Drug Co., Detroit
Rogers City Co-operative Marketing Ass'n, Rogers City
F. L. Scott, Muskegon.

Wayland—D. J. Chapple, 54, druggist, died suddenly in the home of his father, L. D. Chapple, as the result of a heart ailment. Mr. Chapple was an associate of his father in the latter's store, the oldest drug business in town.

Grand Rapids—Charles Plas has opened a grocery store (Red & White) located on Byron Center road about 1 mile beyond Wyoming Park. The stock was purchased of Lee & Cady.

Ideas go booming through the world louder than a cannon. Thoughts are mightier than armies.

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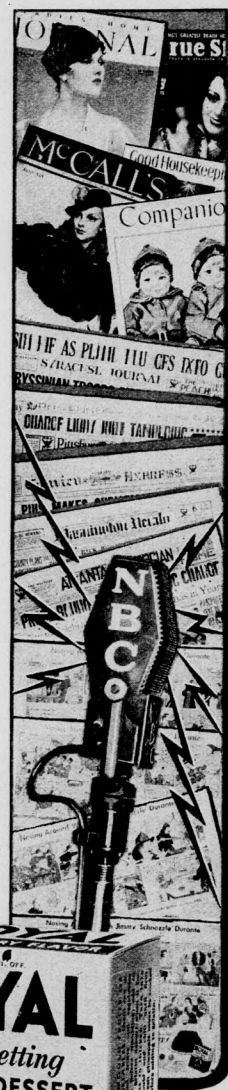
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