

THE RECIPE

It's doing your job the best you can
And being just to your fellow man:
It's making money—but holding friends
And staying true to your aims and ends;
It's figuring how and learning why,
And looking forward and thinking high,
And dreaming a little and doing much;
It's keeping always in closest touch
With what is finest in word and deed;
It's daring blithely the field of chance
While making labor a brave romance;
It's going onward despite defeat,
And fighting staunchly, but keeping sweet;
It's being clean and it's playing fair;
It's laughing lightly at Dame Despair;
It's looking up at the stars above,
And drinking deeply of life and love;
It's struggling on with the will to win,
But taking loss with a cheerful grin,
And making better this good old earth,
It's serving, striving through strain and stress,
It's doing your Noblest—that's Success!

Berton Braley.

SOMEBODY CARES

Somebody cares
 Concern-ed still
 How someone fare;
 And oft refill
 Your heart again;
 Nor did it know
 Till there and then
 Love's overflow:—
 Somebody cares.

Somebody cares
 This very day
 And unawares
 May pass your way;
 Else more beguile
 Through memory
 To bide awhile
 Re-pledging thee:—
 Somebody cares.

Somebody cares!
 Though all atune
 No lark that bears
 A song in June
 Could ever bring
 With glad address
 The comforting
 These words express:—
 Somebody cares.
 Charles A. Heath.

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Manufacturers of SET UP and FOLDING PAPER BOXES
 SPECIAL DIE CUTTING AND MOUNTING

GRAND RAPIDS, MICHIGAN

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APRIL 21

PANNED MARSHMALLOW EGGS—ALL SIZES
 JELLY EGGS—LARGE OR SMALL
 CREAM EGGS—ASSORTED COLORS
 CHOCOLATE MARSHMALLOW EGGS AND RABBITS
 CRYSTALLIZED CREAM EGGS AND RABBITS

Also Many Attractive Novelty Packages

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SAFES

GRAND RAPIDS SAFE CO.

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Home Baker Flour

A High Grade Kansas Hard Wheat Flour

High Quality - Priced Low

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

LEE & CADY

MICHIGAN TRADESMAN

Fifty-second Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 27, 1935

Number 2684

MICHIGAN TRADESMAN

E. A. Stowe, Editor

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

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DEVOTED TO the best interests of business men.

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JAMES M. GOLDING

Detroit Representative
611 Kerr Bldg.

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WHERE WHOLESALE STANDS

In His Relations With the Retail Dealer*

Q. Retailers, I believe, recognize the principle that there is a battle approaching a decision before long, between the syndicate, mass buyer system and the longer established wholesaler-retailer plan. Has there ever been any attempt made to analyze thoroughly the two systems in order to show how the retailers as well as wholesalers might make changes in their methods to insure ultimate victory?

A. All the alert wholesalers and retailers have for many years been carefully studying and checking up merchandising plans. They have always sought to keep themselves and their customers not only in a competitive position, but they have always sought to be leaders in the mercantile field. We are constantly analyzing and checking up on new merchandising methods, and we are always endeavoring to help the retailer in merchandising plans by special buying opportunities. I feel, however, that the average retailer does not confer or counsel enough with the wholesalers in direct and intimate manner. The whole system must function. The manufacturer, wholesaler and retailer each must do his part. We cannot co-operate only in part and seek our own way in other parts. If the relations are right between your physician and yourself, between your lawyer and yourself, you tell him the whole story and co-operate with him. So it must be in the manufacturer, wholesaler, and retailer distribution plan.

*Paper read at annual convention of Michigan Retail Hardware Association, by A. J. Gaehr, chairman of code committee of National Wholesale Hardware Association.

Q. Can either wholesalers or retailers expect manufacturers to subsidize inefficient or expensive distribution?

A. Of course, no one expects manufacturers, wholesalers, or retailers to subsidize inefficient or expensive distribution.

Q. Are we not, then, faced with the conclusion that the wholesaler-retailer group must, eventually at least, depend for its existence on keeping expenses as low as the syndicate plan and of developing equal or superior merchandising ideas?

A. I believe it has been demonstrated that the methods of distribution through the wholesaler and retailer are less expensive. But, keeping expenses down is only one of the factors of proper management of business. There must be, as you indicate, good merchandising, aggressive salesmanship, care in the granting of credits, proper collection, and much depends upon the personal ability and adaptability of the retailers as well as the wholesalers. I wish to call your attention right here to the methods of the chain stores. "Price Impression" is repeated and stressed several times in their instructions to the managers of their stores and departments. They want to make the "Price Impression" on "Ultra-Staples," items that so to speak would "hit you in the eye" and create the incorrect impression that they are low on all items. They permit their managers to mark up the prices on items that are not so competitive and on which there is not so much shopping. And right here I want to say that you should shop your competitors just as the chains are constantly shopping yours, whether you know it or not. They are keeping in close touch with all that is going on in the retail field in your town, and you must do the same thing. But price is not the only thing a retailer has to sell. If difference in price is all that he has to sell, he's out. There must be aggressive merchandising and real merchandising.

Q. Is it feasible for retailers to demand that wholesalers be charged solely with the duty of placing retailers in a position to meet syndicate competition or is that responsibility to be shared by retailers?

A. It is not fair to demand of the wholesaler, wholly and entirely, to place the retailer in position to meet his competition. As I have said before, the responsibility must be shared by the retailers and the manufacturers. It is a chain—each link in that chain must be equal to the need of the hour. Some of the dealers do not pass along the advantages offered by the wholesaler.

Q. If retailers share in the responsibility, will you indicate briefly in what specific ways the retailer can co-operate effectively?

A. The retailer can co-operate effectively by doing just exactly what the word "co-operate" means. Then he must study his needs carefully and thoroughly, buy in reasonable quantities, keep his account in proper condition, keep himself in healthy financial condition, be careful in extension of credit and collection of accounts, and confine his purchases to fewer sources. He must have accurate records. No captain would attempt to steer his ship without having an accurate chart before him. Your own association has done a good deal to help in keeping careful records. In addition to that, the retailers' own store management and display of merchandise must be of high order. The retailers should also keep in close touch with their own customers and study their needs.

Q. In what ways can the wholesaler, working in partnership with the retailer, keep down distribution costs and improve merchandising practices?

A. The wholesaler can keep his own expenses down by eliminating unnecessary service, by eliminating unprofitable lines or reducing a line to a reasonable extent. Both the wholesaler and the retailer should buy far enough in advance to keep the merchandise moving.

Q. I have some questions, dealing with manufacturers' sales policies, that are of interest to retailers. One of these is, "Is it fair competition for a manufacturer to insist upon strict compliance with code price schedules that do not permit either him or the wholesaler through whom he sells, to aid the retailer in meeting a specific competitive situation?"

A. Well, that question should be answered by a manufacturer. Code prices have been established just recently under the New Deal. My understanding is that the Administration is opposed to fixing of prices in Codes. Some manufacturers have, in this new set-up, advanced their prices a little too much, and have reduced them. If the manufacturer expects a wholesaler and retailer to sell his goods, he must keep them in a competitive position.

Q. Is it fair competition for a manufacturer whose major distribution is through retail hardware outlets, to give another type of retail outlet a price advantage of as much as 50 per cent.?

A. It is not only unfair for a manufacturer who secures a large part of his business through retailers and wholesalers to give one type of distribution substantial preference in price, but it is also positively stupid. The only way I know of curing that is by permitting such a manufacturer to sell all his goods to chains or other outlets at that price, at no profit. He will soon either be out of business or correct his ways.

Q. Is it fair competition for a manufacturer of goods long advertised and sold by the retail hardware trade to make special packages of the same branded goods for syndicates to sell at lower prices, or to make special branded goods of equal quality for such outlets to sell at lower prices? If your answer is in the negative, how can distributors, through teamwork, discourage such practices?

A. Manufacturers who attempt to carry water on both shoulders should be told to either fish or cut bait. I think frank conference and consultation among those distributors who are affected will probably bring about a change.

Q. When manufacturers will not place the wholesale-retail groups in a position to compete, in what way can efforts be co-ordinated to enforce proper recognition and fair treatment?

A. The only method I know is frank and open discussion. Then, if such manufacturer prefers to do business through other channels, he has that right. We have no right or disposition to boycott, but we have an absolute right to protect our own interests.

Q. Should the wholesaler encourage retailers to buy manufacturers' lines that are featured by his chain store and mail order competition?

A. I would not encourage the retailer to buy from manufacturers lines that are featured by chain stores. It may be necessary at times to have same lines on a few items, but I would prefer to have individual lines if I were a retailer.

Q. In what specific way will the differential clause in the wholesalers' code operate practically to eliminate the unfair price problem?

A. The differential clause in the wholesalers' code is intended to establish a fair price structure based on the function performed—fair to the manufacturer, wholesaler, and retailer, as well as the consumer—to give the wholesaler information on the sales policies of the various manufacturers.

Q. We understand that in connection with the wholesale code, the National Wholesale Hardware Association is making a survey of manufacturers' sales policies and that the information developed by this survey is being distributed to the hardware wholesale trade. Will this information also be made available to the retail hardware trade?

A. We understand the information has been solicited from the manufacturers on the basis of its being used by the wholesaler. Without their consent, we would hardly have a right to make that information available to others, as the manufacturers were not informed of such possible use. The retailers have their answer in an indirect way. If the

sales policy of a manufacturer is not satisfactory, there is a chance of ten to one that the wholesaler will not deal with him. Therefore, the goods will not be available to the retailers through the wholesalers.

Q. As a matter of fair competition, how should a manufacturer dispose of his imperfect items, discontinued numbers, and overstocks?

A. Comparatively few dealers can or would use imperfect items, discontinued numbers, or overstocks. Where it is possible for a retailer, it would give him a sales advantage if the manufacturer who sells his perfect goods to the wholesalers and retailers should first offer the wholesalers a chance to buy what they could in that line. Most of them, however, are disposed of through the New York market. Special houses handle such goods in New York, and not many of the items get into the wholesalers' or retailers' stock. I believe, however, that a move such as was made on the part of one clock manufacturer to sell one of the chains a very large shipment of clocks, demoralizing the business, was wrong. It should be handled through the wholesalers and retailers.

Q. In the foregoing questions, Mr. Gaehr, we have tried to consider the general background of the subject and some of the points affecting manufacturers. Our members have submitted some questions dealing, concretely, with wholesalers policies. One point is that concerning wholesale transactions as defined by the Wholesale Hardware Supplemental Code. Under that definition the sale of a pint of paint to a painter, a keg of nails to a contractor, a kettle to a hotel, is a wholesale transaction. Are such transactions fair to retailers?

A. I do not consider the sale of one pint of paint to a painter, a keg of nails to a contractor, a kettle to a hotel, as a wholesale transaction. The hotels buy most of their goods through special supply houses. Many of the painters buy their supplies directly from paint houses. Some difference must be made if these goods are purchased in reasonable quantities, in favor of the painter, the contractor, and the hotel. Moreover, I do not believe that your understanding that the Wholesale Code defines such transactions as "wholesales" is correct.

Q. Do you think that CCC, CWA welfare purchases and similar Government business should be handled entirely by the wholesaler direct without regard to the retail outlets in the districts where his merchandise is consumed?

A. Special for my house, I would say that we have handled a very substantial part of these items for the CWA and CCC through the retailers. As a matter of fact, we sent some good orders to dealers in this state. Some of these items would not be in the retailers stores and could not be handled advantageously by them. Moreover, within a week, specifications came to our house from one of the Ohio customers for prices on goods to be used in public construction. The specifications had this clause "that the goods must be purchased within 30 miles

from the place where the construction is going on." I think the Government itself recognizes that as far as possible and advantageous, goods should be purchased in the neighborhood where the work is going on.

Q. Not so many years ago hardware was a specialized business with retail distribution confined almost entirely to the retail hardware stores. To-day one of the most serious sides of the competitive problem is the ever widening distribution of hardware merchandise through so many varied channels of retail distribution. No other retail line has been so diffused, and the hardware dealers would like to know whether it is fair or economically sound for their sources of supply to continue to open competing accounts with general stores, lumber yards, garages, pool halls, and other type of store looking for hardware merchandise as promotion items for their regular lines.

A. Where the dealer in a town does not look after the builders' hardware business, when there is some, and the lumber yards do a good job, the retailer can hardly complain if the lumber yard is supplied with the builders' hardware by the wholesaler. We do not solicit it in general. Many of the general stores have complete hardware departments. We are not selling competitive items to the garages, and certainly not to the pool rooms.

Q. With retail competition what it is, do you consider it sound policy for either manufacturers or wholesalers to seek to take from retailers direct buying and other long enjoyed privileges without which they can hardly hope to survive the stress of competition?

A. We do not consider it fair. So far as we are concerned, we would not take from the retailer the privilege of buying direct, or other privileges that he fairly enjoys. But we believe that if a wholesaler can advantageously sell a retailer on the same basis on which he could buy from the factory, the retailer should favor the wholesale house, especially since factories usually require larger orders and are often much more insistent on collections than the wholesalers are.

Q. If a merchant buys mostly in original packages or amounts that suppliers can handle most economically, pays bills promptly, and otherwise helps to keep down cost, should he be required to pay the same price as those who do not buy as efficiently?

A. The buyer in reasonable or larger quantities should have a preference over the man who buys inefficiently in small quantities. Our house has a differential on broken package lots, so we have in mind a fair difference. But on the question of losses of accounts, there seems to be an erroneous impression that the losses on accounts are borne by prompt payers in a very substantial degree. In ordinary years, our losses have not been over $\frac{1}{4}$ to $\frac{1}{2}$ of one per cent, and in bad years only $\frac{1}{4}$ of one per cent or a little higher. The loss supposed to be covered by the prompt payers is not as large as it generally seems to be. I believe the wholesalers, too, can discourage the establishment of new hardware stores

where business does not warrant a new retail store. I think most of us are attempting to do that.

Q. In the interest of lower distribution costs, how might wholesalers be induced to forego unprofitable areas and accounts, and retailers to concentrate their buying with fewer wholesalers?

A. The wholesalers watch the sales and profits in territories very closely. They must. So, they automatically eliminate areas that are not profitable. It is difficult to say in advance when an account will be profitable. We endeavor to eliminate unprofitable accounts. Also, I think the retailers gain a good deal by concentrating their buying. I have seen the list of creditors in the case of failures on the part of a number of retailers, and usually the list is very long. I have known of cases where there were 110 and 150 creditors named. That is out of all reason. The hardware manufacturers of standard lines do not sell their goods to purchasing agencies, so I would hardly consider a combination purchasing plan feasible.

Q. Some of the largest department stores in the country have combined purchases to secure lower prices; a number of the large grocery chains have effected a similar plan. Has any such movement developed in the wholesale hardware field? If so, what progress has been made? If not, is it feasible to consider the plan?

A. There is no general movement on foot so far as I know of combining purchases to secure lower prices. The manufacturers of hardware prefer to deal with the individual wholesaler.

Q. Can you suggest a practical program through which the wholesalers and retailers can co-operate effectively to retain the hardware business in wholesaler retailer hands?

A. The present days offer a challenge to every wholesaler and retailer in all lines, not in the hardware line alone. Competition is keener, and I think we have to show real ingenuity. Careful attention must be given to every detail. You cannot overlook a single factor. Then, I would stress once more the need of co-operation between the wholesaler and retailer. We must work together. We are, through our salesmen, passing on information as to methods of fair competition to our dealers, which should be and is of great value to them. The retailer must know his own competition very thoroughly. His stores are being shopped by his competitors. He must inform himself about his competitors and their methods. It is a fair challenge, and he can meet it in a fair way. We encourage the retailers to call on us, but it is not feasible for every dealer, especially over a large territory, to visit the wholesale house. We are keeping the matter before our dealers, but in the final analysis it depends upon each individual in the wholesale house and in the retail store. Someone has well said "Management begins with man."

Our characters are our own, and no one outside of ourselves can help us build them. But suggestions are in order.

Seventy Years in the Hardware Business

Flint, Feb. 22.—Three score and ten may be the Biblical span of life, but for George Washington Hubbard it is just a business career. The veteran hardware dealer and bank president celebrated his ninety-first birthday Friday by serving customers in his store as he has for the last seventy years.

"If I could look forward to another seventy years in business in Flint I would open another hardware store and store a larger stock," he said. "I am just too busy to observe birthdays."

It was in 1865 that Mr. Hubbard, who came from Canandaigua, N.Y., opened his store in Flint. The town center in those days was at the Flint River and Saginaw street, and hardware customers bought pike poles and lumber camp supplies.

Thirteen years ago, Mr. Hubbard became president of The Citizens Commercial and Savings Bank. When the bank collapse struck Michigan, his bank was the only one of four banking institutions here which reopened on a 100 per cent. basis without loss to its depositors.

"Keep hustling," is the advice that Mr. Hubbard offers from his vantage point of 91 years. It is the code he established for himself long ago. Still able to climb the stock ladders and find the multiple items that are listed as hardware, Mr. Hubbard is a firm believer in the future of Flint—the town that has never gone backward according to its business patriarch.

Each year the newspapers make a fuss about his birthday and each year Mr. Hubbard spends his birthday working in his store.

Swim Suit Deliveries Late

Bathing suit mills were surprised this week by the receipt of re-orders from jobbers on the 1935 ranges, a development indicating that retailers are covering their requirements early. On new business most manufacturers cannot deliver goods earlier than April 15 to May 1, it was said. The delay is due to the heavy initial buying and the slower production rate, necessitated by the fancy character of the 1935 lines. In addition to the Onyx Knitting Mills, two other manufacturers advanced prices this week.

Concern Over Congress Mounts

Many business observers returning from Washington express the view that the legislative outlook may become as serious a source of concern as was uncertainty over the gold clause decisions recently.

The apparent inability of the President to control further the large Democratic majority in the Senate may become particularly disconcerting. Since the heralded "turn to the right," the President has been pictured as the bulwark who would head off more radical legislative proposals.

Defeat of the administration on the amendment requiring the payment of prevailing rates of wages on public works projects has emphasized the political strength of organized labor in Congress. Hence, the new NRA legislation, the Wagner bill and the social security bill will be watched with more trepidation from this point onward.

A man without a smiling face should not open a shop.

BEAUTIFUL BERMUDA

Rest and Recreation at Their Best
Hamilton, Bermuda, Feb. 18.—Comptailor read the article in last week's issue and decides to take a trip to Bermuda. In New York he boards the Monarch of Bermuda. He is amazed at the fineness of her staterooms, the

What was this light yellow, this salmon red, this light reddish brown, and this dark and light green which formed a part of those white patches? The houses of Bermuda with their white corrugated roofs basking in the sunlight and nothing else! The thermometer said 70 degrees with blue sky overhead. He stepped down to his stateroom and called Detroit on the telephone to find old man mercury sitting tight at only five degrees above zero—snow, ice and plenty of it, and as he checks up the weather in other Michigan cities by use of the same telephone he is again glad that his ship will soon dock at Hamilton, the main port of Bermuda.

The big giant of the seas ties up at her dock as quietly as the Indian put his canoe to its landing place. For Bermuda is a land of peace and quietness and rest, with recreation of all sorts for those who desire. Behind Comptailor has left the din of the American cities—the crush and cram and jam of life. Behind he has left the great death toll caused yearly by reckless automobile drivers for another form of transportation. There are no automobiles in Bermuda. The distances are small and the railroad around the island, the horse and carriage and the good faithful bicycle form the only

joyed by everyone. And as he meets different people he is surprised to find more from his own state of Michigan. He wonders naturally why many others do not come here to enjoy this invigorating air and stimulating climate. Standing on the front steps of his hotel he is amused to find fellow visitors ride up in evening attire on bicycles for dinner. Ladies bejeweled, with expensive gowns, and men in the finest of evening clothes revel in this good form of transportation. And such a dinner! Fit for the king is hardly the right name. Such fish, lobster and fresh green vegetables as would delight the best of epicures. And such good music to go with the meal. The good atmosphere of it all and great "at

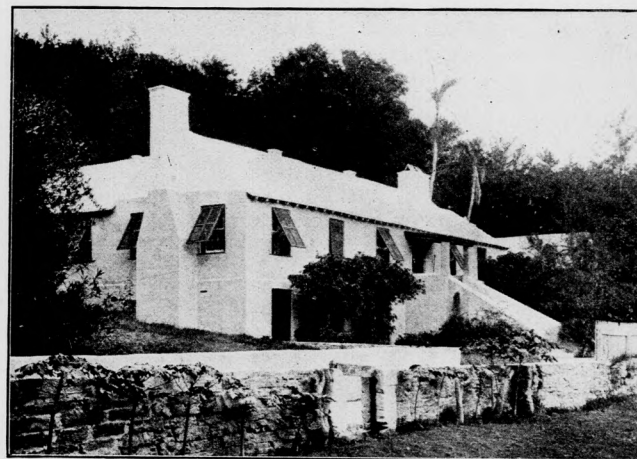
a little chat. Time to live and time to enjoy life; time to think of the other fellow and his wants in life. Comptailor is greatly impressed with the lack of ostentation and yet the pronounced desire on the part of his host to make him feel a most genuine welcome. He graciously accepts an invitation to look around the house and learn how it is built. At one corner of the property he sees a large place out of which came the material for all the walls in all the buildings. And the interesting thing about this is that all of this coral can be cut out to the desired block building size with an ordinary hand saw. Just think of it—getting what you need so handy as this. To this limestone coral is added ce-



Homes of the Poor

up-to-dateness of equipment in every detail, the excellence of service and the wonderful food. He watches with keen interest the boat drill in the afternoon just before tea is served. He finds a life boat of a new and most unique type. It has no oars, but is operated by a series of vertical levers so constructed that a small boy or girl could do the job. He feels very secure indeed and is much more delighted to learn

means of transportation, together with the ferries at certain points. A carriage takes him to his hotel and his trunk is brought up in a low four wheeled cart. He decides not to eat lunch at his hotel, but to try the very reasonable and tempting menu of the Goody Shoppe. As he strolls about town and goes from store to store to make a few purchases he is impressed with the uniform courtesy and nicety in every

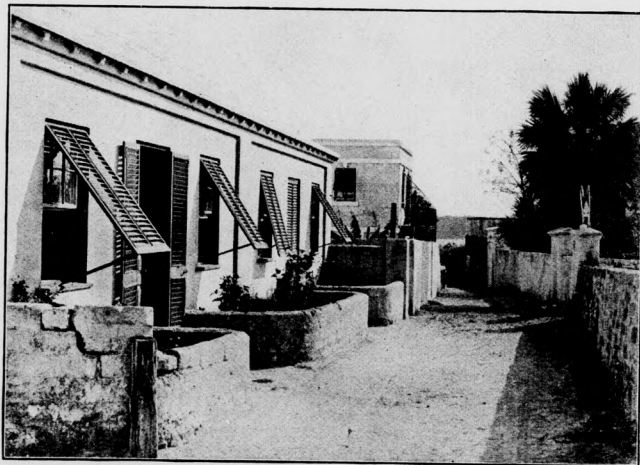


Homes of the Rich

home" feeling caused a decided sense of contentment to pervade Comptailor's tired body. Indeed this is a place where life is lived and lived on for the fullness of life.

In the morning comes an invitation to spend the week-end as the house guest with one of the fine families of the island. To live for a few days under one of those white roofs was, indeed, a delightful thought. To know

ment to hold the blocks together. Of course, very little wood goes into the construction save what is necessary for doors, window cases and floors. Even the roof is made of the same material as the walls, and so put together that the slabs lap upon each other evenly and form straight corrugation around the four sides. The water from the roof is carefully saved in large tanks under the house and porch. The entire



Homes of the Well To Do

from Captain Francis that this great master of the seas did a mighty fine piece of rescue work in the Morro Castle disaster. Such seamanship and such a well maintained morale and discipline would delight the requirements of the most fastidious traveler.

On the morning of the second day the great ship approaches the Isles of Bermuda. Comptailor first sees a lot of white spots. Could they be patches of snow? What was the color that showed up among those patches of white?

place. If one store keeper has not got the article desired he is glad to send him to one whom he thinks will have it. The marked cleanness and neatness of all stores impresses him greatly. The quality of the goods is of the best and the prices of woolsens, linens, crockery and wet goods are very reasonable indeed.

About 4 in the afternoon he walks back to his hotel. The social hour of the day has arrived. Tea is served with wafers and most thoroughly en-



Port of Hamilton

life in Bermuda as it is really lived is something to be highly desired. And so before the sun sets he finds himself down at the ferry dock. The boat takes him across the harbor. A carriage bears him to the home of his host over narrow stone roads cut out in places between stone banks. And an interesting home it is, too. A little fire crackles in the fireplace. The afternoon tea is soon served, flavored with rum. It certainly tastes good. Some friends come in to enjoy this social hour and to have

house is whitewashed at least twice a year and the blinds are painted as often as necessary. Between the floor and the foundation are vents which keep the floors from rotting. Solid as the rock of ages and made to last forever. In fact there are many like this over two hundred years old.

In the morning Comptailor awakes to the perfume of flowers, and the song of birds. So bright is the day and so fine a day is it that he just can't lie in

(Continued on page 7)

MOVEMENTS OF MERCHANTS.

Sparta—The Sparta Foundry Co. has increased its capital stock from \$312,500 to \$625,000.

Cadillac—The Cadillac State Bank has decreased its capital stock from \$150,000 to \$102,000.

Detroit—The Justice Coal Co., Inc., 989 East Congress street, is capitalized at \$1,500, all paid in.

Galesburg—C. W. Swonk has engaged in business under the style of the Central Furniture Co.

Detroit—The Standard Furniture Co., 3000 Gratiot avenue, has a capital stock of \$1,000, all paid in.

Owosso—The Citizens Savings Bank of Owosso has decreased its capital stock from \$75,000 to \$56,100.

Detroit—N. J. Schorn & Co., foot of Leib street, has increased its capital stock from \$50,000 to \$500,000.

Scottville—The State Savings Bank of Scottville has decreased its capitalization from \$35,000 to \$30,500.

Muskegon Heights—The Enterprise Brass Works has changed its name to the Muskegon Brass Foundry Co.

Detroit—The George W. Rudell Co., 1778 West Fort street, has changed its name to the Fort Street Storage Co.

Hastings—The Ashley dairy, has purchased a Carrier-Brunswick refrigeration. Sold and installed by Boot & Co.

Detroit—The Detroit Macoid Corporation, 1910 Buhl Bldg., has increased its capital stock from \$8,000 to \$50,000.

Zeeland—The State Commercial & Savings Bank of Zeeland has decreased its capital stock from \$50,000 to \$35,850.

Detroit—The Eastern Paper Box Co., 6615 East Jefferson avenue, has changed its name to the Eastern Box Co.

Detroit—The Colonic Therapy Institute, 908 Stroh Bldg., has changed its name to the Natural Health Institute, Inc.

Lansing—Hardy's Men's Wear, Inc., 100 North Washington avenue, has a capital stock of \$10,000, of which \$1,500 has been paid in.

Muskegon—The Keene Lumber Co., 346 Laketon street, lumber, fuel and builders' supplies, has a capital stock of \$20,000, all paid in.

Detroit—The Rex Brewing Co., Inc., 2522 Third street, has a capital stock of 1,000 shares at \$1 a share, \$1,000 being paid in.

Detroit—The Builtwell Upholstering Co., 10347 Woodward avenue, has changed its name to the Builtwell Upholstered Furniture Co.

Detroit—The Brooker Engineering Co., 600 Fidelity Trust Bldg., has a capital stock of 5,000 shares at \$1 a share, \$5,000 being paid in.

Detroit—McNaughton, Livingston, Reineke & Griffin, Inc., 1964 Penobscot Bldg., has changed its name to McNaughton, Breen & Nute, Inc.

Lansing—Grayce Shoppe's, Inc., Strand Arcade, dealer in ready-to-wear dresses and coats for women, has a capital stock of \$5,000, all paid in.

Ann Arbor—Weber & Steeb Co. has been incorporated to deal in and kill, preserve and handle meat, with a capital stock of \$5,000, all paid in.

Grayling—Schweitzer & Wilson, Inc., wholesale and retail dealer in meat, butter and eggs, has a capital stock of \$5,000, \$1,875 being paid in.

Detroit—The A. L. Robinson Co., Inc., 2162 Nat'l Bank Bldg., dealer in iron, scrap iron, steel and other metals has a capital stock of \$2,500, all paid in.

Detroit—The Ernest Kern Co., Woodward avenue at Gratiot, conducting a department store, has increased its capital stock from \$750,000 to \$1,000,000.

White Cloud—The Lindquist Restaurant has purchased new beer cooling equipment and Carrier-Brunswick refrigeration. Sold and installed by Boot & Co.

Grand Rapids—Solomon Grocery, 803 Cherry street, has purchased a new type electric display case for meat and Carrier-Brunswick refrigeration from Boot & Co.

Grand Rapids—John Mulvihill, recreation parlor, 1149 Chicago Drive, has purchased a Carrier-Brunswick refrigerating equipment sold and installed by Boot & Co.

Niles—Paramount Sales, Inc., manufacturer and dealer in novelties, advertising devices, etc., has an authorized capital stock of \$50,000, \$20,000 being paid in.

Lansing—Louis P. Lamb has opened a retail candy store on Abbott Road in East Lansing, in connection with his manufacturing and wholesale candy business.

Niles—The Bear-Cat Stores, Inc., 26 East Main street, dealer in paints, varnish, sports goods, tires and radios, is capitalized at 300 shares at \$5 each, \$1,500 being paid in.

Mt. Pleasant—Dougherty-Markey, Inc., organized to drill oil, gas, etc., wells and deal in drilling tools, is capitalized at 25,000 shares at \$1 a share, \$5,000 being paid in.

Adrian—Fire destroyed the Wayside Inn, three-story frame hotel on the south shore of Devil's lake, entailing a loss of over \$6,000. It was unoccupied during the winter.

Detroit—The Seng Fruit Co., Inc., Union Produce Terminal, dealer on commission in dairy products, eggs, vegetables, meats, etc., has a capital stock of \$1,000, all paid in.

Petoskey—The Petoskey House Furnishing Co., has changed its capital stock from \$25,000 preferred and \$40,000 common to \$25,000 preferred and 400 shares no par value.

Detroit—The Neocoat Paint Co., 1928 Buhl bldg., organized to manufacture and sell paints, varnishes and chemical processes, has a capital stock of \$50,000, \$25,000 being paid in.

Grand Rapids—The Schnitzelbank German Kitchen, 209 Wealthy street, has purchased a Carrier Brunswick refrigerating equipment for beer storage. Sold and installed by Boot & Co.

Muskegon—The Vicki Frocks Co., of Lima, Ohio, has leased a store on Western avenue at Jefferson and will remodel it preparatory to opening a

women's apparel shop about March 1.

Flint—Dundee Clothes, Inc., 545 South Saginaw street, succeeds Dundee Tailors, in men's, boys' clothing and furnishings with a capital stock of \$10,000, of which \$7,500 has been paid in.

St. Louis—The Michigan Chemical Corporation has been organized to produce chemicals from brine, etc., has a capital stock of \$150,000 common and \$350,000 preferred, \$1,000 being paid in.

Marshall—Onion Growers & Shippers of Michigan, Inc., organized to buy, sell and prepare for shipment farm produce and deal in farm implements, has a capital stock of \$20,000, \$2,000 being paid in.

Saginaw—Fire destroyed the Frutchey bean elevator causing an estimated loss of \$50,000. Twenty thousand dollars worth of beans were destroyed along with alfalfa seed valued at \$5,000. Damage to the building was given at \$25,000.

Grand Rapids—At the annual meeting of the Michigan Hardware Co., Jack C. Spindler, youngest son of H. W. Spindler, was elected a director to fill the vacancy caused by the death of George M. Ames.

Detroit—The Canandaigua Distributing Corporation, 1627 West Fort street, has been organized to deal in all kinds of beverages. It has a capital stock of 500 shares at \$100 a share, \$1,000 being paid in.

Kalamazoo—C. E. Rowson, formerly of Grand Rapids and R. T. Shuttleworth, of Marion, Ohio, have opened a modern grocery store at 238 West Michigan avenue under the style of Rowson & Shuttleworth.

Plainwell—Charles Welborn, dealer in general merchandise, groceries, etc., has opened a branch store in Paw Paw under the style of the Handy Way Grocery Store, E. P. Amet, of Plainwell will be the manager.

Muskegon Heights—The Enterprise Brass Works Corporation succeeds the Enterprise Brass Works in the foundry and machine business with a capital stock of 1,000 shares at \$20 a share, \$10,000 being paid in.

Kalamazoo—Stanley Wood, who conducts a home appliance store on South Rose street has changed the name of the business to Stanwood's, in order to obviate confusion with other business men with the same surname.

Pontiac—Harold R. Clark, manufacturer and dealer in dairy products, has merged the business into a stock company under the style of the Clark Dairy Co., 85 Orchard avenue, with a capital stock of \$10,000, \$5,633.87 being paid in.

Marquette—Lou Persitz, who has conducted a shoe store on Washington street in the Harlow block for the past 15 years, will open a women's apparel shop March 16 in the store adjoining his shoe store, the two being connected by an archway.

Detroit—The Dia-Bet Laboratories Corporation, 13208 Woodrow Wilson street, has increased its capital stock from 5,000 shares no par value preferred and 20,000 shares no par value

common to 5,000 shares no par value preferred and 35,000 shares no par value common.

Kalamazoo—Wilder S. Deamud, proprietor of the Tavern Inn at 112 East South street, has moved to larger quarters with more modern improvements. It is now located at 232 West Michigan avenue. Its success is due largely to its efforts to provide a home-like atmosphere.

Detroit—S. Citow has succeeded A. W. Dodson as Detroit district supervisor of Cannon & Newark shoe stores. Dodson is in Toledo managing a store and undergoing medical treatment temporarily. John Federlein, who was manager of the West Vernor store for Cannon, has been transferred to the East Jefferson avenue store.

Muskegon—Leo J. Ebel and Leo G. Conklin, employees of the appliance division of the Consumers Power Co. for about five years, have severed their connection and taken over the home appliance division of the Hall Electric Co. at 1845 Peck street. The Hall Electric Co. will confine its activities to the jobbing and contracting business.

Battle Creek—Dey W. Wilcox, proprietor of the Wilcox Drug Store on Southwest Capital avenue, will open a new drug store on Washington and Champion streets about March 1. Mr. Wilcox will make it the largest and most complete store of its kind in the outlying districts. It will be under the management of Fred Crozier. Mr. Wilcox will divide his time between the two stores.

Detroit—David Werner, who has been in the dry goods business in River Rouge, South end Detroit suburb, has opened a new shoe store at 10512 West Jefferson avenue. The location is next door to his dry goods store, with which it is connected by an attractive arch, allowing both stores to build up trade mutually. William Naftaly, for 10 years in the shoe business in downtown Detroit, has been appointed manager of the shoe store. Werner, who has been ill, is now in Florida for a month.

Marquette—Federal Judge Fred M. Raymond issued an order in the matter of W. Louis Katz, alleged bankrupt, releasing Mr. Weber, receiver, to turn over the business to Mr. Katz. The judge also ruled that Mr. Katz had sufficient resources to warrant a composition agreement being accepted and R. T. Looney, of Houghton, referee in bankruptcy, was ordered to hold a meeting of creditors for consideration of composition. Mr. Katz offers to pay 25 per cent. on all unsecured debts, not entitled to priority. He lists his debts as \$19,237.16, of which \$1,435 is taxes due the city of Marquette, which he states will be paid in full. Mr. Katz lists 36 creditors and personal property totaling \$2,535. This includes stock in the store at 304-306 Front street estimated at a liquidation value of \$2,385, and fixtures valued at \$150.

Fells Naphtha Soap—Statement in last week's paper that price had advanced was an error. The old price still holds.

Essential Features of the Grocery Staples

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

Canned Fruits—Future prices on many items have been received, and a few more tentative offerings on new packing peaches have become known. These offerings take on various forms, some at a set price with a concession; others with a good-sized discount on formal opening. Spot cling peaches have been slightly lower here with some pressure to move choice No. 2½s in evidence. On the other hand, Bartlett pears have shown increased firmness. Florida grapefruit juice has come down, among some of the principal sellers, but the decline is far from unanimous. One advertised brand has come down from 90c on juice to 75c; at least two of the largest independents have either come down to a base price of 65c, Tampa, or offer a 5 per cent. special discount on a 70c base price for carload business for nearby shipment. Other packers have not met the decline. One well known advertised brand is said to be firm in Florida at 90c for juice and \$1.05 for fruit, but is reported doing something on the spot.

Canned Vegetables—The canned vegetable market was somewhat more active this week, with more interest being shown in spots at a price, while futures still were being put off generally. Some fairly good business has been done in certain lines, but the opinion seems to prevail that there has been no general coverage of new pack lines yet. First hands feel that buyers will come into the market for new pack goods within a few weeks, when they are satisfied that a trading level has been reached. For the present, there appears to be more interest in spots and a fairly active market has developed. With present prices relatively high, especially as compared to new goods, distributors may be expected to cover sparingly and to try to move their holdings as much as possible during the next few months. In addition to that, packers with any fair amount of unsold stocks left will want to clean out their holdings as much as possible. At some point, the differentials between spots and futures must narrow and vanish and this point will, of course, be determined by the availability of goods in relation to the time when new packs will be ready.

Canned Fish—Distributors in the metropolitan market will join others elsewhere throughout the country in pushing canned salmon in conjunction with National Salmon Week which starts Friday of this week. With the Lenten season about to open, and prices on all grades of salmon low in comparison with other foods, there should be an encouraging consumer response to the campaign.

Dried Fruits—The dried fruit market should be more active this week after last week's letdown on account of the holiday. Stocks in the hands of the trade have been light and with the Lenten season coming on, some increase in demand is rather expected.

Prices here appear to be well stabilized at present levels. Aside from some minor fluctuations here as between grades, there has been no particular change in quotations. The supply of fruits on the spot is not large and some shipments for replacement have become necessary. Demand is reported to be rather general in character, testifying to the rather low ebb which stocks have reached. Old crop prunes from California of the larger sizes have been bought more freely because of the price differential between them and new crop prunes. The Coast reports an encouraging volume of business being done, with both domestic and export shipments showing decided gains in the past few weeks. Since the gold clause decision, it is held likely that more buying for export will be in evidence, as importers abroad will have a certain stability to work on. Evaporated apples are reported as somewhat stronger and figs, apricots and other minor items are scarce.

Nuts—The shelled nut market is routine this week. Manufacturers and others continue to buy in a replacement way, but show no disposition to order ahead. Stocks here are in fair volume, but there has been no essential change in prices abroad. Brazils are showing well sustained strength, and domestic almonds likewise are firm and scarce.

Rice—Reports from the South indicate that the wave of buying from growers has probably not yet reached its crest. Mills are said to be buying up everything in sight and Wednesday was probably the heaviest day of the season, particularly in Louisiana. It was said that probably not more than 400,000 bags of rough rice remain in growers' hands in that State. Reports from Arkansas indicate pretty much the same thing. There has been a heavy demand for Fortunas. Prices are higher. The rice market here and elsewhere has been very active, with the trade buying steadily, but there is still a long way to go if distributors in general are to stock far ahead. Some of the largest users in the country have yet to come in for their future requirements.

Vinegar—The price tone of cider vinegar holds very firm. Demand is still light, but an improvement is anticipated in the near future.

Review of the Produce Market

Apples—Jonathans, \$1.50; No. 1 Spys, \$1.50 and \$2; Baldwins, \$1.50.
Artichokes—\$1 per doz.
Bananas—5c per lb.
Brussels' Sprouts—20c per qt.
Butter—Creamery, 33½c for cartons, and 33c for extra in tubs.
Cabbage—75c per bu. for white, \$1 for red; new, 80 lb. crate, \$3.50.
Calavos—\$2.25 per case from Calif.
Carrots—Calif., 55c per doz. bunches or \$3.25 per crate of 6 doz.
Cauliflower—\$1.75 per crate for Calif.
Celery—Florida, \$3.40 per crate; 12 stalks to bunch, 50c.
Celery Cabbage—60c per dozen.
Cranberries—\$4.50 per 25 lb. box.
Cucumbers—Missouri extra fancy, \$1.50 per doz.

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

C. H. P. from farmer.....\$2.70
Light Red Kidney from farmer.. 4.75
Dark Red Kidney from farmer.. 5.75
Light Cranberry 5.10
Dark Cranberry 4.10

Eggs—Jobbers pay 14c per lb. for all clean receipts. They sell as follows:

Large white, extra fancy.....28c
Standard fancy select, cartons.....25c
Current receipts.....24c
Medium24c
Checks 22c

Garlic—15c per lb.

Grape Fruit—Florida, \$3 for all sizes; Texas, \$3.25.

Green Beans—\$2.90 per hamper for Florida.

Green Onions—Chalots, 50c per doz.

Green Peas—\$2.65 per hamper for California and Texas.

Green Peppers—60c 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.....\$2.90
Leaf, hot house..... 8c

Mushrooms—30c per box.

Onions—Home grown, \$2 for yellow or white.

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

126\$3.50
150 3.50
176 3.75
200 4.50
216 4.50
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.

Spinach—\$1.50 per bu. for Texas.

Squash—2c per lb. for Red or Green Hubbard.

Strawberries—15c per pint for Florida.

Sweet Potatoes—\$1.75 per hamper for Jerseys.

Tomatoes—Hot house, \$1.50 for 8 lb. basket; Florida repacked, \$1.60 per 10 lb. boxes.

Veal Calves—Wilson & Company pay as follows:

Fancy12c

Good09c
Wax Beans—Florida, \$3 per hamper.

Manufacturing Matters

Detroit—Wegener's, Inc., succeeds A. Wegener Sons, Inc., 10213 Harper avenue, in the manufacturing and marketing of ginger ale, with a capital stock of \$5,500, all paid in.

Detroit—The D. & L. Feed Co., 3538 Russell street, manufacturer of feeds and derivatives, dealer in hay, grain, etc., has a capital stock of \$25,000, of which \$7,500 has been paid in.

Detroit—The Myco Manufacturing Co., 1120 Buhl Bldg., organized to manufacture and deal in machinery, household appliances, has a capital stock of \$50,000, \$5,000 being paid in.

Detroit—The Kemmex Products Co., 2151 Penobscot Bldg., manufacturer and dealer in plastics, paints and lacquers, sound proofing, etc., has a capital stock of 8,000 shares at \$1 each, \$1,000 being paid in.

Detroit—The Buell Die & Machine Co., 3535 Scotten avenue, has merged its manufacturing of tools, dies, gauges and specialties into a stock company under the same style with a capital stock of \$90,000, all paid in.

Marquette—The U. P. Musical Instrument Co., recently organized, has opened showrooms in the Gueff building on Front street. It will carry a complete stock of orchestra and band instruments as well as a large stock of musicians' supplies. The company will be sales agent for seven manufacturers of brass instruments and five manufacturers of stringed instruments as well as two makers of accordions. Robert Johnson is the manager.

Zeeland—Angus De Kruif, who was owner and has operated De Kruif drug store ten years, has assumed duties as state inspector. The appointment came from Gov. F. D. Fitzgerald the past week. The De Kruif drug store including the stock and fixtures and the good will of the business has been sold to Haan Bros. Drug Co. The De Kruif drug store was the oldest established drug business in Zeeland. It was established by the late Anthony De Kruif in 1878. The business was located where now the Bareman general store is located, where it remained for about twenty-seven years when the stock was moved into the present building which was then newly built. On the death of Anthony De Kruif about ten years ago, Angus De Kruif took over the business. John Haan began the drug business in Zeeland in 1905 on the site now occupied by the A. & P. store. In 1908 the present building was bought where the business has been carried on since. Mr. Haan has lived in Zeeland and vicinity practically all his life.

Keep out of the suction caused by those who drift backwards.

Hear one man before you answer, several before you decide.

Most of our comforts grow up between our crosses.

MUTUAL INSURANCE (Fire and Life)

Mutual Aid in Fire Fighting

The curiosity of the public as to the location of fires, particularly in communities where the public is apprised of all fires by the ringing of a bell or sounding of whistle or siren, very seriously handicaps the summoning of men and apparatus. Especially is this the case when fires occur during periods of business suspension, such as on Sundays or holidays, because at such times fewer telephone operators are on duty.

These telephone enquiries must be handled as any one of them may be a report of another fire or some other emergency. This makes it extremely difficult for the exchange operators to summon the "off-duty" members of the fire department or to place calls for help from outside towns.

Many plans for mutual aid have been worked out among towns in different sections of the country. It is impossible for a fire chief confronted with a possible conflagration to arrange for assistance on the spur of the moment, so the more definite plan that can be worked out in advance the better the results that may be expected.

Communities in Southern Illinois have a very definite mutual aid plan now in operation. All communities having apparatus know in advance exactly the part they are to play in event of a call for assistance in any other given town. The same is true in many sections of New England, where assistance of inestimable value has been quickly available at serious fires in the past few years.

Because of the telephone congestion attendant upon such emergencies, one important feature that has been suggested for adoption in connection with these plans is that for each town there shall be selected two neighboring towns having good trunk line telephone service—these to be known as "key" cities. In event of an emergency requiring outside help a call is put through one of these "key" cities or towns notifying them as to the additional apparatus desired. Then the additional help is secured by the operator at the "key" city where telephone service is normal. The reason for selection of two "key" cities is that in case an emergency also existed in the first "key" city, the calls can be sent out from the second.

Naturally, in the case of people having property interests, there is reason for a desire for information in event of fire, but it should be more generally recognized that in attempting to obtain such information by use of the telephone or by following fire apparatus they increase the confusion and traffic congestion to such an extent that extinguishment of the fire is often very seriously handicapped.

Universal history, the history of what man has accomplished in this world, is at bottom the history of the great men who have worked here. They

were the leaders of men, these great ones; the modelers, patterns, and in a wide sense creators, of whatsoever the general mass of men continued to do or attain; all things that we see standing accomplished in the world are properly the outer material result, the practical realization and embodiment, of thoughts that dwelt in the great men sent into the world; the soul of the whole world's history, it may justly be considered, were the history of these.—Carlyle.



Lines of Interest to Grand Rapids Council

The honorable gentlemen of the United States Supreme Court certainly did stir up a hornets nest when they handed down the gold clause decision. Personally, they never touched a hair of our grey head but it must have dried the slaver of some of the driving grab-pennies. It even smoked Mr. Hoover out from his retirement to issue some harsh words which have stirred up some of Mr. Roosevelt's playmates. It begins to appear to us that we should do something about our oandits in politics and start a drive on the money changers in the temple. There is no apparent intent on the part of some of our cyclonic, temperamental statesmen to give business a break. The very favorable report of the Supreme court caused a stirring of lethargic business which has been awaiting that decision. Now some of our dynamic statesmen are trying to upset the applecart again. We have often wondered what would happen if some of those noise makers ever got their fingers on the strings of the National government. We suspect the strings would be as tangled as Grandma's ball of yarn that the kitten messed up.

If you think politics easy, try standing on a fence while keeping one ear to the ground.

Speaking about dog fights in politics, we don't have to go out of our own bailiwick to see one. The aspirations of some of our good citizens were badly deflated by certain political blocs at the Kent County Republican convention. It isn't any secret as to who cracks the whip in Kent County Republican politics. When personal differences crop up in the political game very often valuable heads fall into the basket and no choice is left the voter excepting to desert his party.

Flattery is soft soap and soft soap is 90 per cent. lye.

A bill has been introduced in the legislature to repeal the one-buck law and legalize the killing of does and fawns. The backers of this bill are either fit subjects for the state institutions at Newberry, Traverse City or Kalamazoo or else they are morons among sportsmen. To make the madcap act complete, they should introduce a bill to open every county in the state to the killers so that the deer herds of

Michigan may be slaughtered and driven beyond the boundries of the state. As we become aware of the import of some of the bills the addle-headed politicians introduce, we wonder why there isn't a law enacted to declare open season on every politician who shows himself outside the sanctuary of the state capital.

We believe there are enough red blooded sportsmen who will intercede to kill that vicious bill that would throw the doe and her baby on the mercy of heartless killers that roam the woods during the open season. Also, the conservation department should take some measure to stop the promiscuous killing of deer outside the open season. It is common gossip about being able to buy Northern steak from several sources. It is a known fact that some up-staters earn rather a good living in defiance of the game laws. This has been more prevalent in the last two years. Out-of-season venison venders and buyers should be given no alternative excepting a heavy prison sentence when caught. Perhaps such a measure might alleviate the taste some of our citizens have for unlawful venison.

A blotter is something you look for while the ink dries.

H. R. Bradfield and Ross Farra, secretary of the local Safety Council, were in Muskegon Thursday, Feb. 21, in the interest of safety council work. While there they met with the officers of the chamber of commerce. After a dinner at the Century Club, they attended a

foremen's meeting of the Campbell Wyant and Cannon Foundry Co., where Mr. Farra gave a splendid talk on safety. Muskegon is endeavoring to start a safety council and it was through the efforts of the U.C.T.'s in Muskegon that H. R. Bradfield secured the services of Mr. Farra in the preliminary work of organizing.

Plans are being made by Detroit Council No. 9 to entertain members from every council in the state Saturday evening, March 30. The crack degree team of Battle Creek Council will put on the initiatory work that evening. It is expected that a large crowd of visiting members will be present.

Some people have no respect for age—unless it's bottled.

During the month of March every Council in the state will elect a new set of officers to serve for the ensuing year. There is little to do about the officers already in line, but much care and thought should be given in the selection of the first officer in line—the sentinel. A man for that position should be selected not because of his social or financial standing, but for the interest he shows in the fraternity. He should be a 100 per cent. U. C. T. and with the ability to enthuse others in the order. Some day that man will be chosen as the executive officer of the Council and if he is of the indifferent, medal seeking kind, the council may expect very little progress in its affairs. Many councils are in the dumps because of indifference as to the selection of their officers and until such

FIRE is not "Choosey"

Fire, like Death, is feared chiefly because it can descend so suddenly, without regard for persons or plans. Your house may escape even a scorched shingle for twenty-five years—and then, without warning, be burned to the ground in a couple hours. Your only protection is insurance—and don't neglect it! Our records show a pitiable number of cases where fires have been reported a few days after a lapse of insurance—too late to benefit from past years' payments. The only sure protection is constant protection!

FINNISH MUTUAL FIRE INSURANCE CO.
444 PINE ST. CALUMET

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

time that they wake up and select the proper material for their official lineup, so long may they expect to enjoy very little progress.

Money may not buy happiness, but with it you can be unhappy in comfort.

It may be of interest to other councils to know that the boys in the Upper Peninsula are making wonderful progress in their membership drives. The U. P. Council of Marquette initiated seven new members at their last meeting and have twenty-three bona fide applications for the next meeting which will be held the latter part of March. The boys are all interested in seeing the Upper Peninsula snow under the Lower Peninsula councils in membership gain. They refuse to believe that money is scarce and go out and sell their prospects on the order so strongly that you couldn't keep them out with a pike pole. They make the other fellow want to do bigger and better things and they are doing a right good job of it. It is very noticeable that there is a marked degree of co-operation among the boys up there that is not apparent South of the straits. The boys of Marquette are to be congratulated on their progress.

Harry Nash has accepted a very fine position with the Ohio Salt Co. and has been assigned to Milwaukee. This is not a new territory for Harry, as he worked in that territory several years ago. He is to be congratulated on his good fortune.

Gil Ohlman had a narrow escape from injury Thursday, Feb. 21, when he collided head on with another car as they were passing between Leslie and Jackson. Little damage was done to Gil's car, but the other car was nearly made into a junk heap. A slippery pavement was a contributory factor to the accident.

Martin Vermaire, who has been down South where the birdies sing, expects to arrive home by the first. He has made the Southeast section of the country in the interest of the Valley City Milling Co. We expect to see a very ripe sun-tan when he gets back.

Wm. Allard, Junior Counselor of Detroit Council No. 9 is taking a rest in the sunny Southland. He expects to spend several weeks in Florida, where he hopes to regain his strength from an accident suffered some time ago when his car turned over.

Mrs. W. D. Dunbar, of 450 Umatilla, suffered an injury to her hip Saturday evening when she slipped on an icy walk. No bones broken, but she suffered a severe bruise.

Mrs. Harry Nash has again been taken to Butterworth hospital in a serious condition. All visitors are barred and every precaution is being taken to eliminate any further development of the cause.

Mrs. Gilbert Ohlman is improving after a long siege of illness, caused by complications from the flu. She expects to return to her home during the week.

Do not forget the annual meeting of Grand Rapids Council, which will be called Saturday afternoon at 1 o'clock

sharp, March 2. Regular order of business and election of officers will take place and every member should be there. During the evening Grand Rapids Council will hold its thirty-third annual party and ball in the big ball room of the Moose Temple. A fine musical program will be played for dancing and cards will be provided for those who do not dance. Valuable prizes will be given and a very nice luncheon will be served during the evening. A charge of 40c per person will be made to help defray expenses. Members, their families and friends are cordially invited to attend. The affair is informal and everyone may expect a good time. The program will start at 8:30 Saturday evening, March 2. Be there.

The reason women live longer than men is because paint is a great preservative. Notgniklip.

BEUTIFUL BERMUDA

(Continued from page 3)

bed. Outside he goes to be greeted by a flash of red, and then from another direction a blush of blue. Is this sort of a salute in color to his patriotism with the white of the house making up the colors of the American flag? It is just the Red Georgia Cardinal and the Blue Bird sallying forth. Color and color and color and what an array of soft colors. Oleander, hybiscus, roses, jasmine, the passion flower (said to be the wonder of the cross when Christ was crucified) and Bermuda lilies all glisten in the sunlight as it comes down on this rolling plain. Green grass everywhere forms a magnificent carpet. The clank of hoofs or the tinkle of a bicycle bell break the peaceful silence. Occasionally from the distance comes the tinkle of cow bell. No smoke to dirty up the scene and everything so clean. A little breeze makes the air more invigorating. What a day and what a scene!

"Did you get your tea?" asked his host as he joined him. And such tea as he never drank before in all his life. It is served to him in his room before he gets up and about an hour before breakfast time. The very cup and saucer are also very interesting. The inside of the cup is white; the outside is a yellow brown. And while the inside is plain the outside is a basket weave and of course the saucer matches the cup. The cup itself is sort of tall, larger at the top than at the bottom and of medium weight.

After breakfast Comptailor is taken to the garden. Such rich soil on top of this coral rock, with the rock in some places less than two feet below the surface. "Any old suit is good enough for the garden," said his host, "but spades are trumps," and the spade has certainly done its work here. Such vegetables did this country squire raise—lettuce, cabbage, red and white turnips, green peas, tomatoes, broccoli, potatoes, cauliflower, strawberries and so on and so forth. Many of these are not grown once, but three to four times during the year. But as the easiest thing to raise in a garden is a thurst, to the house they go to join the rest of the party in a few choice cocktails.

Some of the party choose to play golf, some choose to swim in good old salt, some choose to play tennis, but Comptailor decides to join his congenial host and do a little cycling. Off they go over hill, dale and through a valley. Such sport with these three speed bicycles and their coaster brakes! To breathe such fresh, pure, clean air as one zips along is a decided delight. To be away from the din and screech of cities is to place yourself in a temporary haven of rest. These roads made of limestone coral are splendid to ride over. Then too, by this method

one sees the country in all its grandeur and beauty. The exhilaration and exercise pep one up and makes a new man out of him. And so after a few miles over these dustless roads they turn back to the estate of the country squire to enjoy a delightful lunch served about half past one o'clock. A carriage drive seems to be the choice of the party and off they go in unison to the ocean beach. There is a thrill to driving a horse and Comptailor is fortunate enough to be allowed that privilege for a short while. It is decided to have tea at the Belmont Manor Hotel. To this quiet and reformed establishment they all turn. But Comptailor feels like taking a swim. And so, as there is plenty of time before tea is served, he goes to the swimming pool. He fortunately falls into the hands of Miss Esther Perrin the swimming instructor. Through her experienced guidance he learns many good things about the real art of swimming, and feels himself fortunate as doubtless others have.

"Dinner is ready." It is about 7:30 in the evening and to Comptailor no better words could be spoken at this particular time. He has a double appetite as it were. The thought of a fine fish dinner and the selection of all those fresh garden vegetables pleased him. And a selection of the kind of fish might be very easily included for in the waters about Bermuda are only 400 different kinds to choose from. Another thought crosses his mind and that is of the special guests whom he will meet at the dinner which will enable him to gain a better knowledge of Bermuda and its people. He is therefore pleased to get an expression in regard to the use of automobiles on the island from Daniel J. Moran, America's most outstanding bridge builder. It was Mr. Moran who put in the foundations for the Ambassador Bridge which links Detroit with Windsor. "These roads in Bermuda," he said, "are not constructed for automobile traffic." To this Mr. Patton leader in the Bermudian Parliament added: "We feel our present mode of travel and transportation meets the requirements of those who live here and delights our many visitors." Comptailor was glad to get this kind of an expression from two who are so competent authorities on present day needs. In fact, he has enjoyed himself so much and it is such a relief to be away from the while from that land where last year about 800,000 were killed outright and about 1,000,000 injured by the carelessness or irresponsibility of someone. In Detroit alone 331 were killed outright and about 10,000 injured.

Back at his Hotel in Hamilton Comptailor stops to muse a bit. Why not more people from Michigan visiting Bermuda? He makes a round of some of the hotels and inns. He goes to the Frascati, the Buena Vista, Victoria Lodge, Pomander Gate, the Argyle and the Glencoe. These might be classed as of the British Inn type as they are nice, clean, and less expensive than the large places. But he could find very few people from Michigan and the record showed few visitors from that state. And so to the larger places he went. He visited the Princess, which is celebrating its fiftieth anniversary, the refined Inverurie, the magnificent Castle Harbour, Elbow Beach in all its fine lay out, the newly opened Hamilton, the St. George Hotel in all its splendor, the Hotel Bermudiana with all its interesting landscape and architectural touches. At the Bermudiana he is warmly greeted by R. L. Rothwell, assistant manager, who was formerly with the Statler Hotel in Detroit. They discuss old times and Comptailor is glad to meet Al Donahue, who was formerly at the Fischer theater in Detroit. Much to the delight of all Mr. Donahue plays for him "Beautiful Isle of Bermuda." Then he

chats with Poli—the great crayon artist who has so cleverly depicted such notables as Otto Kahn and Oscar of the Waldorf. Poli sketches his picture and entitles him as the Ambassador of Good Will from the People of Michigan to the Isles of Bermuda. He appreciates this title, but regrets to find among the larger and finer hotels so few people from the Wolverine state.

One should not draw conclusions in a minute. Neither does Comptailor. Standing on Queen street in front of the public library and under the biggest rubber tree on the island, an idea struck Comptailor. At once he set forth with the idea of finding out what Michigan made goods were sold here and what are the salient points in merchandising commodities. A nicely decorated window in one of the leading grocery stores attracted his attention. This is a part of the merchandising work of Miss Margaret Ganavan, who is doing some special work for Standard Brands, Inc. with their Royal gelatin and baking powder. Miss Ganavan has won her way into the hearts of all by her pleasing personality and careful attention to business. Suddenly a familiar voice startles him—WJR—The Good Will Radio Station from Detroit bidding everybody "Good Morning." And, as he walks about he finds Kellogg's breakfast foods, Postum products, Kelvinator Electric refrigeration, and the drug products of Stearns and also Parke, Davis & Co., all of which are Michigan made products. He marveled at the small number and wondered if the rest were keen on wintery winds and ice and so to speak just couldn't get thawed out and get here. No it could not be just that. Perhaps a clear statement of the four points in merchandising any commodity in Bermuda should be of great value.

First—Good product

Second—Stress quality (even the poor people don't want inferior goods)

Third—Faith in the people behind the product.

Fourth—Stress better methods of merchandising.

In regard to the last point Morris Gibbons said: "The great opportunity for the business man and manufacturer to day lies in the use of the most up-to-date and best methods of merchandising. To the one who does that there is plenty of opportunity and plenty of money to be made in Bermuda."

And as one of the outstanding and most aggressive business men in Bermuda Mr. Gibbons certainly speaks with authority. And he added that this is Bermuda's great need.

Of what other service can he be to the Michigan folks Comptailor naturally wonders. He visits the police inspector and watches the operation of the courts. Then he picks up the radio phone and calls Col. Pickert, Police Commissioner of Detroit, and all the other Chiefs of police in Michigan, and tells them that all accidents of whatever name or nature are thoroughly investigated and every crime is run down with an iron hand. What a change there would be in Detroit and Michigan if the same system were used and all police departments were absolutely free from politics! Again Comptailor picks up the radiophone and calls the bar association and tells that all judges are appointed for life or for a term of equitable judicial service. What a change there would be for the better if our judges in Michigan were thus appointed and therefore removed from any dependence on the underworld for re-election.

Come to Bermuda! Yes, come to Bermuda and see for yourself, and you will be surprised how reasonably you can make such a delightful trip.

Wm. C. Allard..

Push others ahead, but not aside.

RETAILERS ALARMED

Increased anxiety is being shown in retail circles regarding the Black thirty-hour bill, which, according to undoubted authorities, would increase prices 25 per cent. and carry with it the seeds of a possible buyers' strike. It is expected that the bill will be reported out of committee shortly and it is held "to stand a better chance than ever of passing the Senate."

Typical of the attitude of retailers on the question are the views of Dr. Paul H. Nystrom, vice chairman of the National Retail Code Authority and president of the Limited Price Variety Stores Association. Dr. Nystrom declares the Black bill "much too drastic and extreme to serve as an aid to employment under present conditions."

"If adopted," he asserts, "it will result in widespread business difficulties, if not in disaster. A general adoption of the thirty-hour work week, with present weekly rates of wages continued, as proposed by the bill, would result in increased costs of production and distribution estimated conservatively at not less than 25 per cent."

"These increased costs would, of course, have to be added to the prices of goods and would therefore fall upon consumers. Higher prices will reduce the volume of sales, which in turn will tend to reduce production. The net effect will thus be less rather than more employment."

The food industries are especially concerned over this potential increase in prices, so much so that Paul S. Willis, president of the Associated Grocery Manufacturers of America, Inc., has advised members that "widespread increases in prices may indeed result in such general discontent as to bring on a buyers' strike."

"The food manufacturing industry, and other industries engaged in the processing of agricultural products," Mr. Willis added, "would suffer especially adverse effects if this bill were to become a law. The Agricultural Adjustment Administration is bending every effort to bring about parity between the price the farmer receives for his product and the price he pays for the things he buys. The effect of the Black bill would be to offset in large measure the results thus far achieved, to necessitate higher processing taxes and to increase the price the consumer must pay for food and clothing."

The fundamental basis for the estimated increase of 25 per cent. in wholesale and retail prices should the bill become law was explained yesterday by H. I. Kleinhaus, manager of the Controllers Congress of the National Retail Dry Goods Association, who did the statistical work for the statement against the measure presented to the Congressional committee by the Retailers National Council.

"Recent authoritative surveys," he said, "show that, while the labor cost varies with industry or product, the average of labor or human effort at any given price point is about 80 per cent. of the price with the remaining 20 per cent. representing the element of natural resource."

"Now, a reduction of weekly hours of labor from, say, 40 to 30 involves a reduction of 25 per cent. in hours, but

an increase of 33 1/3 per cent. in wage costs. However, because of the exemption of executives and the shorter-hour schedules now prevalent in industries, this increase in wage costs may be more conservatively figured at about 30 per cent."

"Thus, 30 per cent. of the average total labor costs of 80 per cent. gives the estimated rise of 24 per cent., or close to the more convenient figuring figure, roughly of 25 per cent."

"It is interesting to note, however, that in retailing, the present permissible NRA hour schedules range from 40 to 56 hours per week, dependent, of course, upon the number of hours the store is open. The reduction to thirty hours would involve a wage rise of from 33 1/3 per cent. all the way to 86 per cent. But for all industry and trade, the 30 per cent. increase in wage costs would probably be nearer the average."

"Assuming the corresponding 25 per cent. increase in product cost, this would be pyramided to the consumer in dollars, but not in per centage figures. For example, an item costing the store \$1 to-day and retailing at \$1.50 carries a one-third mark-up at retail. If the wholesale cost of the item is advanced 25 per cent, the cost to the store becomes \$1.25 and the retail price at the same percentage of mark-up becomes \$1.87 1/2."

"These figures, of course, assume no decrease in the present production or distribution of merchandise. If consumer demand should decline because of the higher prices, costs per unit would rise greatly in industry and the operating expenses of stores in percentage of sales would show an extremely heavy rise."

MAKES PLEA FOR ACT

Not every business man will agree with Arthur D. Whiteside, a member of the National Industrial Recovery Board, who told the Pennsylvania bankers last week that the decision upon the new Recovery Act will largely determine the social and economic trends in this country for years to come. On the other hand, there were some truths stated by Mr. Whiteside in the same address which it might be equally difficult to impress upon the average industrialist.

For instance, he declared that a large part of the blame for non-compliance with the codes, according to the actual record of complaints, has been due to the fact that the provisions to be enforced are "either not practical or absolutely unenforceable."

Whatever exists in the way of monopolistic tendencies, Mr. Whiteside added, comes from the activities of industrialists which are absolutely unauthorized and totally external to the provisions approved. Through a comparison of business failures over a period of six years he was inclined to discount the effect of monopoly upon small business, although describing earlier the growth of big business and the failure to provide for the new pattern of our economic expansion and competitive relationships.

The plea made by Mr. Whiteside was for an extension of the present act which should provide flexibility and

minimize the possibility of laws imposing rigid national regulation of hours and wages.

GOLD SPURT BRIEF

Only a brief spurt in speculative markets followed upon the decision in the gold cases. Reaction then set in and prices at the close of the week were about unchanged from their previous levels. Fluctuations in the dry-goods markets ran along about the same pattern.

Looking around for an explanation of this trend when it was expected that there would be marked activity, observers were inclined to blame the "radical" legislation which is now being considered by Congress. However, it was pointed out that the gold decision removes the principal fear of much lower prices, even though anxiety on this score was not much warranted.

In summing up the common view taken in business, the survey committee of the National Association of Purchasing Agents holds that a cautious buying attitude based on the uncertainty regarding price-fixing and disturbing legislation is still required. Only in exceptional instances does the committee think that buying for longer than a three month period is warranted.

Whether inflationary prospects are increased or reduced by the gold decision was a question still answered in opposite ways during the week. One group holds that, since Congress was upheld in its emergency action, more extreme steps may be taken if the situation does not mend. Others contended that the warning of the court should prevent any further tampering with the currency.

CONGRESS GETS NIRA

In several ways the message of President Roosevelt asking for a two-year extension of NIRA was remarked for its indirect, rather than its direct, meaning. Congress, for instance, is to have the opportunity to frame the measure, thus inferring that the emergency is over. Secondly, the emphasis upon more adequate application of the anti-trust laws seems to carry the same significance because industrialists were to enjoy an easing-up of such law enforcement in return for concessions granted to labor and to the government.

The draft of the new bill also appears to spell the end of emergency measures. The first section calls for permanent legislation whereby Congress could always deal with a future crisis along the lines followed in this depression.

Under the present plan the codes now in effect would be extended for a period of ninety days after June 15, when the new legislation becomes effective. Thus, the revised program is to start soon after the Fall season gets under way, or upon Sept. 15.

In the meantime Congress not only draws up the new recovery act but it also is to hear from an investigation of conditions under the codes now operating. The stress laid by the President upon the elimination of monopolistic practice could probably be traced to circumstances which the investigators should unearth.

NATIONAL INFLUENCES

The gold-clause decision, the message on a new NIRA, the labor bill and the administration upset upon the work-relief measure are of prime consideration in business circles. It is difficult under this barrage of Washington influences for industrial and trade interests to go about their own affairs as they had been inclining to do.

Hesitation caused by the Supreme Court gold ruling was reflected in another decline in the business index. Three of the six series are lower, the principal set-back being recorded in steel operations. Automobile production carried along steadily and reported its weekly gain of 5,000 cars.

The third monthly rise was shown in factory employment and payrolls. The former increased 0.6 per cent. and payrolls 1.4 per cent., putting them respectively 7.2 per cent. and 18.7 per cent. over the respective figures for a year ago.

A most encouraging feature of this latest report from the Department of Labor was that all the increase came from the durable goods industries, a small loss showing for the lighter products. However, the durable lines still have far to go, since they are only 66 per cent. of the Labor Department's average, compared with 92 per cent. for the non-durable division.

BUSINESS AND CONGRESS

Not since March, 1933, has business had to face so confused a legislative outlook as now prevails. The effect will be to give one more good reason for holding back long-term commitments of various kinds, and to encourage a hand-to-mouth policy where possible.

Left to itself now, there is a possibility that the radical elements in Congress may coalesce and develop leadership of their own. If this should occur, a more radical program of legislation than anything yet sponsored by the President may make its appearance. However, the President would probably reappear to check this in that event.

On the other hand, some observers hope that the President may prune his legislative program, and soon return to Washington to drive through the most important measures and terminate the session early in the spring. Thus, he would seek to repeat the program of last year, when he succeeded in keeping the session short.

DRY GOODS CONDITIONS

According to present views, the month may show an increase in this district of about 3 per cent. Much will depend, of course, upon weather conditions, which so far have not been favorable to the introduction of Spring apparel lines. The stores are making careful purchases because of the late Easter and the need that is foreseen of clearing goods quickly after that holiday.

The more thorough testing of Spring styles and the absence of "best sellers" have induced numerous small orders by mail to the wholesale merchandise markets. The dry goods market had a short-lived spurt after the gold decision but soon settled back at easing prices. Rug mills announced pending price advances.

OUT AROUND

Things Seen and Heard on a Week
End Trip

Two weeks ago I called attention to two types of merchants which may be aptly described as lifters and leaners—men who do things and men who clamor loudly because other men do not do the job for them. The writer of the letter I publish herewith is a good example of the lifter class—men who go ahead and do things to help themselves and, incidentally, their fellow merchants. The letter is as follows:

Decatur, Feb. 18—Have noticed several articles in "Our Tradesman" written by merchants of Michigan in regard to relief orders and chain stores. See where some of them advocate taking the matter up with Lansing. I have worked for and with the emergency relief administration from the day the relief was taken out of the hands of the supervisors of the county and this new organization was formed. My job is that of "advisor" to the case worker in my township and will say that all of the business in Decatur and Hamilton townships and—if I am not mistaken—in the entire county of Van Buren is handled only by independent stores. I see every order which is issued and we positively give none of this business to the chain stores, nor have we done so since the start of the FERA.

Grocerymen, get together in your own towns and appoint a small committee or just one delegate. Then have a county meeting and have a committee call on your county FERA committee, state your case, especially the fact that most of the people on relief are also on your books, and I don't doubt for a minute you can make them see light. You will get nowhere by just writing letters.

Theo. Borst.

I feel no mistake in stating that this is one of the most timely letters I have ever received. It points the way by which any merchant who has confidence in himself and his cause may secure the orders handed out for relief for independent merchants, where they properly belong. This, in my opinion, is a good deal better than for a merchant to stand behind the counter and vociferate like a hyena because the other fellow does not do the work he himself can do for himself and his neighbors in the independent field. I am proud of the man who wrote the letter. He has taken the Tradesman for twenty-four consecutive years and has evidently learned some things from our paper which it is worth while for him to know.

Greenville, Feb. 22—In regard to the proposed retail license law of Michigan that was so well endorsed by the Independent Business Men's Association of Greenville and published in the Tradesman Feb. 13, we find that it has created a lot of comment and quite a number of people and organizations have written to the Greenville Business Men's Association about it. The traveling men also seem to be pretty well

informed about it and it has caused a lot of discussion.

It has been reported that there are 86,000 independent business men in Michigan and even 10 per cent. of that number, if they really tried, could very likely have this proposed law passed.

For those who did not read it, we will say that the proposed law will be a retail license of \$25 on each retail store—\$50 on each of two and \$100 on each of three, and so on. In other words, the fee doubles on each additional store.

There have been vast numbers of measures proposed and put in force to curb the chain stores, but many of them have no more value than a split second in eternity or a knocker on a tombstone. Chain stores cannot be curbed by slapping them on the wrist with a bantam sized toothpick.

Some proposed laws might be regarded as confiscatory, but not this one. It could better be described as migratory because, if passed and enforced, no doubt it would instantly arouse among chain stores latent homing instincts and an irresistible longing for the dove cotes and pigeon lofts of Wall street and other centers of finance and culture.

We were informed long ago that over 500,000 retailers had been driven out by the chains. For them we have the deepest sympathy and those who sleep on the hillside, we regard with sentiments of reverential respect. Are these martyrs to be forgotten?

This fight should not be turned over to the children—this is our fight. We were here when it started—let's settle it and not pass it on to future generations.

There are plenty of boys and girls who rather question as to whether dad did his best fighting the chains or whether he just drifted along and passed over the dam. If we have been drifting, let's right about face, pass the License Law for Michigan and start up stream again.

The proposed law as outlined would bring swift and sure relief. We are so many that we hold all of the cards and can dictate the answer. Let's not tarry longer in the quagmire of indecision, but arouse ourselves and put over this legislation. Such action would guarantee opportunity to the young men of to-morrow and start them on a business highway that will lead straight through their lives to Paradise.

The generations of Jews enslaved under the Pharaohs absolutely lost all of their initiative, but during the forty years of wandering in the wilderness a new generation arose from which a fighting army was drafted which got results. We have already had fifteen years of this stuff—fifteen more for a lot of us means forever and we certainly don't want the word Independent to become the symbol of eternal desolation like a landmark in hell.

One business is enough for one man—the proposed law would come near enough taking care of that so that business opportunity would spread to the many.

There is nothing new about monopoly; the old time tyrants used to dispense it for value received, whatever it might be, and the lucky swashbuckler who kissed the hairy paw of some medieval ruler and received the right of monopoly over his fellow beings was fixed for life.

A while ago it certainly did look as though the god of gold would place a permanent chaplet on the brow of the chain store, but a little concentrated effort from independents right now will cause him to let fall the unfinished wreath.

It is not necessary for any more independent business men to lock their store for the last time with a trembling hand or pass aimless days on the curb and return to threadbare homes.

We have the strength and numbers to set up fair competition; let's do it. Just circulate petitions as outlined in

the Tradesman Feb. 13. If the response is half as good as it was in Greenville, the victory is won.

We want the young business man to have a chance and the old one a break.

We are holding another meeting about this in Greenville to-night, but Greenville can't do it alone.

C. L. Clark.

The full text of House Bill No. 53, above referred to, is as follows:

Section 1. Section 3 of Act No. 265 of the Public Acts of 1933, entitled "An act to provide licenses for the establishing, opening, maintaining or operating of branch or chain stores; prescribing the license fees to be paid therefor and the disposition of the moneys derived therefrom; defining the powers and duties of the secretary of state in connection therewith, and to provide penalties for the violation of the provisions of this act," is hereby amended to read as follows:

Sec. 3. Every person, firm, corporation, copartnership or association establishing, opening, maintaining or operating within this state under the same general management, supervision, ownership or control, two or more stores or mercantile establishments where any goods, wares or merchandise are sold or offered for sale at retail, shall be deemed a branch or chain store operator, and for such stores established, opened, maintained or operated in excess of one shall pay the license fees hereinafter prescribed for the privilege of establishing, opening, maintaining or operating each such store or mercantile establishment in excess of one. The license fees herein prescribed shall, except as herein otherwise provided, be paid annually, and shall be in addition to any license fees, taxes on sales or ad valorem taxes now prescribed or now in effect, or as the same may hereafter be amended. The license fees to be paid by operators of branch or chain stores shall be as follows:

1. Upon two stores or more but not to exceed three stores the annual license fee shall be ten dollars for each such store in excess of one.
2. Upon four stores or more but not to exceed five stores the annual license fee shall be twenty-five dollars for each such store in excess of three.
3. Upon six stores or more but not to exceed ten stores the annual license fee shall be fifty dollars for each such store in excess of five.
4. Upon eleven stores or more but not to exceed fifteen stores the annual license fee shall be one hundred dollars for each such store in excess of ten.
5. Upon sixteen stores or more but not to exceed twenty stores the annual license fee shall be one hundred fifty dollars for each such store in excess of fifteen.
6. Upon twenty-one stores or more but not to exceed twenty-five stores the annual license fee shall be two hundred dollars for each such store in excess of twenty.
7. Upon twenty-six stores or more but not to exceed thirty-five stores the annual license fee shall be two hundred fifty dollars for each store in excess of twenty-five.
8. Upon thirty-six stores or more but not to exceed fifty stores the annual license fee shall be three hundred fifty dollars for each such store in excess of thirty-five.
9. Upon each store in excess of fifty the annual license fee shall be five hundred dollars for each such store in excess of fifty.

Grand Rapids, Feb. 23—I have read your articles from our fellow merchants in Greenville regarding the chains. For a number of years I have given this menace a lot of thought. I have watched the various movements to drive chains out of business with interest and often with amusement, feeling that they were bound to fail, because the foundation on which these move-

ments were founded were too frail and too flimsy.

I made up my mind to see our Greenville brothers and requested an interview to lay before them a concrete plan, which I believe cannot fail. I was fortunate to receive a hearty invitation from the executive committee of the Greenville Business Association to meet them. I laid my heart open to them and unfolded my plan, asking for criticism and suggestions.

The result was that I received an appeal to immediately call a convention and see Mr. Stowe, of the Michigan Tradesman, and broadcast my idea through your valuable trade journal. I am not yet ready to do this. I must first have more criticism, more constructive thought before we broach it.

I must have your opinion. I want you to question me. I need constructive criticism on this idea from your wealth of experience, as well as of other merchants from different parts of the state. However, I feel I have the germ of an idea that will not fail.

Leonard Van der Jagt.

Mark Sullivan, the Washington correspondent of the New York Tribune-Herald, writes as follows concerning the opposition to the NRA: "President Roosevelt's recommendation that part of the NRA be renewed for one more year is likely to be adopted by Congress, but the action will not be for more than one year. And even though the renewal be for only a year, Congress will take away much that is now in the act. It is further possible that some part of NRA—a comparatively slight part—may become permanent. As to most of NRA, however, the common judgment of Washington is that a strong tide is running against it, that some conditions have arisen which are taking the heart out of it, and that these conditions are likely to go farther."

Some of the ways in which colleges and universities are now attempting to give their students a solid background for a business career will be described by Dean Clare E. Griffin, of Michigan School of Business Administration, when he appears as the final university lecturer of the current series before the University of Michigan Club of Grand Rapids on March 20. The talk will be held in Union high school auditorium at 8 o'clock.

Becoming dean in 1927, Professor Griffin has headed the School of Business Administration during the period of its most rapid growth since its establishment in 1924. During the latter portion of his administration the National economic upheaval came into the picture and he has been in a position to study college training for business under both good and bad conditions in the commercial world. Known as an exponent of the factual, rather than the theoretical method of business study, Dean Griffin will discuss some of the technical advantages of a university preparation for a business career.

A native of Allegan, Dean Griffin received his education in the Traverse City schools and at Albion college and the University of Illinois. After teaching at Dartmouth and Johns Hopkins University, he came to Michigan in 1919 as an associate professor in com-

(Continued on page 23)

FINANCIAL

Proceedings of the Grand Rapids Bankruptcy Court

Feb. 18. On this day the schedules, reference, and adjudication in the matter of Anderson Manufacturing Co., Inc., a Michigan corporation, bankrupt No. 6100, were received. The bankrupt is located in Grand Rapids. The schedules show total assets of \$7,071.88, and total liabilities of \$8,618.68, listing the following creditors:

Martin Pell, G. R.	\$ 38.80
Peter Englishman, G. R.	15.90
Dick Truer, Syracuse, N. Y.	25.25
Orie Den Hertog, G. R.	96.60
Philip Breas, G. R.	171.00
Ed Punch, G. R.	93.72
Dan Endema, G. R.	35.20
Arthur Jones, G. R.	35.70
Dan Derogee, G. R.	63.20
John Karman, G. R.	72.00
Chris DeWitt, G. R.	22.20
Dan Koppenol, G. R.	151.30
G. VanderMale, G. R.	165.90
Jack N. Cooper, New York	57.79
Louis S. Dryer, New York	10.30
Joseph D'Arcangel, G. R.	1.46
Ted Vande Vusse, G. R.	8.60
Barton Furniture Co., Grandville	1,840.57
Peter D'Arcangel, G. R.	221.13
Standard Electric Motor Repair Co., G. R.	30.00
Acme Steel Co., Chicago	32.00
American Corrugating Co., G. R.	42.76
Attwood Brass Works, G. R.	66.44
American Excelsior Corp., Chicago	14.90
Joe Brown & Sons, G. R.	3.50
Boss Carving Works, Coopersville	10.70
Barton Furniture Co., Grandville	30.18
Brummeler Steel Products Co., G. R.	341.75
Cadillac Veneer Co., Cadillac	2.50
Commercial Letter Co., G. R.	5.84
Consumers Power Co., G. R.	17.60
Walter Clark Veneer Co., G. R.	107.91
Despres Dowel Mfg. Co., G. R.	9.04
John J. DeVries, G. R.	2.32
Douma & Sons, G. R.	5.80
DeWindt Studio, G. R.	72.51
Engle Lumber Co., G. R.	72.54
Fairchild's Publication, New York	2.00
G. R. Belting Co.	1.47
G. R. Furniture Exhibition	25.00
Gallmeyer & Livingston Co., G. R.	112.43
G. R. Turning Co., Inc.	8.36
Gould Transfer Line, G. R.	6.40
Gelock Transfer Line, G. R.	22.50
Glidden Co., Cleveland	270.25
Goshen Veneer Co., Goshen, Ind.	802.85
G. R. Furniture Repair	12.50
G. R. Realty Co.	316.60
G. R. Time Clock Co.	5.00
G. R. Wood Finishing Co.	25.25
Hayden Supply Co., G. R.	51.28
Haskelite Mfg. Co., G. R.	90.77
A. L. Holston Co., G. R.	15.25
John H. Klok, G. R.	300.00
Michigan Tag Co., G. R.	11.28
Minnesota Mining & Mfg. Co., St. Paul, Minn.	33.75
Manufacturers Supply Co., G. R.	122.30
Michigan Bell Telephone Co., G. R.	112.43
C. O. Porter Machine Co., G. R.	37.78
G. H. Pearl & Sons, G. R.	1.15
Quimby Kain Paper Co., G. R.	10.20
Richmond Stamp Works, G. R.	6.84
Read Chapin Co., Chicago	160.00
Bert Spolstra, G. R.	65.30
Travis, Merrick, Johnson & McCobb, G. R.	274.99
Tisch Hine Co., G. R.	14.44
Carl Uhren, G. R.	8.00
Vankuelen & Winchester Lbr. Co., G. R.	328.54
R. P. Webb, G. R.	1.50
W. P. Williams Co., G. R.	5.60
Western Union Telegraph Co., G. R.	47
Henry D. Wilson Agency, G. R.	61.72
Zeeland Woodturning Works	222.34
Weeks & Lee Studios, G. R.	156.25
The Huey Co., Chicago	2.50
Ludwig Bouman Co., New York	1.02
Berman Bros. Furn. Shop, Inc., N. Y.	1.06
Burden & Co., St. Jamaica, N. Y.	1.42
Gimbel Bros., New York	3.50
Kresge's Dept. Store, Newark, N. J.	9.75
Ovington's, New York City	6.00
A. H. Stielh Furn. Co., N. Y. City	34.82
Homer L. DeNeut, G. R.	178.76
Martin Pell, G. R.	59.10
Peter Englishman, G. R.	22.00
Orie Den Hertog, G. R.	28.60
Philip Breas, G. R.	87.50
Ed Punch, G. R.	73.40
Dan Endema, G. R.	20.80
Arthur Jones, G. R.	2.85
Dan Derogee, G. R.	6.75
John Karman, G. R.	44.00
Chris DeWitt, G. R.	6.00
Magnus-Marks Associates, Chicago	81.00
Fred Roth, G. R.	350.00

Feb. 19. On this day the schedules, reference, and adjudication in the matter of Jacob DeVries, bankrupt No. 6102, were received. The bankrupt is a bread salesman of Kalamazoo. The schedules show \$50 (all of which is claimed exempt), and total liabilities of \$3,198.78, listing the following creditors:

Colonial Insurance Co., Kalamazoo	\$90.00
Home Furnishing Co., Kalamazoo	50.03
Ferris Coffee Nut Co., G. R.	1,300.00
E. W. Chalker, Kalamazoo	13.50
American Cereal Coffee Co., Chicago	12.00
Ambrosia Chocolate Co., Milwaukee	28.00
Sherman Bros., Chicago	90.00
Star Paper Co., Kalamazoo	13.00
Fisher Bag Co., Front Wayne	20.00
Double Bros. & Co., Kalamazoo	6.00
Mich. Bell Tel. Co., Kalamazoo	15.00
Consumers Power Co., Kalamazoo	15.00

F. N. Cooper, Kalamazoo	250.00
James M. Wilson Agency, Inc., Kalamazoo	40.00
Service Tire Co., Kalamazoo	3.00
I. Halpert Tire Co., Kalamazoo	2.50
Kalamazoo Battery Service	7.83
Dr. Roy L. Workman, Kalamazoo	20.00
Dr. Reader J. Rubbell, Kalamazoo	20.00
Home Savings Bank, Kalamazoo	400.00
First National Bank & Trust Co., Kalamazoo	300.00
Kalamazoo Industrial Bank	122.83
Marinus Clement, Kalamazoo	90.00
Mable Kloosterman, Kalamazoo	280.00

In the matter of Jacob Rose, bankrupt No. 6095. The first meeting of creditors has been called for March 12.

In the matter of William H. Fredericks, doing business as Fredericks Pharmacy, bankrupt No. 6096. The first meeting of creditors has been called for March 8.

In the matter of Anderson Mfg. Co., bankrupt No. 6100. The first meeting of creditors has been called for March 8.

In the matter of Charles H. Latimer, bankrupt No. 6089. The first meeting of creditors has been called for March 7.

In the matter of Charles W. Porter, bankrupt No. 6090. The first meeting of creditors has been called for March 7.

Feb. 19. On this day the reference, and adjudication in the matter of Peter Demlar and Katherine Demlar, bankrupt No. 5948, were received. The schedules have been ordered filed. Upon receipt of same the assets and liabilities will be made known.

Feb. 19. On this day the reference, and adjudication in the matter of Christ Loeb and Elizabeth Loeb, bankrupt No. 5977, were received. The schedules have been ordered filed. Upon receipt of same the assets and liabilities will be made known.

Feb. 19. On this day the reference, and adjudication in the matter of Jay Wetzel and Hazel Wetzel, bankrupt No. 6005, were received. The schedules have been ordered filed. Upon receipt of same the assets and liabilities will be made known.

Feb. 19. On this day the reference, and adjudication in the matter of Herman Boldt and Minnie Boldt, bankrupt No. 6026, were received. The schedules have been ordered filed. Upon receipt of same the assets and liabilities will be made known.

Feb. 19. On this day the schedules, reference, and adjudication in the matter of Kirk J. Deal, bankrupt No. 6106, were received. The bankrupt is a food inspector of Kalamazoo. The schedules show total assets of \$378.50, (of which \$128.50 is claimed exempt), and total liabilities of \$2,368.27, listing the following creditors:

Farm Credit Administration Emergency Relief Section, Minneapolis	275.00
First State Bank, Gobles	700.00
Mich. State Farm Bureau, Lansing	30.00
Gobles Milling Co., Gobles	100.00
Farmers Produce Co., Kalamazoo	30.68
Koli Deal, Decatur	60.00
Allen Keller, Kendall	47.66
American Agricultural Chemical Co., Detroit	740.40
First National Bank, Kalamazoo	198.33
Citizens State Savings Bank, Otsego	186.20

In the matter of M. Joseph Kelly, doing business as Jo-Kelly, bankrupt No. 6072, first meeting of creditors was held Feb. 21. The bankrupt was present and represented by Norris, McPherson, Harrington & Waer, attorneys. Cleland & Snyder and Hilding & Baker, attorneys, were present on behalf of certain creditors. The bankrupt was sworn and examined before a reporter. Claims were filed only. Fred G. Timmer, of Grand Rapids was elected trustee, with bond of \$1,000. The meeting then adjourned without date.

Machinery Manufacturers Optimistic

Machinery manufacturers express renewed optimism concerning their sales outlook. Confidence is expressed in some quarters that substantially larger business may be secured during the next few months, even though producers' goods industries generally continue to lag.

The scheduled announcement of new automobile models by many manufacturers this fall, rather than at the year-end, will result in many machine and machine tool orders in the late summer and early fall, it is expected.

Also, manufacturers of labor-saving machinery are intensifying their sales efforts on account of the social security legislation that seems certain to pass Congress. Elimination of the tax credit for individual unemployment reserve

plans by the House this week removes incentive for stabilization of employment, it is pointed out. Accordingly, concerns with relatively heavy pay roll costs are expected to show keen interest in all available methods for reduction of labor costs.

The Wagner Bill Disliked

The new Wagner trades disputes bill appears as unacceptable to industrialists as the one offered in the preceding session of Congress. Accordingly, vigorous opposition to its passage is promised.

The fate of the bill is held to depend, however, upon the collective bargaining provisions of the new NRA legislation which is to be drafted by Congress. If the Administration finds that the new provision to take the place of Section 7a is satisfactory, the Wagner bill will probably be abandoned.

Another possibility, it is felt, is that the President may support the trades disputes bill if organized labor groups would cease their agitation for thirty-hour week legislation. However, this consideration is not likely to weigh heavily with industry, where many hold the thirty-hour measure quite unlikely to pass in any event.

Has Business Turned Downward?

The reaction of business to gold clause decisions has proved disappointing to the more optimistic thus far. However, many business

men are confident that the lull in the first half of February does not mark the beginning of a definite, contra-seasonal recession.

Record-breaking retail automobile sales provide support for the increased production schedules the industry has announced for next month. Many steel trade observers say there has been no decline in consumption, and ascribe the decline in the rate of operations to temporary overbuying of some users and to code limitations.

However, the slowing down of Government expenditures, and particularly the delay in starting the public works program, have aroused some concern among consumer goods industries. It is disappointing also to the steel and building material companies which expect to supply materials for the projects.

The aim (if reached or not) makes great the life.

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DRY GOODS

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 First Vice-President—D. Mihlethaler, Harbor Beach.
 Second Vice-President—Clare R. Sperry, Port Huron.
 Secretary-Treasurer—Leon F. Rosacrans, Tecumseh.
 Manager—Jason E. Hammond, Lansing.

Hardware Makes Good Showing

Continued buying activity in the hardware market this week brought satisfaction to both wholesalers and manufacturers in that industry. Buying for the Spring season opened in promising manner a week ago and has grown in volume since that time. Early commitments on garden tools and accessories are the heaviest in three years, jobbers said yesterday. In regular household lines the demand matches that of last season. Orders for builders' tools and hardware made the most spectacular gains of the week, as contractors working on house repair and renovations jobs bought freely for immediate and later delivery.

Millinery Orders Now Larger

Orders for millinery are now reaching the Eastern market in better volume, the recent increase offsetting to a considerable extent the slowness encountered during much of last month. Emphasis continues on straw and novelty fabric styles for immediate and near-by delivery. Strong confidence is being shown in the outlook for straw hats in novelty weaves with the approach of warmer weather. Re-orders on millinery, as is the case with other accessories, will be affected by the late Easter. Early suit buying by consumers, however, was seen as spurring March volume.

Making Coat Lines Stronger

The belief voiced by some buyers that the styles shown in early coat lines are not as strong as is usually the case at this period, is being rapidly met with additional offerings, it was reported here yesterday. The fact that manufacturers concentrated almost entirely on suits in their initial preparations for Spring was cited as the reason for the present deficiency in general coat lines, although some styles have met with market favor. The outlook for the untrimmed dress coat is regarded as particularly favorable. The so-called Clark Gable style of back is being well received.

Sterling Silver in Demand

Buyers seeking sterling silver hollow ware for Easter selling are placing orders now. The orders are substantial for low-end goods but prove disappointing on the medium and better grade products. Special promotions of sterling ware around Easter carried out in many cities in previous years have usually been confined to the better grade merchandise. Orders for low-end silver and chromium plated hollow ware for immediate delivery continue to reach the market in quantity.

Food Competition Keener

Competition in the food and grocery industry grew sharper in New York this week as rising prices improved the

competitive standing of a number of lines. Manufacturers of butter substitutes shortly will launch an extensive promotional campaign basing their appeal upon the higher cost of butter. Already the butter substitutes have risen close to 10 per cent. in sales volume, producers said. Rice cereals are making sharp inroads into the markets of wheat cereals while fish interests are reported scoring heavily at the expense of meat packers who have been forced to increase quotations.

Against Shorter Hosiery Week

The production control committee of the National Association of Hosiery Manufacturers recommends retention of the two forty-hour shifts for the industry and opposes any reduction in hours. At the same time, it suggests that the Code Authority undertake a study of obsolete equipment, since much of the overcapacity and price weakness in the field emanate from the availability of such machinery. The committee emphasized the need of finding a practical and legal method of disposing of this obsolete equipment, suggesting that possibly it might be sold to foreign countries, in which American manufacturers have not yet been able to find a market.

Stores Open Homewares Sales

Homewares sales opened in local department stores yesterday drew wide response from consumers, despite the fact that such events ordinarily are not launched until after March 1. Mixed with the usual array of household appliances, were a number of special furniture offerings, including low price upholstered suites and case goods items. Electrical goods, kitchen cabinets, tables and chairs, china and glassware offerings and specially priced curtain and drapery items were among the features of the current sales. Prices generally were slightly below the figures at which similar sales goods were offered last year.

Ruling Fails to Affect Clothing

The gold decision will have no immediate effect on the men's clothing field, as delivery conditions in that industry made early buying imperative, according to comment in the market. Both the large and small operators are covered liberally on their initial spring requirements, it was said, and their re-orders will be governed mainly by consumer responses, which since the start of the year have been somewhat disappointing. The matter of getting deliveries in time for the regular spring season is the main problem right now. The decision, however, may expedite the placing of Fall orders.

Easter Toy Orders Ahead

Orders so far placed by retailers for Easter and Spring toys are running about 10 per cent. ahead of last year. The outlook for Easter novelties was considered good, although price increases are predicted, owing to the higher wage scale agreed upon in the settlement of the strike affecting makers of stuffed playthings. Buying for the last half of the year awaits the holding of the toy fair here from April

1 to 20. Although retailers have complained that these dates are inconvenient, owing to their proximity to Easter, they will not be changed, it was learned here.

Wealth does not bring happiness, but let us try a million anyhow.

Falling in love is swift and easy; disillusionment is slow and painful.

LONG DISTANCE RATES ARE SURPRISINGLY LOW

for **45^c** or less

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
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Rates

CHICAGO, ILL.	45c
LAPEER	45c
FORT WAYNE, IND.	45c
PONTIAC	45c
PLYMOUTH	45c
TRAVERSE CITY	40c

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

MICHIGAN BELL TELEPHONE CO.

For **PROMPT** service and **ECONOMY'S** Sake
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THE MICHIGAN RETAIL DRY GOODS ASSOCIATION

320 HOUSEMAN BLDG.

GRAND RAPIDS, MICH.

RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

President—Rudolf Eckert, Flint.
Vice-President—O. A. Sabrowski, Lansing.

Secretary—Herman Hansen, Grand Rapids.

Treasurer—O. H. Bailey, Sr., Lansing.

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

British Grocers Are Invariably Well Grounded

Every week I am reminded of the high average character of British grocers because I get the London Grocers' Gazette which, trimmed to size, is 7½ by 12 inches, usually running to 115 pages crammed with solid stuff—weekly.

The advertisers index in a typical issue lists 103 names. These run 62 pages from short notices and cards to double pages. The work is amazingly well done, each advertisement evincing careful treatment and such thought as one uses when addressing serious-minded, intelligent men on serious subjects. A typical page, one of many, by Brooke Bond & Co., Ltd.—are there any British concerns anywhere that are not Ltd.?—reads thus, set in two columns:

"Dangerous" Man

Great truths often become commonplace observations. Repetition obscures their significance. Are we not all, at times, inclined to shrug our shoulders at a proverb, thinking, "Well, that goes without saying?"

But, occasionally, something happens, or is said, which sheds a new light upon a commonplace truth and, for the first time, we see it in its full intensity of illumination.

Last week, at an association meeting, a speaker said that one of the things necessary for the single-shop grocer was a "belief in his own capabilities." Many times before has the same thought been expressed. But it happens to be a great grocery-trade truth. In fact, it can be applied universally. Long ago the comment was made about a famous politician "That man is dangerous; he believes what he says."

One of the great advantages of getting your teas from Brooke Bond & Co. under their cash-trading system, lies not only in the fact but in the knowledge that you have bought as keenly as it is possible to buy, and that you are in a position to meet all present-day competition.

This means that you feel able to go out, with the fullest confidence, for a large share of the trade in tea. Write now for free tasting samples of the teas listed below.

Brooke Bond's Blends Are Duty and Carriage Paid

That ends the "display" portion of Brooke Bond's advertisement, but below that appears the full list of markings and pricings of the teas, with full details as to size of packages, and then "Terms: Cash with order. A rebate of 1/8d per lb. is allowed on order for 300 pounds and upwards if delivery is taken at one address and in one consignment. With this exception all quotations are strictly net."

Now, it would be no trouble for anyone to rewrite that talk so as to carry every essential and eliminate fully half the words—even 75 per cent. thereof. In view of our conception of the shortness of time and the work of our lives, that might seem desirable. But the day is even shorter in England than

in America, except during the incomparably charming twilight months of June and July—and British grocers have as much to do as any other men on earth to achieve progress.

My long standing conviction is that exceeding pressure of difficulties has developed tradesmen who utilize time far more effectively than we do and exercise greater skill than we in the selection of what is really worth while. If you go back and read that advertisement over again, it is apt to furnish food for many thoughts, evoked by its references—often simply hints—to all human experience and eternal truths. And men who think will be more successful grocers than men who do not—even if they only think.

I have long likewise held that the British monetary system is a tremendous force for the development of mental alertness. Consider this: That the pound sterling contains 20 shillings; that each shilling consists of 12 pence; and that each penny is divided into half-pennies and farthings—that is, halves and quarters. Consider, then the exactness of the knowledge, the developed skill, needful for the simple addition of a few items. Try this, in fact:

L	S	D
1:	9:	11¾
	19:	4½
2:	16:	2
1:	11:	3½

The signs are L for pounds, S for shillings and D for pence; hence such sums or computations are called Long Skinny Davy sums. I have been familiar with that money from youth. It does not confuse me a bit to buy things in Glasgow, London or Edinburgh. Yet right now, as I say to you that I make the total above 6 pounds, 16 shillings and 9 pence, 3 farthings, I am open to correction. What do you make out of it, by the way after all my explanation of the method?

Yet listen: There are grocers—plain men who wait on their own trade and still wear the traditional grocer's apron—who can take a long column of figures such as I list above and run it up, as a whole—and get it right. I mean this: That they do not need to do what you and I must do: add the pence, turn the total into shillings and carry that to the shilling column; then proceed with the shillings, set down the remainder over even 20s and carry the pounds forward; lastly, adding the pounds. The men I mention run the three columns together, set the result correctly at the bottom and think nothing special about it.

Do you begin to see what I mean when I say that British money makes expert arithmeticians?

It is truly a blessing of adversity that British grocers must use such a system. It tends to shell out before they get started a lot of such men as clutter up our retail trades. Far better than that, it is daily, hourly mental drill which constantly promotes keenly disciplined thought and scrupulous exactness of method. Well may British Grocers say: "Better to bear the ills we have than fly to those we know not of," lest, in seeking for less trouble they find themselves in more of a different, unfamiliar and more perplexing kind.

For look you: I would not venture to say that the extreme mechanical simplicity of our monetary system is wrong altogether, but certainly one consequence of it is that our lives are permeated with loose thinking. On every hand and everywhere we have men graduated from our highest academic institutions who react as to a strange tongue when they are told that a given margin is 16⅓ per cent and not 20 per cent and who are plumb flabbergasted when told that an item bought for 5c and sold for 10c pays a margin of 50 per cent and not 100 per cent.

Such men are elected to Congress and become our "rulers"—the right term under our present set-up—and they issue edicts from Washington on a basis that every even fairly intelligent business man knows is hopelessly wrong and confused. Thus business conferences are delayed indefinitely while such authorities pause to acquire kindergarten facts about business—while business waits, cooling its heels in various ante-rooms and the hoped-for recovery lags through the months and years.

I have witnessed this situation all my life. I have written and talked about it, in season and out, for more than thirty years. The crying need for more exact business arithmetic is universally acknowledged and recognized wherever I go, but nothing is done.

Meanwhile, look at the assurance with which Brooke Bond speaks to grocers trained to run their own business and note the exact, open quotations for spot cash in advance to everybody regardless, with concession of 1/8d, the equivalent of ¼c to buyers of 300 pounds in one lot to one place at one time. Something to think about? I'll say there is. Paul Findlay.

Business Following Closely Normal Season Pattern

The gold clause decision is now out of the way. Other than removing a highly controversial matter, with its resultant uncertainty, its near term effect upon business is not considered to be of much importance. Some business that has been held back may be released. It also suggests the continuation of the present monetary policy of the administration. Although business is holding up relatively well, it is beginning to level off so that without heavier Government expenditures business is expected to follow more closely the normal season pattern.

Congress is moving more slowly, so that it has enacted little major legislation. There is a greater tendency to investigate and study prospective legislation along with greater differences of opinion. A definite example is the sending back to committee the administration's relief bill. There is a more definite segregation of the so-called radical and conservative groups with the President showing a tendency to give greater concern to government credit and the constitutionality of legislation. However, the President handed Congress the NRA situation with only general recommendations for its temporary extension for 2 years, clarification of legislative purpose and method of administration, continuation of presidential power to impose codes,

more adequate application of anti-trust law problem, retention of collective bargaining, classification as public utilities the natural resource industries, protection against oppression of small business and more effective means of enforcement. Although this means a greater delay in legislation, including the social security plan, it also means better consideration of the dangers to business which many of the proposals hold. Jay H. Petter.

Better Farm Equipment Sales Outlook

Manufacturers of agricultural equipment expect an improvement in sales during the next few months.

Heavier equipment sales usually follow a year of increased farm income like 1934, it is said. Most estimates indicate, furthermore, that cash income of farmers in 1935 will be about equal to the 1934 level. Also, lower interest costs, due to the Government refinancing program and contraction in other debts, will provide an increased margin of income for equipment purchases.

The industry is particularly optimistic on tractor sales prospects. High feed prices have greatly increased the cost of using animals for motive power. Tractor operating costs, on the other hand, have been steadily reduced through many new refinements.

The sincerity of a true man so pervades his whole spirit and beautifies his language that his society is the most attractive, his speech the most forcible, his influence the most benign. Let us develop and enforce these three points.

I would rather have a big burden and a strong back than a weak back and a caddy to carry life's luggage.—Elbert Hubbard.

LET US WORK FOR YOU. LESSONS IN ADVERTISING each \$1.00

Our School of Grocery Advertising is ready to serve the grocers and their clerks in the great Michigan Tradesman territory. We believe that ours is America's outstanding advertising school for independent retail grocers. Our March-April lesson in grocery advertising is now ready for the mails. We believe that ninety-five per cent of our subscribers believe that our services are worth fifty times the cost of one dollar per lesson. In the March-April lesson, we specialize in advertising your favorite brand of coffee, although six other features are included in this one lesson. Our charges are only one dollar each lesson and the money will be cheerfully refunded for the asking. Send us a one dollar bill or your check for one dollar and let our March-April lesson help you solve your advertising problem immediately. Clerks are especially invited to become our students.

FRED F. KOPKE SCHOOL OF ADVERTISING
Specialists in Grocery Advertising
HUTCHINSON KANSAS

MEAT DEALER

Meat Cost Affected by Buyers' Tastes

Housewives sometimes wonder why some choice cut of meat may cost them considerably more per pound than the live animal cost the packer.

There are two reasons for this. One is that each hundred pounds of animal will at best make only sixty or seventy pounds of meat; and the second is that as long as the great majority of housewives insistently prefer the same choice cuts of meat, other cuts must be sold below their real value—in fact, at any price they will bring—even though they may be just as wholesome and nutritious as the best.

Any dressmaker can tell you that it may take three yards of silk crepe to make a dress, although the owner of the dress is far less than three yards high. Some waste is unavoidable, the dressmaker will explain. And any packer can tell you that a hundred pounds of live animal will yield but about fifty-five pounds of beef; or forty-seven pounds of lamb; or about seventy pounds of pork, even including lard. The remainder, of course, is not entirely waste, since it can be manufactured into by-products in many cases—just as the dressmaker might conceivably make doll clothes also.

But the packer is primarily in the meat business, and if he is to stay in that business, and be able to meet his obligations for his live stock, supplies, payrolls, and other items of business expense, he must ordinarily get back from the sale of sixty pounds of dressed meat approximately as much as he has paid for the corresponding hundred pounds of live animal. That inevitably means that there shall be a spread between the price of live stock and the price of meat; but the difference is not a large one, and it represents a very real service to the retailer and the consumer—a service they would much prefer to pay for than to perform themselves.

In the second place, the situation where housewives concentrate much of their demand on a few choice cuts of meat, to the neglect at times of many more cuts just as wholesome, might be compared with that in a household where every member of the family wanted to work or play or study in the kitchen. There would be fights and spills and uproar around the cookstove, and silence and dust and cobwebs in the rest of the house; and if the habit spread to other families, contractors would have to start making their houses all kitchen.

Perhaps the farmer would like to start raising hogs that were all ham or bacon or pork chops, too; they would be easy for the packer to sell, and there would be no superfluous parts for him to try to dispose of. But, unfortunately, nobody has invented a hog with only two legs and no head or neck or feet; and even if someone did, this high-brow hog would starve to death instead of getting fat, because he couldn't see or eat. But until that kind of a hog does come along, all the packer

can do is to take him as he is, and sell the various cuts for what they will bring—hoping the income from the favored cuts will make up for what he ought to get, but can't, for those at present neglected. And on days when he can't even break even that way, all he can do is to keep hoping that housewives will some day buy meat for its nutrition instead of position, or dream that raising a hog to be all pork chops were as easily accomplished as building a house, especially a house that would be all kitchen.

Tons of Rainfall for Every Steak

It took millions of tons of rainfall to give Noah his famous boatride. But at that, he wasn't so far ahead of modern meat eaters—drouth or no drouth.

In fact, it takes from three to twelve tons of rainfall on somebody's farm or pasture to provide just one pound of beef roast or steak for your dinner table.

Engineers of the U. S. Department of Agriculture recently announced that in the growing process of one pound of dry alfalfa hay, from fire to seven hundred pounds of water are absorbed and given off again. A pound of corn takes about forty per cent. less.

Experiments in cattle feeding, on the other hand, have shown that it takes from six to ten pounds of grain, plus from two to twelve pounds of hay or grass, to give a steer one extra pound of weight. On the corn and alfalfa basis of rainfall consumed it thus requires from 1800 to 4500 pounds of water to grow the grain which makes possible that extra pound of beef, and from 1000 to 9000 pounds of water to create the hay that goes into it. In other words, before the steer can add one pound of weight, the sky has to contribute a minimum of 2800 pounds of water, or a theoretical maximum as high as 13,500 pounds.

But that's not all. Only fifty-five per cent of a steer's weight comes out of the packing house as meat, according to the Institute of American Meat Packers; the rest must be made into by-products, or is absolute waste. In practice, therefore, the farmer must grow nearly two pounds of steer to get one pound of beef. So each pound of meat that you eat really represents from three to twelve tons of rainfall.

But who would trade a good steak dinner, anyway, for all of Noah's rain?

Free-Meat Plan Running Into Difficulties

"Enforcement of its free-meat plan has raised no end of difficulties for the Free State government," writes Hugh Smith in a Dublin report to the New York Times. "Under the enactment legalizing the scheme the state exercises a control not extended to any other industry. Butchers buying for home consumption and exporters buying cattle to ship to Britain must pay a minimum of 25c per hundredweight for live cattle. This minimum price was fixed by the government to insure the farmer a reasonably fair price for his live stock, although it is admitted that even this figure does not give anything

like an economic return to the producer.

Trouble has now arisen in enforcing this regulation. Exporters say if they buy at the government's fixed price they will lose money on selling to Britain. In effect, they have made the government's price their minimum, buying only first-class stock at this figure, with the result that farmers find it difficult to sell poorer quality cattle. Every and any device or subterfuge has been used by the farmers, exporters and butchers to defeat the government's aims. Angered by the exporter's lack of co-operation, Dr. James Ryan, Minister of Agriculture, issued a threat that unless exporters observed the code the state would take over the entire cattle business.—U. S. Department of Agriculture.

Sausage Consumption Gains During '34

Consumption of sausage products in the United States in 1934 was appreciably higher than that of any year since 1929, according to a statement issued recently by the National Organization of Sausage Manufacturers, based on an analysis of government figures. Sausage consumption this year averaged approximately ten pounds per capita, it was stated.

"Frankfurters comprised about 30 per cent. of the total, bologna an additional 17 per cent. and pork sausage about 15 per cent. Dry sausages, such as salami and cervelat, represented approximately 13 per cent. of the total, while cooked meat specialties made up the remainder.

"Employment in the sausage industry has shown a steady increase since 1929, according to figure just made public by the Bureau of Census of the United States Department of Commerce. Employment in 1931 was 31 per cent. greater than in 1929 and employment in 1933 was 23.9 per cent. greater than in 1931.

"While similar figures are not available for 1934, members of the industry are of the opinion the trend has continued throughout this year. Employment in the packing industry, which is estimated to produce 60 per cent. of the total sausage made, has been substantially greater in 1934 than during any year since 1929."

Total Extinction of Chains Is Ultimate Aim

Fortified by the recent Supreme Court decision in the West Virginia multiple store tax case, independent grocery interests of the country are losing no time in seeking more drastic tax measures applicable to chain stores in their respective states.

Nebraska retailers meeting at Lincoln during the week were reported solidly behind a state tax measure covering retail stores, with the tax rate graded upward, according to the number of stores under one ownership.

Texas retail grocers were planning to descend en masse upon the state capital in support of a proposed measure levying heavy taxes on chain stores, which was described by one spokesman for the trade as the independent grocer's greatest opportunity "since the

invasion of the fangs of Wall Street—the chain store."

Mississippi wholesale and retail grocers were busily engaged in lining up support for a proposed chain tax measure in that state.

The Missouri House during the week perfected a chain tax bill, levying an assessment of \$25 to \$200 per store on multiple unit organizations.

Reports from other parts of the country noted similar activity on the part of the independent grocery trade.

A half-hearted attempt is being made by a few local chain groups to stem the rising wave of taxation, but the major chains have not come out into the open with any concerted opposition.

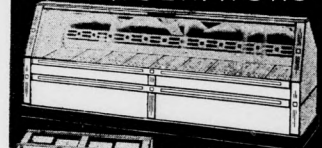
The only real apparent objection which the chains can voice to the new tax deluge is the hackneyed "higher cost of food" protest, and this can be neatly countered by the independents, who merely have to inform their consumers that independent grocers, not being subject to their special corporate taxes, are still in position to sell groceries at regular market prices, with no added impost to cover special taxes.

Just where the anti-chain drive will end is problematical. Some spokesmen for the independent grocery trade are frank to state, however, that total extinction of the corporate chains is the ultimate aim.

Laws and institutions are constantly tending to gravitate. Like clocks, they must be occasionally cleaned and wound up and set to true time.—Beecher.

INVESTIGATE and you'll choose

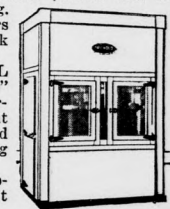
"DRY-KOLD" REFRIGERATORS



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.

Suggestive Selling From Your Own Customers*

Selling hardware is a profession and it offers greater opportunities to-day than any other kind of retail selling. Twenty-five years ago operating a hardware store was a fairly simple problem. The demands of the consumer were simple and easily satisfied. National advertising had little or no effect on the buying public. Traveling was slow and the consumer was content to purchase his hardware at the nearest store.

In the earlier days it was just a matter of being a store keeper. The consumer asked for the merchandise and accepted almost any brand offered him.

What a change we have gone through in the past twenty-five years! The improvements in transportation and communication have left their mark on the hardware business. The consumer is no longer tied to the nearest store and no longer accepts just any brand and advertising has played such an important part in changing the whims and fancies of the buying public.

Modern machinery makes it possible to produce merchandise in unlimited quantities. Manufacturers formerly content with marketing their products exclusively through hardware channels have placed their wares with department stores and drug stores. The hardware store down the street is no longer your competitor, your competition is every other store in a radius of fifty miles.

Operating a retail store at a profit is wholly a different matter to-day than it was twenty-five years ago. The methods and stores that served well twenty-five years ago are hopelessly out of date and are unable to cope with the present situation, likewise the type of salesman found in the hardware store 25 years ago would be hopeless in the modern hardware store.

In spite of the fact that many of our best selling items have been placed on the shelves of other kinds of stores there still remains many many items they never will attempt to sell. The hardware store still remains a hardware store and every community can support one. Experienced hardware men are becoming more and more in demand as conditions improve. Hardware merchants need men of hardware experience and you should avail yourself of every opportunity to improve your knowledge of hardware and kindred lines.

There is no college offering a prescribed course of study for hardware salesmen. The only way to learn this profession is by actual experience and study. The hardware profession, just as that of a doctor, lawyer or engineer, requires a knowledge of many things.

Housewares, rope radio, cutlery, tools, paints, sporting goods, bolts, builders supplies, plumbing, ventilation, automobile sundries and what a lot there is to know about all of them.

In department stores men are selected for their ability to merchandise one line. A shoe man devotes his entire time to shoes, the silk buyer to silks, and so on. In the hardware business it is necessary to have a general knowledge of the entire stock. Many of us find we are particularly well posted on some few lines, but we must not be content with that: if we expect to get ahead we must continually study the other departments and phases of the business.

If we will look at our job as a means of educating ourselves we will find a new interest in our work. When we become interested in our work we are able to do more and the more we are able to do the more successful we will be.

The retail salesman is the last person to handle the merchandise on its journey from the manufacturer to the consumer. The manufacturer may plan a wonderful sales plan for his product and carry it to the wholesaler the wholesaler in turn may carry it to the retailer, but how well it is sold to the public depends entirely on what you have to say about it.

You people are the spokesmen for the manufacturer, the wholesaler and your store. If there was some way of linking you all together as one great machine so you would all tell the same story about what you have to sell, let us say like a coast to coast radio hook-up, what a job of selling could be done.

You should be proud of your vocation. Retail hardware salesmanship is an occupation that requires ability and knowledge above the ordinary. Be proud of the work in which you are engaged. It is important. The public depends upon you to advise with them and suggest merchandise. Those of you who have ambition see in your present work a stepping stone toward bigger things. Your opportunities are limitless.

Make the most of your present job. The hardware business will continue to grow just as it has in the past and as it grows experienced men are all the more necessary and all the more in demand. My advice is to fit yourself for the job ahead and be ready to grasp the opportunity for advancement when it comes to you.

Ambition is one of the most necessary things to success. Ambition is a very commendable virtue—but it must be genuine—not the idle day dreaming sort that just wishes for success. Ambition is the spark that inspires you to struggle earnestly and unceasingly to realize your hopes. So many salespeople achieve little because they attempt little.

Those of you who get joy and satisfaction from your days work will be a success, whereas the one who regards his job as so many hours of drudgery will always be a "misfit" until such a time as he awakes and aboutfaces, and

comes to realize the opportunity which is always with him.

Take a sincere interest in your work and opportunity for increasing the value of your efforts will come. The capacity for being interested is a valuable asset for a successful career in retail selling. It is born of a desire to learn and succeed.

I can best illustrate this by telling you of a young retail hardware salesman. A few years ago he came to me and said, "Can you tell me how I can increase my sales"? I found he had asked his employer for an increase in salary and was told that he would have to increase his sales if he expected to be paid more. He was assigned to the tool department where his work other than selling was to keep the stock in good condition. In analyzing his problem we decided he used too much of his time looking after his stock and was content to let the customer walk by him to some other salesman. We decided he should plan a certain amount of stock work in advance and do it when there were no customers around and be on the alert to serve every customer possible. I also asked him to keep a personal record of each day's sales so that he would become more sales conscious. This was in January 1930. During the previous year he had sold \$28,000 to 12,000 customers and by his new plan he sold over \$33,000 to 11,000 customers. He increased his total sales by more than \$5,000 and his average sale per customer 67c. That is an actual happening and it was the result of nothing more than becoming interested enough in his job to want to sell more. To-day he is one of our star salesmen, it is just a habit with him to sell.

In your every day routine you will find a large number of the sales you make require no effort on your part. The customer knows what he wants and all you have to do is wrap it up for him, and it is so easy to get in a rut. If every sale you made was a refrigerator or a stove or a washing machine where a sales talk was necessary you would just naturally develop yourself from practice. The fact remains that you are called upon many times a day to sell something that does require some effort on your part and you must be ready at all times for this emergency.

When a sale is wavering in the balance there is just one thing to be done which will sway it favorably most of the time. Neither the personal magnetism of the salesperson nor high pressure tactics will accomplish it satisfactorily. There is one homely recipe—the one best bet—the ace in the hole if you please, and that simple something is an intelligent, forceful and interesting discussion of the merits of the merchandise which has led the customer into the store.

Because this principal is recognized in all quarters as being essentially sound let us go more into detail about the value of the knowledge of merchandise.

You cannot know too much about the merchandise you are selling. If you were to make a study of the underlying

cause for the success of a vast majority of salespeople who are real successes, you would find that underneath it all is a genuine interest in the merchandise they are handling.

The successful salesman is constantly studying, analyzing and searching for new and interesting features about the goods he handles daily, and uses it by passing on the knowledge he has gathered to the customer when the customer inquires in regard to it.

Almost every article in the hardware store has its romantic—its interesting side. There are some strong talking points about everything you handle. In the January 31 issue of Hardware Age I was interested in the awards of the W. W. Cross Tack Co.'s tack window display contest. I always knew tacks had points, but had never thought of their talking points. They are now featuring sterilized tacks as a safeguard to infection.

Professor Paul W. Ivey, of the University of Nebraska, tells a story of his attempt to buy a hammer. The salesman handed him a hammer. The professor grasped it by the handle and tested the balance. "That's a mighty fine hammer," the salesman volunteered. The professor hesitated. "You'll like that hammer" the salesman added, and as a further argument, he said, "You can't go wrong with that hammer. The sale was not made and the professor went out hammerless. Still in quest of a hammer, the learned gentleman went to another store and selected one very much like the tool shown by the first salesman. But here he found a real salesman, one who had studied his merchandise and had a very definite idea why it was a good tool. "The head of this hammer," said the salesman, "is fully polished, the handle is of second growth hickory and has a special mahogany finish, the head is made of vanadium steel and is tempered just right. The claws are split to a fine point so as to catch small nails, the eye is tapered and the handle is securely wedged so the head will never come off." This may be just a story, I have heard it many times, but it does illustrate very well the difference between the sales talk given by a posted salesman and one who is not.

One of the most common objections the customer offers when looking at merchandise is that the price is too high. If you know your goods thoroughly you will be able to justify the price. In most cases there is a definite reason for the difference in price. If you are unable to justify it the customer may easily get the impression that your store is too high on everything. When a customer objects to the price, it is sometimes well to show a less expensive article of the same type and point out the difference. Just recently a customer asked me to show her an oven thermometer. I handed her a mercury thermometer priced at \$2.00 and she said "I did not know they came so high," we had another one of a different type retailing at 79c and after learning the difference she decided on the better one. If I had been

* Paper read at Michigan Hardware Convention at Grand Rapids Feb. 13 by Charles I. Crawford, of Joliet, Ill.

unable to make this comparison I am sure the sale would have been lost.

Many of you are no doubt interested in hunting and fishing and I am sure you have no trouble selling merchandise to the sportsmen of your community. It is just natural for you to know the talking points of that class of merchandise. Possibly in other departments of the store you find some difficulty in closing sales. In other words, when a customer asks for paint or a stove or lawn mower you are not able to give the same kind of a selling talk. When this happens, when you feel that you were weak in presenting the merchandise, make it your business to post yourself so it will not happen again.

There are many ways of getting the necessary information. I do not have to tell you what they are—if you make up your mind to know something about the lawn mowers you are selling you will dig out the facts in one way or another.

The study of merchandise from a sales standpoint is most interesting and one can easily make a hobby of collecting circulars and catalogs and keeping them on file where they may be found when needed.

The Hardware Retailer Sales Manual is a good text book to start your library. It contains valuable information about many lines handled by your store and it was published with the sole purpose of helping you to learn more about the merchandise you sell.

I am sure we all agree that the most important part of our job is to sell. Manufacturing nowadays is easy. Buying is easy the science of good operating is well known. The big job is to sell, and to sell the customer more than the item he came to your store to buy.

I was interested in a story written recently by a chain store manager about the various kinds of suggestive selling. He felt that their method of suggesting additional items to their customers was a little too blunt so he asked several members of his own family to shop in the store to check up on the sales suggestions offered, from the customers standpoint. He found their mistake was in trying to sell more goods because it was to the interest of the store to do it, instead of helping the customers to sell themselves. With this in mind he formulated a plan of suggestive selling he termed "Painless Suggestive Selling."

There is a happy medium, a proper balance that can be maintained between service and non-service, between pestering and forcing customers and ignoring them and to me it seems the name "Painless Suggestive Selling" is just the one to adopt. So in our contact with customers let us suggest things the customer has already given us some reason to think she needs.

One would think that from all the the speeches that have been made we would be able to get together a set of rules to use on the various types of customers at certain seasons of the year. The carpenter has a set of plans to guide him in his work and the mechanic has precision tools that tell him to the 10,000th of an inch of the proper

fitting necessary for bearings. All they have to do is follow out what has been tried before. But they have to deal only with metals and woods, things that are not temperamental, while the hardware salesman has to deal with human nature. The sales talk that will sell today may be a failure to-morrow and for this reason we have to be good students of human nature.

Some of your customers have all the confidence in the world in what you tell them while others may doubt everything you say. Some of them like to be sold while others like to buy. Some make up their minds quickly while others have to be forced. Sometimes just one sentence will close a sale or lose it.

I recall last summer a lady came in the store and asked to see a refrigerator. She said she had just moved to town and needed one very soon. I told her all I knew about the refrigerator, but could see she was not ready to buy. She was a good listener, but had very little to say and asked very few questions. I tried to get her name to follow up the sale in case I did not get the order then, but she would not tell me her name or address. Finally I decided to make one more effort and I said, "It is apparent that you have looked at other refrigerators before coming here and it may be possible that you want to look further and if that is the case I want you to know that we will not send a salesman to pester you at your home. We would much prefer that you come to the store where you can see the actual merchandise and make up your mind for yourself. She almost took my breath when she said, "Well you won't have to, I'm going to take it."

She is now a regular customer at the store and later I asked her why she decided on our refrigerator and she said it was because it gave her confidence in a firm that would promise not to send a salesman to pester her.

I recall another instance that happened a few weeks later. A little fellow with a Charlie Chaplin mustache came in and stopped at the lawn mower display. He was also a new customer. He selected one and asked if it was a good one. I started telling him the good features and pointed to the place on the handles where it said shelf sharpening when quick as a flash he said, "I am a mechanical engineer and I know that it is physically impossible for a mower to be self sharpening," and he told me what he thought of the manufacturer or anyone else making such claims. A few weeks later he was in the store and I asked him if he was still in the market for a mower and he informed me that he had purchased one in a neighboring town. This man is an engineer working for the Government along the deep waterway and is in the store frequently and, as a matter of education, I try to serve him whenever possible. I have learned more about him and have no trouble selling him now.

I have given you these two illustrations to make the point that you can learn more about suggestive selling

from your own customers than you can from all the so-called sales specialists that give their advice so freely. Practice and practical experience is worth more than all you can find in books about it. A fellow sold me a book once that had all the different shapes of heads and eyes and noses there are in the world, he had them classified into different groups with a set of directions to use on each type of customer but it was just like the fellow the doctor told to take one pill three times a day, it just can't be done that way.

So much for direct selling and actual contact with the customer. There is another kind of selling equally as important that I call indirect selling. This is the kind of selling you use when there are no customers in the store, when you are at home or when you are out with your buddy on a fishing trip. Some call it merchandising.

The function of merchandising is to provide the qualities, quantities, varieties, grades and selection of merchandise at the time and place at which the customer demands them. A good merchandiser is nothing more than a salesman who has taken full advantage of his opportunities. He has reached the point where he uses stock records, studies competition, looks for his weak spots and does something about them. It is an interest in merchandising that makes managers out of salesmen. If you will become interested enough in your work to study the various phases of merchandising, you will not have to worry about your job. No store is too small for a good merchandiser and no store is so large that you might not be able to improve it. The things I am going to discuss are the most interesting part of the hardware business and they will do more for you as an individual than any other thing you might study.

Store arrangement
Merchandise display
Best sellers
Records of past experience
Seasonable merchandise
Buyers habits
Price lines
Advertising
Institutional publicity
Sales promotion
Rose bush sale
Fishing class
Council Rock
Homecraft clubs
Boys as customers.

Let me close by telling you of the lesson I learned from my fishing partner, Al Honeyman, the man who taught me how to fly cast. After I had learned how to handle the rod and line we would go to a small stream where we would wade as we fished. Al would go one way and I would go the other. Al always got the most fish. One day I asked to follow him to learn what I was doing wrong and found the only difference was that he knew where to cast. He knew more about the habits of fish and their hiding places. He would work his fly around some snags and limbs that I thought were impossible places to fish. This is a lesson

that just illustrates what I have tried to picture to you, the way will be a little tough going at times, the boss will be cross and everything will seem to go wrong, but when it does, just imagine you are after that old bass under an old tree stump, use some of the patience you have while fishing and you are sure to win.

How the Apparent Discrimination Comes About

Lansing, Feb. 22—I appreciate very much your comments concerning our convention, the President and the Secretary.

One point I might mention is that of the Nominations Committee appointed by the President. The chairman of the Nominations Committee is always the last past president. On that committee there are three men from the Western part of the state, three from the Eastern part and one from the approximate center, although it is closer to the West than the East. Those from the East are Wm. J. Dillon, Detroit, Waldo Bruske, Saginaw, Edward DeMeritt, Morenci. Those from the West are Doyle Hinckley, Dawagiac, J. H. Lee, Muskegon Heights, James De Kruyter, Grand Rapids. Robert S. Hulbert, St. Johns, is considerably closer to Grand Rapids than Detroit.

The association has been particularly careful in seeing that the nominations committee has a proper distribution geographically.

In regard to geographical distribution of board members, the Thumb dealers feel themselves more closely allied with the merchants and character of business done in and around Grand Rapids and other agricultural areas than they do with the industrial areas. Analyzing the Board on the type of business done there are four members whose customers receive income largely from industrial operations, three a combination of industrial and six predominantly agricultural.

We have considered the possibility, a number of times, of setting up the state in areas, with representatives, based on membership, in those areas. This is the basis upon which the National association operates. There has been some considerable criticism of the plan on the part of some states for the reason that it may operate to prevent the election of an excellent man in the same region who might probably be resident in another state.

If any criticism should arise among the members as to geographical distribution, and none has yet come up so far as I know, quite probably the area idea would be adopted.

Again, I want to thank you, Mr. Stowe, for your helpfulness and especially for the expression of confidence in the organization, its officers and its principles of operation.

Harold W. Bervig, Sec'y.

Don't

Don't argue with Miss Steno
She gets there always first
But you although you try too
Just go from worse to worst
She has the shift-key open
And is—in either case—
The type you cannot cope, an'
There're more to fill her place.

Don't argue with your steno
Before you speak, does she
Tell first where you must go to
And with alacrity:
You skip then with no ticket
To go—well anywhere
Not seen for dust, so thick it
Leaves her some too to spare.

Don't differ with your steno
Though she is different
To contradict her—then oh!
Is only to repent:
Diction or diction-nary
Will never help your ways
She's opposite—contrary
As Noah Webster says,
Charles A. Heath.

Discontent is the source of all trouble, but also of all progress in individuals and in nations.

HOTEL DEPARTMENT

How Spring Comes to Southern California

Los Angeles, Feb. 23—Press news brings tidings to the effect that Hotel Astor, Milwaukee, one of the Schroeder chain, which includes Hotel Vincent, Benton Harbor, was partially destroyed by fire on the 17th instant, with a loss of life of two occupants, and the rendering homeless of 200 more. The Astor was the de luxe residential hotel of the Cream City.

Maynard Smith, who was one of the original promoters of Hotel Fort Shelby, Detroit, and who has for some time been a co-receiver of that institution, has retired from the trusteeship of same. While not a technical hotel operator, Mr. Smith is very well known in hotel circles and possesses a knowledge of hotel financing enjoyed by few.

At a recent meeting of the Michigan Hotel Association, at Grand Rapids, Glenwood J. Sherrard, president of the famous Parker House, Boston, delivered an address on the "Tourist and Resort Business," which was certainly hewing close to the line when he said: "There has been much talk in hotel circles about the competition of the tourist cabins and tourist homes. These places have received a lot of free advertising from this source. My advice to you hotel men and resort operators who suffer from this competition is to forget it. Attempts to control them by legislation usually prove boomerangs—laws succeed only in bringing up the standard of these places to the point where they are even more competition for you. If you make sure that every guest you entertain has a clean, bright, airy room, with a good bed, you will be creating the best possible advertising for yourself. The man who spends two weeks at a resort spends the rest of his time talking about it. Will he be singing your praises or will he be advising all his friends to keep away from your resort? It is up to you."

My hotel paper speaks of George L. Crocker, as manager of the Stacy-Trent hotel, at Trenton, New Jersey. If this is the same George Crocker who made famous Hotel Durant, Flint, and Hotel Olds, Lansing, and who was transplanted to Hotel Berkshire, Reading, Pennsylvania, I want a line on him at once, as I can make interesting news for his legion of friends in Michigan.

Col. Earl Thornton, who was active in the management of Hotel LaSalle, Chicago for many years, and afterwards assumed a like position in the Great Northern, of that city, has resigned, according to reports. The Colonel is very popular with Michigan operators who will be interested in his future plans.

Detroit Charter 29, Greeters of America, are in training for a drive to secure a large membership, backed by their recently elected president, Frank R. Johnson, proprietor of Johnson's Rustic Tavern, Houghton Lake. Their objective is the securing of at least one new member, by each one of the present membership. If anyone can put it over, it is this individual Johnson, who has established a reputation for "doing things" with his fellow hotel men.

At a recent meeting of the Southeastern Michigan Tourist Association, held at Port Huron, H. A. Hopkins, of St. Clair, was elected president; John A. Anderson, Hotel Harrington, Port Huron, treasurer, and J. Lee Barrett, Detroit, secretary.

Nathan A. Agree, managing director of Hotel Detroit, has appointed Joseph Springle, former catering manager of Hotel Majestic, Pittsburgh, maitre d'hotel at the Detroit.

The Hotel Greeters of America are to hold their annual convention in Los Angeles, this coming June. A necessary requirement in conjunction therewith is that My Michigan friends register with me prior to that event.

Baron Munchausen, known to Tradesman readers as "The Dub," dedicates an article on the Liars Club, to the writer, for which I thank him copiously. Now if he will return my hound dog which he kidnapped in the wilds of Nevada, while I was engaged in hunting scorpions there, I will be retired by doctor's orders from my enforced diet of lobsters.

I notice in Merchants Movements in last week's Tradesman, that my good friend, "Dave" Netzgorg, Traverse City, associated for a long time with Frank Joy, another good scout, has opened a new store, known as Netzgorg's Clothing Shop. Be sure and provide an easy chair for me, Dave, against the time when I play a return engagement at Traverse City.

The local papers here announce that W. H. Lillard, who, until recently managed Hotel Clark, in this city, has accepted the management of the Warm Friend Tavern, Holland. Mr. Lillard carries with him a record of accomplishments here, which he will, no doubt, duplicate in his new field. I feel sure in my prediction that the stockholders of the Warm Friend will find they have cause for rejoicing.

Spring seems to come to Southern California every year up through the gateway of the San Gorgonio Pass. There can be little doubt about it this year, for right under the very feet of winter, enthroned on the great snow peaks of San Gorgonio and San Jacinto, she touches the miles upon miles of almond orchards, and they burst into a sea of bloom, a warning to the icy-hearted king on the peaks that he has but a short time to reign. This year, impatient to return, Spring came back early from whatever lands she chooses to spend the seasons that are not her own. A week or more earlier than normal, the almonds bloomed. So last Sunday my medical adviser hurried me away over the famous Foothill Boulevard out through Pasadena, San Bernardino and thence to Redlands and Beaumont and Banning. Approaching Banning it was easy to see that spring had come. Here and there were squares of orchards trimmed in white, as though curious, rectangular snow storms had descended here and there. For the next two months the deciduous orchards of the San Gorgonio Pass country will be a succession of blossoms. The almonds will be scarcely gone before the apricots bloom. The peach orchards follow next and a little later cherry time will be with us everywhere. It was a day of alternate sunshine and shadow, and San Gorgonio Peak to the north and San Jacinto to the Southeast were wrapped in clouds which broke now and then to show a real snowstorm in progress there, while in the orchards a delicate snowfall of bloom from the trees whitened the earth beneath them. Along the main highway sellers of bunches of blossoms were as busy as cranberry merchants. Not until you drive a mile or so north of Banning do you realize the true perspective of the great peaks which guard the pass nor do you realize the width of the pass itself, and the area of its far-reaching orchards. Actually the main highway through Banning gives one the poorest sort of conception of the real magnificence of San Gorgonio Pass. After you have driven north as far as you care to, and seen

San Jacinto Peak and glimpsed the tawny wastes of the Colorado Desert stretching far to the eastward, you turn back again and get a real view of the gigantic wall of the San Bernardino ranges, with the pure white summit of San Gregorio crowning it. There are wonderful highways if you are satisfied to go over the same grounds which prove satisfactory to most human beings, but my chauffeur is never satisfied with ordinary thoroughfares. Next Christmas I am going to get him one of these war vehicles which makes its own roads and we will try the caterpillar method. We arrived home by "early candle-light," our speedometer showed a mileage of 200, and we spent seven or eight hours profitably. A suggestion is before the committee for a trip to Boulder Dam next week. If I pull through will tell you something about it.

California courts have assumed the position that hotel operators are responsible for about everything which takes place in their caravansaries and making it decidedly embarrassing in many instances. For example a guest in one Los Angeles hotel made the claim that he had suffered a loss by pilfering from his room. According to the landlord, two safety locks were provided for each entrance door, as an

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Glassware, China, Silverware
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38-44 Fulton St., W.
GRAND RAPIDS - MICHIGAN

Warm Friend Tavern
Holland, Mich.

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

W. H. LILLARD, Manager

WESTERN HOTEL
BIG RAPIDS, MICH.
Modern Rates Reasonable
Rooms Now Well
Heated
"BACK ON THE JOB"
Will F. Jenkins
Owner and Operator

THE ROWE
GRAND RAPIDS
The Most Popular Hotel
in Western Michigan
300 ROOMS — SHOWERS
SERVIDOR
Direction of American Hotels Corp.
J. Leslie Kincaid, President

The
MORTON

400 ROOMS EACH
WITH BATH

\$1.50 up

Grand Rapids' Friendly Hotel
Phil Jordan, Manager

CODY HOTEL
GRAND RAPIDS

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

CAFETERIA IN CONNECTION

ALL GOOD ROADS LEAD TO
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THE REED INN

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

New Hotel Elliott
STURGIS, MICH.

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

Occidental Hotel

FIRE PROOF
CENTRALLY LOCATED
Rates \$2.00 and up
EDWARD R. SWETT, Mgr.
Muskegon --- Michigan

An Entire City
Block of
Hospitality



Have You Seen Our New

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

Pantlind
GRAND RAPIDS
750 ROOMS \$2 UP

evidence of a special desire on the part of the hotel man to protect the occupant. In this particular instance it was found that one of the said locks was defective, and the court held that while only one lock was required by law, where more than that number were provided it was optional with the guest to utilize but the one and this one proving defective, the responsibility was placed on the hotel. Of course, any judge who would hold to a position like that is a fit subject for a detention hospital, but the hotel man has to pay just the same or go to an endless expense to secure justice in a higher court.

There are strikes and disputes every day in a dozen different unions in the city of New York. Just last week it was one of the operators of elevators in hotel and office buildings. Wherever there is a live walking delegate there is always a good prospect for a row. Most of the strikes are based on a demand for higher wages, but in many of them there is no warrant beyond a desire to display authority. It is the grand passion of these bosses to discommode the public. If they could bring trouble and inconvenience to every family in town they would be perfectly happy. They don't care a hoot whether there is any justice in their demand or not. The mere question whether the business agent of one of their unions has the right of way in his "Rolls Rough" is enough to warrant them in wrecking the orderliness of the community. The union has little consideration for anything but its own face.

California has an egg-grading law whereby the purchaser pays for just what he gets. If you want robin's eggs, they are sold to you at a certain market price, or if you desire run toward ostrich fruit, there is yet another schedule, somewhat advanced. They are practically sold by weight. At least they are by measure, which is a very good thing in its way, as there is a vast difference in the content value of the egg. Of course when you order them from a bill of fare all bets are off.

Hotel Mayfair, of Los Angeles, is another of the hotels reported as having made a satisfactory financial showing during the past year. This institution is managed by Perle Young, former president of the National Greeting organization, who is well known to the Michigan fraternity.

Jerry Moore, resident manager of Hotel Fort Shelby, Detroit, was married to Miss Mae Laurie, of Hancock, a short time since. The nuptials, they thought, were carried out with the utmost secrecy, but due to a wire from a friend, when they entered the cocktail room of a Cleveland hotel where they were visiting, they were greeted with a spotlight and wedding march.

John N. Anhut, manager of Hotels Imperial and Stevenson, Detroit, and general counsel for the Michigan and Detroit Hotel associations, has been commissioned as a colonel on the governor's staff of Kentucky. Appointments of colonels and "judges" in that particular state are said not to have been because the beneficiaries were competent judges of the three most outstanding of her products—fast horses, fair women and good liquor. Anyhow, John is a "comer" and deserving.

The Michigan Hotel Association will conduct its annual short course in hotel operation for active hotel workers, in co-operation with the Michigan State College, at Lansing, on April 11, 12 and 13. Miss Ruth Mary Myhan, manager of Hotel Shamrock, South Haven, will be in charge, as usual.

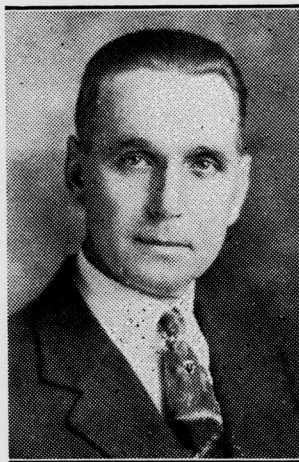
Frank S. Verbeck.

MEN OF MARK

Bartel J. Jonkman, Prosecuting Attorney of Kent County

Bartel J. Jonkman was born in Grand Rapids April 28, 1884. His father, who died about fifteen years ago, was a clergyman of the Christian Reformed church and acted as pastor of the Second church of Zeeland many years. His mother is still living and resides in this city.

Mr. Jonkman received his preliminary education in the public schools of Grand Rapids. In 1911 he entered the University of Michigan, graduating from the law department with the class of 1914. For six years thereafter he was Assistant Prosecuting Attorney; eight years thereafter in private practice; for the past six years he has been Prosecuting Attorney of Kent county. He has not only been unusually successful in the prosecution of crime, but has rendered hundreds of opinions for the Board of Supervisors during the



Bartel J. Jonkman

past six years, many of which were tested in Circuit and Supreme Courts and always stood the test.

Mr. Jonkman was married Sept. 28, 1904, to Miss Anna Van den Bosch, of Zeeland. They have had three daughters, two of whom are married. The other daughter is teaching school at Kelloggsville. The family reside in their own home at 1426 Franklin street.

Mr. Jonkman is a member of the Sherman street Christian Reformed church and President of the Lions Club. He is also a member of the Cascade Country Club and Knickerbocker Society. The only hobbies he owns up to are golf and fishing. He attributes his success to hard work.

Mr. Jonkman is a candidate this spring for one of the three Circuit Court judgeships in Kent county and while his duties are such that he cannot devote any time to his campaign he feels that he stands a pretty fair chance of nomination and election. The friends who are working for his elevation to the bench insist that his long experience as Prosecuting Attorney has fitted him for the position. In both the primaries and election last fall he ran 2,500 ahead of his competitors,

which would indicate that his friends are legion.

Personally Mr. Jonkman is a very companionable gentleman. He has no trouble in making friends and meets with no difficulty in retaining them indefinitely. He deals with all classes of people on an equal basis and shows no discrimination on account of race, color, religion, social or financial standing. These qualities, which have made him an able and successful prosecutor, ought to enable him to discharge the duties of judge with equal satisfaction.

Mr. Stebbins Commends the Greenville Plan

I am pleased to see in a recent issue of the Tradesman, that the Independent Business Mens Association of Greenville, are sponsoring a new chain store tax bill, prepared by J. C. Van Wormer and C. L. Clark, both active member of this live organization, with years of experience as independent merchants. The object of this new tax bill, which has received the endorsements of merchants in many towns and cities, is to eliminate the evils of the chain store system by imposing a sufficient tax to make it unprofitable for them to operate. No other form of chain store tax bill will meet the situation and protect and foster local business. This bill provides a nominal tax of \$25 for a single store and doubles the amount of the tax upon each additional store, thus on two stores the tax would be \$50 each. Three stores \$100 each. This ratio of increased taxes soon makes chain stores prohibitive and this is what must come if local business is to be assured for supporting community life. This new chain store tax bill has merit, for it is designed to do just what is needed to preserve local business and prevent community decay. This bill should receive the endorsement and support of every local organization of business men and women throughout the state. It should be followed up by the same persistent effort that put the present inefficient chain store tax law promptly through the legislature. The present law should be repealed and this proposed law should take its place and the Supreme Court should be so impressed with the support behind it, that it would sustain the law promptly in case there was an appeal.

Why a chain store tax law? Is it for the purpose of increasing the state income or is it to eliminate a serious menace to home owned business? Laws are supposed to be made in the interests of the people and the communities in which they live. A chain store tax law that does not meet these conditions is impractical, and such is the present chain store tax law, now resting in the archives of the state Supreme Court. The object of the present law was to restrict chain stores, but the tax was placed so low that it failed to do what was expected of it, even if the Supreme Court had rendered a favorable decision upholding the law. Thus far many of the big chain store corporations have not paid a dollar of this tax and they do not expect to. It is now nearly two years since

this tax law was enacted, and the chance of it being upheld by the court grows less each day. The present chain store tax law passed the legislature by an unusual majority, which is evidence that the members were well aware of the chain store menace, even if a weak-kneed governor vetoed the law. Today the chain store menace is greater than ever and the time is ripe for a greater assault upon this public enemy of human welfare.

This long continued depression has proved a stimulant to the large chain stores and mail order corporations. The former have received the bulk of the welfare orders which have gone to the constantly increasing millions of unemployed. Both of these systems of local exploitation have profited financially, as shown by the regular and special dividends going to the stockholders. A careful business survey of this state shows that many towns and cities have lost over one-half of their local trade. In many cases home merchants have been driven out of the main business sections by greedy chain stores and mail order corporations. The latter are now sending business solicitors throughout the smaller villages and farming districts, who urge mail order buying, for which they receive a credit commission. Thus, the concentration of wealth goes on year after year and many wonder what is to become of the poor and unemployed.

It is certainly time there was an awakening. Corporate financial greed has nearly ruined the Nation, though the people have it within their power to destroy it. Michigan, as well as other states, is being impoverished by the removal of hundreds of millions of dollars in profit on trade that formerly remained in the state. It is no wonder we have a serious taxation problem, which threatens to close schools and other public institutions. We have stood idly by and seen nearly all the feathers picked off the American eagle by organized greed. We seem to be afraid to stand up for our inalienable rights and for social justice as we face the onslaughts of the kings of greed. We have not only monetary control by the international bankers, but we are under business control by giant corporations. The great problem is to awaken the people to the menace that hangs over them. They must be made to understand that the profit on trade is what builds communities and wealth. They must be made to see that if local business cannot make a profit it has nothing to spend upon community betterment, therefore property values must continue to decline. Good times can only come when there are profits made and spent locally. This is what keeps money in circulation. Chain stores and mail order corporations prevent local prosperity as they drain the community of its trade and profits are sent away to distant stockholders. These are facts that Michigan business men and women must face and they should get behind an active campaign of education to show the people they are harming their own interests

(Continued on page 24)

DRUGS

Michigan Board of Pharmacy
President—M. N. Henry, Lowell.
Vice-President—Norman A. Weiss, 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.

What Research Has Meant to Humanity

Aside from the attractive colors, the dyes have played a heroic role in man's combat with disease. For thousands of years man had seen his companions, weak and strong, slain by the invisible microbes against which he had no weapons. He did not know what they were nor whence they came. It is not surprising that such deaths were attributed to evil spirits. About 1880 the blinders were removed as Robert Koch learned to use dyes to stain the microscopic disease germs and to catch their pictures on photographic plates.

The bacillus of typhoid fever was discovered in 1880 and by 1896 a serum had been made to prevent the disease. In our war with Spain we had 107,973 men in encampments and 1,580 of them died from typhoid fever. The skill of the physician, bacteriologist, chemist, physicist and sanitary engineer has practically wiped out one of the most dreaded diseases.

The first preparation of ether might have been regarded as just another compound for its value was certainly unknown at that time. The surgeon who first used ether as an anesthetic is reported to have done so in spite of threats of mob violence if his patient died. But the major operation was a success and how surgery has developed with the assistance of ether and improved anesthetics!

An idea of the tremendous effort, persistence, expense and time consumed on individual research problems is revealed in the preparation of salvarsan, commonly known as 606, used in the treatment of syphilis. The number 606 indicates that 605 unsuccessful attempts were made before the compound having the desired effect was produced.

The Wall Street Journal, always keen to discern values, gives the following estimate of the services of chemistry:

"It has been well said that if we were to take away what the chemists have contributed, the whole structure of modern science would break down at once.—Faith may remove mountains, but modern science relies on dynamite. Without explosives our great engineering works must cease and the

Panama Canal, no less than modern warfare, become impossible! Chemistry has made possible the transportation systems which span the leading countries of the world. It has made it possible to turn to man's service the wealth of the mineral world. By analysis of plants and soils, the waste materials of the world have been brought to the growing crops. Indeed, every great industry, whether it be farming, manufacturing, transportation or mining, would almost immediately relapse into barbarism if the secrets of the chemist and physicist, the geologist and mineralogist, could be gathered up and cast into the sea."

Lack of time forbids me to mention but a few results of research. Let's permit our imagination to wander for a moment and attempt to visualize what life would be without the automobile, telephone, electricity, radio, artificial refrigeration, airplane, moving pictures, x-ray and microscope.

Imagine the amount of pain that has been relieved by modern medicinals. Imagine having a tooth extracted or a wound stitched without the local anesthetic novocain.

Have you ever seen a friend or relative pulled from the death grip or diphtheria by the administration of anti-toxin? Have you ever seen a diabetes victim respond to the use of insulin? If so, you can realize what this type of research has meant to humanity.

And so the search for the new goes on and on. The apparently unimportant discovery of to-day may be utilized to save lives and money to-morrow.

About Those Bad Moths

The moths that fly directly toward the light are not the ones to destroy clothing, says the U. S. Bureau of Entomology. The tiny, buff-colored glistening miller, always of the female gender, flits about in dark corners and closets and tries to hide behind clothes and curtains is the real offender. This moth doesn't eat the fabrics. She just picks out a suitable feeding ground for the larvae or worms that hatch from the eggs she lays, and proceeds to deposit her eggs.

Thorough brushing, shaking, airing, sunning and cleaning usually do away with an eggs or larvae that may already be in garments. But it is best to pack your winter things in heavy unbroken paper with the edges sealed with gummed paper so that moths cannot get at them.

Our grandmothers used cayenne pepper, tobacco, lavender flowers, allspice, black pepper, salt, borax, cedar and eucalyptus leaves to ward off the moths. Now scientists have found by tests that none of these is of any value for fighting these destructive insects.

There is no personal charm so great as the charm of a cheerful and happy temperament. It is a great error to suppose that this comes entirely by nature, it comes quite as much by culture.—Van Dyke.

Education is a chest of tools.

Serious Accident to the Cruzen Family

The Pasadena Star-News publishes the following account of an automobile accident which was recently sustained by Alva Cruzen, who formerly lived in Grand Rapids and traveled for the Hazeltine & Perkins Drug Co.:

Three persons received painful injuries and two autos were wrecked early today in a spectacular two-car collision at Sierra Madre Villa Avenue and Paloma Street. Mrs. Alva Cruzen of 225 Sunny Side, Sierra Madre, suffered a fractured right leg, bruises and severe shock, and Mrs. Alice Bosworth of the same address, lacerations about the face. Eli Cruzen of Sequima, Wash., received a back injury. All were taken directly to St. Luke Hospital in a city ambulance in charge of Dr. W. E. Delphay of the Pasadena Emergency Hospital staff.

Alva Cruzen, husband of one of the injured women, was driving the Cruzen machine, and Donald F. Wilcox of East Pasadena riding alone, was driving the other car. Both drivers escaped even minor injuries.

According to reports made to the police by both drivers, the two cars were traveling approximately 25 miles an hour and crashed in the middle of the intersection. Neither driver saw the other machine approaching until the moment of impact.

The Cruzen car was going West on Paloma Street and the car Mr. Wilcox was driving South on Sierra Madre Villa Avenue. Mr. Cruzen said he slowed up when approaching the intersection and saw no other car until he was almost in the center of the cross street. He then tried to speed up, and the other car hit his machine in the rear, turning it over three times.

The Cruzen machine came to rest 50 feet from the place where the impact

took place and was on its left side with the three persons underneath. It was necessary to tear through the roof of the car to release Mrs. Cruzen.

The Wilcox machine turned over and was a complete wreck also according to the police report.

Less Confidence in the Textile Outlook

The showing in the week following the rendering of the gold clause decision by the Supreme Court has undermined hopes that the current season would yet prove a profitable one for various divisions of the textile industry.

The unseasonably small volume of buying of recent weeks is bringing about some weakening of textile prices at a time when, in past years, advances were the rule. This price situation has engendered greater caution among various groups of buyers. More talk is heard in the trade about violation of "price floors" established by the NRA codes.

One factor in the current situation is the lack of enthusiasm on the part of consumers toward special retail dry goods sales. Another is the evident lack of incentive to make advance commitments, such as existed during this season in each of the past two years, when the NRA and monetary inflation expectations were potent factors.

During March every state legislature in the Nation will be presented with a bill to have all school busses painted a uniform color of red, white and blue. Such a bill has already been presented to the Michigan legislature. This move was sponsored and has been promoted by the United Commercial Travelers in their drive for safety on highways.

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 1/2 @	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.		1 40
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 Gran., lb.	05 1/2 @	16			
AMMONIA			GELATIN		
Concentrated, lb.	06 @	18	Pound	55 @	65
4-F, lb.	06 1/2 @	13			
3-F, lb.	06 1/2 @	13	GLUE		
Carbonate, lb.	23 @	30	Brok., Bro., lb.	20 @	30
Muriate, Lp., lb.	18 @	30	Gro'd, Dark, lb.	18 @	25
Muriate, Gra., lb.	07 1/2 @	13	Whl. Flake, lb.	27 1/2 @	35
Muriate, Po., lb.	22 @	25	White G'd., lb.	25 @	35
			White AXX light, lb.	25 @	40
			Ribbon	42 1/2 @	50
ARSENIC			GLYCERINE		
Pound	07 @	20	Pound	19 @	45
BALSAMS			GUM		
Copaiba, lb.	60 @	1 20	Aloes, Barbadoes,		
Pir, Cana., lb.	2 00 @	1 40	so called, lb. gourd	35 @	60
Pir, Oreg., lb.	50 @	1 00	Powd., lb.	35 @	45
Peru, lb.	4 00 @	4 60	Aloes, Socotrine, lb.	35 @	45
Tolu, lb.	1 60 @	1 80	Powd., lb.	35 @	45
BARKS			Arabic, first, lb.	17 @	25
Cassia			Arabic, sec., lb.	17 @	25
Ordinary, lb.	20 @	30	Arabic, sorts, lb.	17 @	25
Ordinary, Po., lb.	50 @	60	Arabic, Gran., lb.	25 @	35
Saigon, lb.	40 @	45	Arabic, P'd, lb.	47 @	55
Saigon, Po., lb.	38 @	45	Guaiac, lb.	42 @	50
Elm, lb.	38 @	45	Guaiac, powd.	42 @	50
Elm, Powd., lb.	38 @	45	Kino, lb.	1 00 @	1 00
Elm, G'd, lb.	38 @	45	Kino, powd., lb.	1 25 @	1 25
Sassafras (P'd lb. 50)	38 @	45	Myrrh, lb.	2 @	60
Sassafras, Cut, lb.	20 @	30	Myrrh, Pow., lb.	2 @	60
Scaptree, Po., lb.	35 @	40	Shellac, Orange, lb.	42 @	50
			Shellac, white (bone dr'd) lb.	42 @	50
			Tragacanth	1 50 @	1 75
			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.	10 @	20			
Juniper, lb.	10 @	20			
BLUE VITRIOL			HOPS		
Pound	06 @	15	1/4s Loose, Pressed, lb.	@	75
BORAX			HYDROGEN PEROXIDE		
P'd or Xtal, lb.	06 @	13	Pound, gross	27 00 @	29 00
			1/4 lb, gross	17 00 @	18 00
			1/4 lb, gross	11 00 @	11 50
BRIMSTONE			INDIGO		
Pound	04 @	10	Madras, lb.	2 00 @	2 25
CAMPHOR			INSECT POWDER		
Pound	72 @	85	Pure, lb.	31 @	41
CANTHARIDES			LEAD ACETATE		
Russian, Powd.	@	4 50	Xtal, lb.	17 @	25
Chinese, Powd.	@	2 00	Powd. and Gran.	25 @	35
CHALK			LICORICE		
Crayons			Extracts, sticks, per box	1 50 @	2 00
White, dozen	@	3 60	Lozenges, lb.	40 @	50
Dustless, dozen	@	6 00	Wafers, (24s) box	@	1 50
French Powder, Coml., lb.	03 1/2 @	10			
Precipitated, lb.	12 @	15	LEAVES		
Prepared, lb.	14 @	18	Buchu, lb., short	@	70
White, lump, lb.	03 @	10	Buchu, lb., long	@	75
CAPSICUM			Buchu, P'd, lb.	25 @	30
Pods, lb.	60 @	70	Sage, bulk, lb.	@	40
Powder, lb.	62 @	75	Sage, loose pressed, 1/4s, lb.	@	40
CLOVES			Sage, ounces	@	45
Whole, lb.	30 @	40	Sage, P'd and Grd.	@	35
Powdered, lb.	35 @	45	Senna		
COCAINE			Alexandria, lb.	25 @	40
Ounce	13 75 @	15 40	Tinnevela, lb.	25 @	40
COPPERAS			Powd., lb.	25 @	35
Xtal, lb.	03 1/2 @	10	Uva Ursi, lb.	@	31
Powdered, lb.	04 @	15	Uva Ursi, P'd, lb.	@	45
CREAM TARTAR			LIME		
Pound	25 @	38	Chloride, med. dz.	@	85
CUTTLEBONE			Chloride, large, dz.	@	1 45
Pound	40 @	50	LYCOPodium		
DEXTRINE			Pound	45 @	60
Yellow Corn, lb.	06 1/2 @	15	MAGNESIA		
White Corn, lb.	07 @	15	Carb., 1/4s, lb.	@	30
EXTRACT			Carb., 1/2s, lb.	@	35
Witch Hazel, Yellow Lab., gal.	95 @	1 65	Carb., Powd., lb.	15 @	25
Licorice, P'd, lb.	50 @	60	Oxide, Hea., lb.	@	70
			Oxide, light, lb.	@	75
MENTHOL			MERCURY		
Pound	4 93 @	5 24	Pound	1 75 @	2 00

MORPHINE			POTASSIUM		
Ounces	-----	@12 75	Bicarbonate, lb.	20 @	35
1/4s	-----	@14 40	Acetate, lb.	69 @	1 04
MUSTARD			Bichromate, lb.	16 @	25
Bulk, Powd.	-----	45 @ 50	Bromide, lb.	64 @	84
Select, lb.	-----	17 @ 25	Carbonate, lb.	48 @	72
No. 1, lb.	-----		Chlorate		
NAPHTHALINE			Xtal, lb.	20 @	29
Balls, lb.	-----	08 1/2 @ 15	Powd., lb.	19 @	27
Flake, lb.	-----	08 1/2 @ 15	Gran., lb.	32 @	40
NUTMEG			Iodide, lb.	1 88 @	2 04
Pound	-----	@ 40	Permanganate, lb.	30 @	50
Powdered, lb.	-----	@ 50	Prussiate		
NUX VOMICA			Red, lb.	90 @	1 00
Pound	-----	@ 25	Yellow, lb.	50 @	60
Powdered, lb.	-----	15 @ 25	QUASSIA CHIPS		
OIL ESSENTIAL			Pound	25 @	30
Almond	-----	@ 50	Powd., lb.	35 @	40
Bit., true, ozs.	-----	@ 30	QUININE		
Bit., art., ozs.	-----	@ 20	5 oz. cans, ozs.	@	77
Sweet, true, lb.	1 40 @	2 00	ROSIN		
Sweet, art., lbs.	75 @	1 20	Pound	04 @	15
Amber, crude, lb.	71 @	1 40	ROOT		
Amber, rect., lb.	1 30 @	2 00	Aconite, Powd., lb.	@	90
Anise, lb.	1 10 @	1 60	Alkanet, lb.	35 @	40
Bay, lb.	4 00 @	4 25	Alkanet, Powd., lb.	@	50
Bergamot, lb.	3 20 @	3 50	Belladonna, Powd., lb.	@	75
Cajeput, lb.	3 50 @	4 00	Blood, Powd., lb.	35 @	45
Caraway S'd, lb.	1 50 @	2 00	Burdock, Powd., lb.	@	60
Cassia, USP, lb.	2 15 @	2 60	Calamus, Bleached, Split and		
Cedar Leaf, lb.	1 70 @	2 20	Peeled, lb.	@	75
Cedar Leaf, Coml., lb.	1 00 @	1 25	Calamus, Ordinary, lb.	@	25
Citronella, lb.	1 00 @	1 40	Calamus, Powd., lb.	@	50
Cloves, lb.	1 85 @	2 25	Elecampane, lb.	25 @	30
Croton, lbs.	4 25 @	4 80	Gentian, Powd., lb.	17 1/2 @	30
Cubeb, lb.	2 70 @	3 35	Ginger, African, Powd., lb.	16 @	25
Eucalytus, lb.	35 @	1 20	Ginger, Jamaica, Lined, lb.	38 @	55
Fennel	2 25 @	2 60	Ginger, Jamaica, Powd., lb.	30 @	40
Hemlock, Pu., lb.	1 70 @	2 20	Goldenseal, Powd., lb.	1 75 @	2 00
Hemlock Com., lb.	1 00 @	1 25	Hellebore, White, Powd., lb.	20 @	30
Juniper Ber., lb.	1 50 @	1 75	Indian Turnip, Powd., lb.	@	50
Juniper W'd, lb.	6 00 @	6 40	Ipecac, Powd., lb.	3 00 @	3 60
Lav. Flow., lb.	1 25 @	1 50	Licorice, lb.	30 @	35
Lav. Gard., lb.	2 15 @	2 60	Licorice, Powd., lb.	15 @	25
Lemon, lb.	2 15 @	2 60	Mandrake, Powd., lb.	@	40
Mustard, true, ozs.	@	1 25	Marshmallow, Cut, lb.	@	50
Mustard, art., ozs.	@	3 25	Marshmallow, Powd., lb.	@	60
Orange, Sw., lb.	3 00 @	3 25	Orris, lb.	@	35
Origanum, art., lb.	1 00 @	1 20	Orris, Powd., lb.	40 @	45
Pennyroyal, lb.	2 75 @	3 20	Orris, Fingers, lb.	1 50 @	2 25
Peppermint, lb.	5 50 @	6 00	Pink, Powd., lb.	@	30
Rose, dr.	@	2 50	Poke, Powd., lb.	@	30
Rose, Geran., ozs.	1 00 @	1 50	Rhubarb, lb.	@	60
Rosemary Flowers, lb.	1 00 @	1 50	Rhubarb, Powd., lb.	@	30
Sandalwood			Sarsaparilla (Honduras, cut)	1 20 @	1 20
E. I., lb.	3 00 @	3 50	Sarsaparilla, Med., Cut, lb.	@	50
W. I., lb.	4 50 @	4 75	Squills, Powd., lb.	42 @	80
Sassafras			Tumeric, Powd., lb.	15 @	25
True, lb.	1 90 @	2 40	Valerian, Powd., lb.	@	50
Syn., lb.	1 00 @	1 40	SAL		
Spearment, lb.	3 50 @	4 00	Epsom, lb.	03 1/2 @	10
Tansy, lb.	1 75 @	2 40	Glaubers		
Thyme, Red, lb.	2 00 @	2 60	Lump, lb.	03 @	10
Thyme, Whl., lb.	2 00 @	2 60	Gran., lb.	03 1/2 @	10
Wintergreen			Nitre		
Leaf, true, lb.	5 60 @	6 00	Xtal. or Powd.	10 @	20
Birch, lb.	4 00 @	4 60	Gran., lb.	09 @	20
Syn.	75 @	1 20	Rochelle, lb.	17 @	30
Wormseed, lb.	3 50 @	4 00	Soda, lb.	02 1/2 @	08
Wormwood, lb.	5 50 @	6 00	SEED		
OILS HEAVY			Anise, lb.	40 @	45
Castor, gal.	1 45 @	1 60	Canary, Recleaned, lb.	10 @	15
Cocanut, lb.	22 1/2 @	35	Cardamon, Bleached, lb.	@	2 00
Cod Liver, Norwegian, gal.	1 20 @	1 50	Caraway, Dutch, lb.	25 @	30
Cot. Seed, gal.	1 20 @	1 30	Celery, lb.	@	1 10
Lard, ex., gal.	1 55 @	1 65	Cochicum, Powd., lb.	15 @	20
Lard, No. 1, gal.	1 25 @	1 40	Coriander, lb.	@	25
Linseed, raw, gal.	77 @	92	Fennel, lb.	30 @	40
Linseed, boil., gal.	80 @	95	Flax, Whole, lb.	06 1/2 @	15
Neatsfoot, extra, gal.	80 @	1 00	Flax, Ground, lb.	06 1/2 @	15
Olive			Hemp, Recleaned, lb.	03 @	15
Malaga, gal.	2 00 @	2 50	Lobelia, Powd., lb.	@	85
Pure, gal.	3 00 @	5 00	Mustard, Black, lb.	17 1/2 @	25
Sperm, gal.	1 25 @	1 50	Mustard, White, lb.	15 @	25
Tanner, gal.	75 @	90	Poppy, Blue, lb.	20 @	25
Tar, gal.	50 @	65	Quince, lb.	1 00 @	1 25
Whale, gal.	@	2 00	Rape, lb.	10 @	15
OPIUM			Sabadilla, Powd., lb.	45 @	55
Gum, ozs.	-----	1 20	Sunflower, lb.	11 @	20
Powder, ozs.	-----	1 30	Worm, Levant, lb.	@	5 25
Gran., ozs.	-----	1 30	Worm, Levant, Powd.	@	5 50
PARAFFINE			SOAP		
Pound	06 1/2 @	15	Castile, Conti, White		
PEPPER			Box	@	15 75
Black, grd., lb.	25 @	35	Bar	@	1 60
Red, grd., lb.	45 @	55	Powd.	50 @	55
White, grd., lb.	40 @	55	SODA		
PITCH BURGUNDY			Ash	03 @	10
Pound	20 @	25	Bicarbonate, lb.	03 1/2 @	10
PETROLATUM			Caustic, Co'l., lb.	08 @	15
Amber, Plain, lb.	12 @	17	Hypsulphite, lb.	05 @	10
Amber, Carb., lb.	14 @	19	Phosphate, lb.	23 @	28
Cream Whl., lb.	17 @	22	Sulphite		
Lily White, lb.	20 @	25	Xtal., lb.	15 @	25
Snow White, lb.	22 @	27	Dry, Powd., lb.	12 1/2 @	20
PLASTER PARIS DENTAL			Silicate, Sol., gal.	40 @	50
Barrels	-----	@ 5 75	SULPHUR		
Less, lb.	03 1/2 @	08	Light	04 1/2 @	15
POTASSA			SYRUP		
Caustic, st'ks, lb.	69 @	1 04	Rock Candy, Gals.	70 @	85
Liquor, lb.	-----	@ 1 40	TAR		
POTASSA			1/2 Pints, dozen	@	1 10
Caustic, st'ks, lb.	69 @	1 04	Pints, dozen	@	1 10
Liquor, lb.	-----	@ 1 40	Quarts, dozen	@	1 10
POTASSA			TURPENTINE		
Caustic, st'ks, lb.	69 @	1 04	Gallons	66 @	80
Liquor, lb.	-----	@ 1 40			

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			Flake White Soap—10c		
Loins—2c			Ivory Soap—10c		
Butts—1c			P & G Soap—10c		
Shoulders—1c			Dry Beans, all varieties		
Spareribs—1c					
Neck Bones—1/2c					
Trimnings—1/2c					
Beef—3c					
Pork—2c					
Sausages			Coffee—1/2c		
Bologna—1c					
Liver—5c					
Frankfort—2c					
Headcheese—2c					
Sardines—22c					
Salted Peanuts—1/2c					
Chips—25c					
Quaker Salt—10c					

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
		Pep No. 250	1 05
		Krumbles, No. 412	1 55
		Brain Flakes, No. 624	2 37
		Brain Flakes, No. 650	1 00
		Rice Krispies, 6 oz.	2 40
		Rice Krispies, 1 oz.	1 10
		All Bran, 16 oz.	2 30
		All Bran, 3/4 oz.	2 75
		Whole Wheat Fla., 24s	2 40
		Whole Wheat Bja., 24s	2 31
		Wheat Krispies, 24s	2 40
		Post Brands	
		Grapenut Flakes, 24s	2 10
		Grape-Nuts, 24s	2 10
		Instant Postum, No. 8	5 45
		Instant Postum, No. 10	4 70
		Postum Cereal, No. 0	2 33
		Post Toasties, 36s	2 65
		Post Toasties, 24s	2 65
		Post Bran, PBF, 12s	1 74
		Post Bran, PBF, 24s	2 36

APPLE BUTTER	
Quaker, 12-28 oz.	1 60
Doz.	

BAKING POWDERS	
Clabber Girl	
10-oz., 4 doz. case	3 50
2 lb., 1 doz. case	2 30
Royal, 2 oz., doz.	80
Royal, 6 oz., doz.	2 00
Royal, 12 oz., doz.	3 85
Royal, 5 lbs., doz.	20 00
Rumford's	
10c, per dozen	91
8-oz., per dozen	1 77
12-oz., per dozen	2 25
5-lb., per dozen	12 25

CALUMET	
4-oz., 3 doz. case	2 17
8-oz., 2 doz.	2 79
16-oz., 2 doz.	4 85
5-lb., 1/2 doz.	6 00

K C	
10 oz., 4 doz. in case	3 35
15 oz., 2 doz. in case	2 45
25 oz., 2 doz. in case	4 12
5 lb., 1 doz. in case	5 90
10 lb., 1/2 doz. in case	5 75

BLEACHER CLEANSER	
Lizze, 16 oz., 12s	2 15
Lincio Wash, 32 oz. 12s	3 00

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

BEANS and PEAS	
Dry Lima Beans, 25 lb.	2 20
White H'd P. Beans	4 05
Split Peas, yell., 60 lb.	3 35
Split Peas, gr'n, 60 lb.	4 75
Scotch Peas, 100 lb.	6 65

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

BOTTLE CAPS	
Single Lacquer, 24 gross	
case, per case	4 10

Pineapple, Sliced	
Honey Dew, sliced,	
No. 10	9 00
Honey Dew, tid bits,	
No. 10	9 00
Honey Dew, No. 2 1/2	2 45
Honey Dew, No. 2	2 00
Honey Dew, No. 1	1 10
Ukelele Broken, No. 10	7 90
Ukelele Broken, 2 1/2	2 25
Ukelele Broken, No. 2	1 85
Quaker, Tid Bits, No.	
10	8 25
Quaker, No. 10	8 25
Quaker, No. 2 1/2	2 35
Quaker, No. 2	1 90
Quaker, No. 1	1 05

Plums	
Ullikit, No. 10, 30%	
symp	6 50
Supreme Egg, No. 2 1/2	2 30
Supreme Egg, No. 2	1 70
Primo, No. 2, 40%	
symp	1 00

Prepared Prunes	
Supreme, No. 2 1/2	2 45
Supreme, No. 10,	
Italian	6 50

Raspberries, Black	
Imperial, No. 10	7 00
Premio, No. 10	8 50
Hart, 8-ounce	80
Raspberries, Red	
Premio, No. 10	8 75

Strawberries	
Jordan, No. 2	2 50
Daggett, No. 2	2 25
Quaker, No. 2	2 35

CANNED FISH	
Clam Ch'der, 10 1/2 oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed No. 1	2 75
Clams, Minced, No. 1	2 40
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 25
Cod Fish Cake, 10 oz.	1 55
Cod Oysters, 5 oz.	1 35
Lobster, No. 1	2 25
Shrimp, 1 wet	1 45
Sard's, 1/4 Oil, 1/2	3 97
Salmon, Red Alaska	2 20
Salmon, Med. Alaska	1 75
Salmon, Pink, Alaska	1 38
Sardines, Im. 1/4, ea. 5@13 1/2	
Sardines, Cal.	1 00
Tuna, 1/4 Van Camps,	
doz.	1 75
Tuna, 1/4s, Van Camps,	
doz.	1 15
Tuna, 1s, Van Camps,	
doz.	1 45
Tuna, 1/4s, Chicken Sea,	
doz.	1 70
Tuna, 1/4 Bonita	1 25

CANNED MEAT	
Bacon, med. Beechnut	2 50
Bacon, lge. Beechnut	3 75
Beef, lge. Beechnut	2 25
Beef, med. Beechnut	1 95
Beef, No. 1, Corned	1 90
Beef, No. 1, Roast	1 95
Beef, 2 1/2 oz. Qua., Sil.	1 30
Corn Beef Hash, doz.	1 70
Beefsteak & Onions, s.	2 70
Chili Con Car., 1s	1 05
Deviled Ham, 1/2	1 85
Deviled Ham, 1/4s	2 20
Potted Meat, 1/4 Libby	43
Potted Meat, 1/4 Libby	75
Potted Meat, 1/4 Qua.	65
Potted Ham, Gen. 1/4	1 35
Vienna Saus. No. 1/2	90
Baked Beans	
Campbells 48s	2 35

CANNED VEGETABLES	
Hart Brand	
Asparagus	
Quaker, No. 2	2 20
Hunt No. 1, Med. Green	3 00
Hunt No. 1 Med. White	3 15
Hunt No. 1 Small	
Green	2 80
Baked Beans	
1 lb. Sacc. 35s, cs	1 80
No. 2 1/2 Size, doz.	1 10
No. 10 Sauce	4 00
Lima Beans	
Baby, No. 2	1 60
Marcellus, No. 2	1 25
Scott C's, Soaked	90
Marcellus, No. 10	5 90
Red Kidney Beans	
No. 10	4 75
No. 2	1 00

String Beans	
Choice, Whole, No. 2	1 70
Cut, No. 10	7 25
Cut, No. 2	1 35
Marcellus Cut No. 10	6 00
Quaker Cut No. 2	1 20
Wax Beans	
Choice, Whole, No. 2	1 70
Cut, No. 10	7 25
Cut, No. 2	1 35
Marcellus Cut No. 10	6 50
Quaker Cut No. 2	1 20

Beets	
Extra Small, No. 2	1 75
Hart Cut, No. 10	4 50
Hart Cut, No. 2	95
Hart Diced, No. 2	1 00
Quaker Cut No. 2 1/2	1 20

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

Corn	
Golden Ban., No. 2	1 55
Marcellus, No. 2	1 25
Fancy Crosby, No. 2	1 40
Whole Grain, 6 Ban-	
tam, No. 2	1 65
Quaker No. 10	8 00

Peas	
Oxford Gem, No. 2	3 15
Sifted E. June, No. 2	2 00
Marcel, Sw. W. No. 2	1 55
Marcel, E. June, No. 2	1 45
Quaker, E. J., No. 10	8 00
Quaker E. J., No. 2	1 45

Pumpkin.	
No. 10	4 75
No. 2 1/2	1 20
No. 2	92 1/2
Sauerkraut	
No. 10	5 25
2 1/2 Quaker	1 10
No. 2 Quaker	95

Spinach	
Supreme No. 2 1/2	1 75
Supreme No. 2	1 37 1/2
Quality, No. 2	1 10
Quality, No. 2 1/2	1 50

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

Tomatoes	
No. 10	5 50
No. 2 1/2	1 85
No. 2	1 40
Quaker, No. 2	1 10

CATSUP	
Quaker, 10 oz. doz.	1 10
Quaker, 14 oz. doz.	1 40
Quaker gallon glass,	
dozen	11 00

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

OYSTER COCKTAIL	
Sniders, 11 oz.	2 00

CHEESE	
Roquefort	68
Wisconsin Daisy	19
Wisconsin Twin	18 1/2
New York June, 1933	24
Sap Sago	52
Brick	20
1 lb. Limberger	20
Imported Swiss	56
Kraft, Pimento Loaf	27
Kraft, American Loaf	25
Kraft, Brick Loaf	25
Kraft, Swiss Loaf	29
Kraft, Old End, Loaf	34
Kraft, Pimento, 1/2 lb.	1 85
Kraft, American 1/2 lb.	1 85
Kraft, Brick, 1/2 lb.	1 85
Kraft, Limburger, 1/2 lb.	1 85

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

CHOCOLATE	
Baker, Prem., 6 lb. 1/2	2 45
Baker, Pre., 6 lb. 3 oz.	2 60
German Sweet, 6 lb. 1/4s	1 86
Little Dot Sweet	
6 lb. 1/4s	2 60

CIGARS	
Hemt. Champions	38 50
Webster Plaza	75 00
Webster Golden Wed.	75 00
Websterettes	37 50
Cincos	38 50
Garcia Grand Babies	40 00
Bradstreets	38 50
Odins	40 00
R G Dun Boquet	75 00
Perfect Garcia Subl.	95 00
Kenway	20 00
Budwiser	20 00
Isabella	20 00

Cocoanut	
Banner, 25 lb. tins.	20 1/2
Snowdrift, 20 lb. tins.	20 1/2

CLOTHES LINE	
Household, 50 ft.	1 75
Cupples Cord	2 00

COFFEE ROASTED	
Lee & Cady	
1 lb. Package	
Ryco	23
Boston Breakfast	19 1/2
Breakfast Cup	19
Competition	17
J. V.	22
Majestic	29 1/2
Morton House	31
Nedrow	26
Quaker, in cartons	24 1/2
Quaker, in glass jars	28 1/2

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

CONDENSED MILK	
Eagle, 2 oz., per case	4 60

Cough Drops	
Bxs.	
Smith Bros.	1 45
Luden's	1 45
Vick's, 40/100	2 40

COUPON BOOKS	
50 Economic grade	2 50
100 Economic grade	4 50
500 Economic grade	20 00
1000 Economic grade	37 50
Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.	

CRACKERS	
Hekman Biscuit Company	
Saltine Soda Crackers,	
bulk	11 1/2
Saltine Soda Crackers,	
1 lb. pkgs.	1 40
Saltine Soda Crackers,	
2 lb. pkgs.	2 63
Saltine Soda Crackers,	
8 1/2 oz. pkgs.	93

CURRENTS Packages, 11 oz. 13 Quaker, 12s, pitted 1 40 Quaker, 12s, regular 1 10 Quaker, 12s, 1 1/2 lb. 2 30 Quaker, 12s, 1 lb. 1 45 Figs Calif., 24-8 oz. case 1 80 Peaches Evap. Choice 15 Eva. Fancy 16 1/2 Pearl Lemon, Torrelli 90 Orange, Torrelli 90 Citron, Torrelli 90 Raisins Seeded, bulk 7 1/2 Thompson's S'dless blk 7 1/2 Quaker s'dless blk 7 1/2 Quaker Seeded, 15 oz. 8 California Prunes 90/100, 25 lb. boxes 6 40 80/90, 25 lb. boxes 6 07 70/80, 25 lb. boxes 6 07 1/2 60/70, 25 lb. boxes 6 08 50/60, 25 lb. boxes 6 08 1/2 40/50, 25 lb. boxes 6 09 1/2 30/40, 25 lb. boxes 6 11 20/30, 25 lb. boxes 6 13 18/20, 25 lb. boxes 6 14 Hominy Pearl, 100 lb. sacks 3 50 Bulk Goods Elb. Macaroni, 20 lb. bx. 1 35 Egg Noodle, 10 lb. box 1 25 Pearl Barley Chester 6 00 Lentils Chili 10 Tapoca Pearl, 100 lb. sacks 7 1/2 Minute, 8 oz., 3 doz. 4 05 Dromedary Instant 3 50 Jiffy Punch 8 doz. Carton 2 25 Assorted flavors. EVAPORATED MILK Quaker, Tall, 10 1/2 oz. 3 10 Quaker, Baby, 4 doz. 1 55 Quaker, Gallon, 1/2 dz. 3 25 Carnation, Tall, 4 doz. 3 22 Carnation, Baby, 4 doz. 1 61 Oatman's D'dee, Tall 3 22 Oatman's D'dee, Baby 3 22 Pet. Baby, 4 dozen 1 61 Borden's, Tall, 4 doz. 3 22 Borden's, Baby, 4 doz. 1 61 FRUIT CANS Ball Mason F. O. B. Grand Rapids One pint 7 75 One quart 9 00 Half gallon 13 00 Mason Can Tops, gro. 2 55 FRUIT CAN RUBBERS Quaker Red Lip, 2 gro. carton 85 GELATINE Jell-o, 3 doz. 2 10 Minute, 3 doz. 4 05 Knox's, 1 dozen 2 25 Jelsert, 3 doz. 1 40 HONEY Lake Shore 1 lb. doz. 1 90 JELLY AND PRESERVES Pure, 30 lb. pails 2 35 Imitation, 30 lb. pails 1 80 Pure Pres., 16 oz. 2 00 12 oz. Apple Jelly, dz. 95 13 oz. Mint Jelly, dz. 1 60 7 oz. Cranberry Jelly, dz. 90 JELLY GLASSES 1/4 Pint Tall, per doz. 25	JUNKET GOODS Junket Powder 1 35 Junket Tablets 1 35 MARGARINE Wilson & Co.'s Brands Nut 13 1/2 MATCHES Diamond, No. 5, 144 5 80 Searchlight, 144 box 5 80 Swan, 144 5 25 Diamond, No. 0 6 00 Safety Matches Red Top, 5 gross case 4 80 Congress, 5 gro. cs. 5 25 Standard, 5 gro. cs. 4 00 MUELLER'S PRODUCTS Macaroni, 9 oz. 2 10 Spaghetti, 9 oz. 2 10 Elbow Macaroni, 9 oz. 2 10 Egg Noodles, 6 oz. 2 10 Egg Vermicelli, 6 oz. 2 10 Egg Alphabets, 6 oz. 2 10 Cooked Spaghetti, 24c, 17 oz. 2 20 NUTS Whole Almonds, Peerless 15 1/2 Brazil, large 13 1/2 Fancy Mixed 16 Filberts, Naples 15 Peanuts, vir. Roasted 11 1/2 Pecans, 3, star 25 Pecans, Jumbo 40 Pecans, Mammoth 50 Walnuts, Cal. 17 1/2 to 22 Salted Peanuts Fancy, No. 1 14 1/2 12-1 lb. Cellophane case 1 50 Shelled Almonds 39 Peanuts, Spanish, 12s lb. bags 9 1/2 Filberts 32 Pecans, salted 66 Walnut, California 66 MINCE MEAT None Such, 4 doz. 6 20 Quaker, 1 doz. case 95 Yo Ho, Kegs, wet, lb. 16 1/2 OLIVES—Plain Quaker, 24 3/4 oz. cs. 1 87 Quaker, 24 1/2 oz. cs. 3 55 Quaker, 12, 12 oz. 2 40 Tempter, 12 22-oz. cs. 4 50 1 gal. glass, each 1 55 OLIVES—Stuffed Quaker, 24 3/4 oz. cs. 1 87 Quaker, 24 1/2 oz. cs. 2 75 Quaker, 24 5 oz. cs. 3 55 Quaker, 24 7 1/2 oz. cs. 4 55 Quaker, 24 10 oz. cs. 5 95 Quaker, 12 32 oz. cs. 7 88 1 Gallon glass, each 2 10 PARIS GREEN 1/8s 34 1s 32 2s and 5s 30 PICKLES Sweet Small L and C, 7 oz. doz. 92 1/2 Paw Paw, quarts, doz. 2 80 Dill Pickles Gal., 40 to Tin, doz. 8 20 32 oz. Glass Thrown 1 50 PIPES Cob, 3 doz. in bx. 1 00 @ 1 20 PLAYING CARDS Blue Ribbon, per doz. 4 50 Bicycle, per doz. 4 70 Caravan, per doz. 2 25 POP CORN Sure Pop, 25 lb. bags 2 55 Yellow, 24 1-lb. bags 2 50 COD FISH Bob White, 1 lb. pure 25 Paragon, 1 lb. 19	FRESH MEATS Beef Top Steers & Heif. 16 Good Steers & Heif. 14 Med. Steers & Heif. 11 Com. Steers & Heif. 09 Veal Top 13 Good 12 Medium 11 Lamb Spring Lamb 19 Good 17 Medium 14 Poor 09 Mutton Good 08 Medium 07 Poor 07 Pork Loins 20 Butts 19 Shoulders 16 Spare ribs 15 Neck Bones 07 Trimmings 15 1/2 PROVISIONS Barreled Pork Clear Back 23 00 @ 34 00 Short Cut, Clear 30 00 Dry Salt Meats D S Belles 20-25 18 Lard Pure in tierces 15 50 lb. tubs 15 50 lb. tubs 15 20 lb. pails 15 10 lb. pails 15 5 lb. pails 15 3 lb. pails 15 Compound, tierces 13 1/2 Compound, tubs 14 Sausages Bologna 15 Liver 23 Frankfurt 20 Pork 20 Tongue, Jellied 35 Headcheese 18 Smoked Meats Hams, Cert. 14-16 lb. 21 Hams, Cert., Skinned 21 16-18 lb. @ 21 Ham, dried beef @ 22 California Hams @ 14 Picnic Boiled Hams @ 18 Boiled Hames @ 24 Minced Hams @ 15 Bacon 4/6 Cert. @ 27 Beef Boneless, rump 12 @ 60 Liver Beef 15 Calf 35 Pork 11 RICE Fancy Blue Rose 4 75 Fancy Head 6 00 RUSKS Postma Biscuit Co. 18 rolls, per case 2 10 12 rolls, per case 1 39 18 cartons, per case 2 35 12 cartons, per case 1 57 SALERATUS Arm and Hammer 24s. 1 50 SAL SODA Granulated, 60 lb. cs. 1 35 Granulated, 18-2 1/2 lb. packages 1 10 SHOE BLACKENING 2 in 1, Paste, doz. 1 30 E. Z. Combination, dz. 1 30 Dri-Foot, doz. 2 00 Bixhys, doz. 1 30 Shinola, doz. 90 STOVE POLISH Blackne, per doz. 1 30 Black Silk Liquid, doz. 1 30 Black Silk Paste, doz. 1 25 Enameline Paste, doz. 1 30 Enameline Liquid, doz. 1 30 E. Z. Liquid, per doz. 1 30 Radium, per doz. 1 30 Rising Sun, per doz. 1 30 654 Stove Enamel, dz. 2 80 Vulcanol, No. 10, doz. 1 30 Stovall, per doz. 3 00 SALT F. O. B. Grand Rapids Quaker, 24, 2 lb. 1 05 Quaker, 36-1 1/2 1 25 Quaker, Iodized, 24-2 1 35 Med. No. 1, bbls. 3 15 Med. No. 1, 100 lb. bbl. 1 07 Chippewa Flake, 70 lb. 1 00 Packers Meat, 50 lb. 70 Crushed Rock for ice, cream, 100 lb. each 95 Butter Salt, 280 lb. bbl. 4 00 Block, 50 lb. 40 Baker Salt, 280 lb. bbl. 3 80 6, 10 lb., per bale 1 03 20, 3 lb., per bale 1 08
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SHOE MARKET

Michigan Retail Shoe Dealers Association.

President—Clyde K. Taylor.

Executive Vice-President—M. A. Mittel-

man.

Vice-Presidents—J. A. Burton, Lan-

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A. G. Pone, Jackson.

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land.

Membership Committee—R. H. Hain-

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ard Schmidt, Hillsdale; Arthur Jochen,

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Fred Elliott, Flint; P. B. Appeldoorn,

Kalamazoo; Fred Murray, Charlotte; Ralph

Meanwell, Ann Arbor; John Och, Che-

boygan.

Michigan Shoe Exhibition Association

Annual meetings held once a year at

Pantlin Hotel, Grand Rapids.

Address all communications to Rodney

I. Schopps, Secretary, Pantlin Hotel.

Value of Association Depends on the Individual*

Your officers requested me to talk on the Value of Association. I do not think that I can do this subject the real justice that it is entitled to, and if I adhere to the main point, I cannot get over things that I may like to, so if I stray from my subject at times, and dwell on Association, I hope you will have patience with me.

It is somewhat difficult to describe the Value of Association because it is a problem that has unlimited value, and many things have to be done to build up the real, the real true value of Association.

You may and may not have seen one of the seven wonders of the world. I am referring to Niagara Falls. When you travel there and look upon this wonder, and see the beauty of it, the high waterfalls, the thousand and thousands of tons of water rushing over the gorge, and over the falls, you stand there and you think—I know that was just what I did—and as yet I have never read a description that has ever come up to the equal of it. I feel that it is almost impossible for anyone to write and describe it to your full satisfaction, and if you ever ask anyone to tell you about it, they will immediately say, "Well, I do not know just how to tell it to you for you to get the picture."

Did you ever travel in the West or in the North and be around a body of water, and witness one of those glorious and beautiful sunsets? Then again you stand there and admire it and wish you were a wonderful artist in order that you could put all those beautiful colors together and blend them in such a way that you could show the outside world this picture in its true color, and then again you have seen a picture or a painting that could come within an Nth degree of matching this glorious sunset.

So it is in trying to tell you the Value of Association. It just cannot be done. You must participate in this work and co-operation in order to secure for you and your business this. That is Value.

There are certain things which must

*Address by W. J. Regan, President Michigan Bakers Association, before Michigan Retail Shoe Dealers Association.

be done in order to put yourself in the position to secure these hidden rewards, for unless the foundation is laid with good firm work and planning, the results will never be obtained. That is the real reason that a great many Associations never come through with Value. The weakness of their own leaders fails and the members depending on their officers pay no attention to the welfare of Associations, and when the leaders drop off, they feel that nothing can be done for them in an Association.

The last few years have taught us that we cannot depend upon leaders to run things for us, but that if we want Value, we must work for same, put forth effort and do some of our own thinking. There has been many a sad awakening, which came too late. Bankers, industrialists, brokers, realtors, and many other leaders whom we looked up to showed how utterly they failed, because they stood out alone, and no one knew their problems, or did they co-operate closely enough together in order to save one another, and know the problems of one another. All of a sudden a crash and we found ourselves drifting from bad to worse. For five years we have been trying this and then that; so far we have not gotten out of this depression.

It is like the story they tell of the colored preacher who was trying to explain to his congregation the meaning of the phrase, status quo. Anyhow, one of his members rose and asked him just what was the meaning of status quo. He stated "Brethren, do you mean to tell me that you do not know what this means? Well, then, I will be pleased to enlighten you. It means, brother, that we are in one hell of a mess."

And that, my friends, is what we found this country in when the depression hit us. You, no doubt, have asked yourself time and time again, Why did it happen? Why must we start all over again? Why does not business pick up? But did you ever stop to examine your conscience and really dig down deep to find out if you ever did anything constructive towards preventing this chaotic condition, and were not you like the men who invested in real estate out in the suburb, and who wanted their land to increase in value without them investing or putting any labor on it? In other words, one was looking for his neighbor to build and improve in order to secure the value. I am afraid that a majority of us are guilty of this act, wanting your officers and competitors to do the work, finance the Association, in order for you to secure the value.

That value cannot be obtained in that careless way. It must be gotten by real hard effort and plenty of patience. Lack of patience has wrecked many an association and wrecked many a business. You cannot expect results immediately, you must work up to them.

Earlier in my talk I referred that certain conditions must be brought about and the foundation must be laid in order to secure value. Business men must give this association work plenty of thought, the same as their business, and must study and plan the or-

ganization of this in a wise way. They must see to it, that all members have a voice in the affairs, that meetings are easy to get to and that smaller groups are easier to handle than larger ones and that small groups must elect their representatives to their board in order that the state-wide-problems can be intelligently worked out. This we found in our set-up was the ideal plan.

Our state is broken up in small groups and we have fifteen of them, meeting and eating together, creating loyal friendship, bettering their conditions in their areas, and discussing their problems as it effects them in their respective areas. The members in this way secure for themselves that value that comes out of an association that is run for them. They benefit directly as they see for themselves that organization of this kind does the work for them. Then again we render direct service, so to speak: Our secretary travels from one area to another, timing himself in order to make their meeting on schedule and render services that they thought was impossible. For instance, bring about renewed acquaintance with the competitor who used to be your friend, until you chiseled a stop from him or you hired his baker, one of those real ethical conditions that we know to have existed in industry for the past ages. You know how it goes—meet, agree, figure what you did not agree to, then go out with a new one, or else break your agreement early the next day. Our secretary is a real past master at this trick, so his service is of a real high value to the

industry, and such service sent out by any industry would render this same real true regard that all members are seeking in industry, friendship and association value.

It is a well known fact that such help and aid as comes to any line of industry is brought about through good friendship and through group activity, and not by individual effort. It is the same principle that enables humanity to progress and advocating and securing for themselves and their fellows those conditions which in these United States of America guarantees to all of us who play the game fairly—those things we so much prize, "Life, liberty and the pursuit of happiness."

This country developed and began greatly through individual initiative and personal intelligence. Until recent years, the development of business was largely the sum total of individual businesses, privately owned and privately managed. The free exercise of individual initiative produced new products and new businesses and tended to narrow the field of activity of any specific business. For instance, the meat market, the grocery store, the bakery, the clothing store, the dry goods store, the drug store, and other specialized types of stores supplanted the old time general store. As businesses became specialized it became increasingly necessary for some kind of organization of specialized businesses for secure protection and for profitable assistance.

One way in which this combination of businesses was accomplished was

depression proof



OUR FINANCIAL CONDITION

IS EVEN STRONGER THAN

BEFORE THE DEPRESSION

— WE HAVE MAINTAINED

OUR DIVIDEND RATE OF

NOT LESS THAN

25%

MICHIGAN SHOE DEALERS

MUTUAL FIRE INSURANCE COMPANY

LANSING MUTUAL BUILDING

GRAND RAPIDS . . .

DETROIT . . .

through the development of the business or industrial corporation. Through various devices of stock manipulations, the corporations grew and absorbed many of the smaller concerns. It did not take long for the corporations to develop into a trust, and because of its size, it soon became able to crush competition and to prevent the full and free operation of domestic trade. This resulted in stifling individual enterprise and in crushing the small business man. It has transformed small owners of business into mere employees of large, controlling and dominating corporations.

The problem which confronts American business life to-day is a most difficult one, but it hinges largely on how to retain individual enterprise while at the same time securing group activity so that the group of individual business men may secure the benefits of the large corporation. Moreover, American social and economic life has changed so rapidly that it has become necessary for individual citizens to learn how to work as individuals in group organizations in order to achieve results to stimulate progress either socially, economically or industrially. The answer to the problem seems to light in only one direction, namely, individual co-operation in undertakings which the individual cannot alone achieve, but which can be achieved by a collective group. The success of group undertakings depends almost entirely upon the capacity of the individual to co-operate voluntarily with others.

Now, it is frequently assumed that any form of co-operation must be based upon the unselfish attitude of the individual. Experience has demonstrated that the only way the individual can survive is through his capacity to work with his competitors in trade associations. When the individual business man joins an association, it certainly is not an unselfish act on his part. It is more nearly the truth to say that he is acting on the basis of enlightened and intelligent self-interest. In most cases it is either a case of working in an association or of perishing. Even in the face of this important fact, it is difficult to secure real co-operation on the part of individuals in the major work of an association. A minor advantage to a specific individual through the individual acting alone may be the very thing that prevents a major achievement through group work which would bring to this individual far better results than he might attain through his own temporary act. This is why it requires intelligence and vision on the part of the individual to see the major advantage which may be further removed from the individual, whereas, the minor advantage may be just in front of his eyes.

Recognizing the fact that the association can perform certain valuable services and achieve certain wholesome and desirable results which the single individual cannot, and furthermore, recognizing the fact that the association may be indispensable for the survival of the individual, it is of utmost significance to recognize another significant fact, namely, the association is probably the only means that can be

used successfully outside of a dictatorship of some sort. If this country is to remain a democracy, then the people must learn how to act voluntarily in group activity through which pressing problems can be solved. In other words, the people themselves must solve their own problems and they must use the methods that will bring about solution. The method for doing this is through associational work of some sort when the job is too big for the single individual. If the associations fail to function, then the only other means is some form of dictatorial control.

So important is it for the welfare of this country that people learn how to work together in solving their problems, that it is really a patriotic duty, as well as a farsighted policy, for the people to enter into association work in a spirit of co-operation and in so doing suppress individual prejudice for the good of the group as a whole.

"Each for all" can result in "All for each" and the sound economic principle can be verified, namely that when all work together, each will receive greater benefits.

I remember distinctly the words of our President Roosevelt when he was outlining his New Deal. He stated that the farmer must have his, that labor must have theirs also, but did he say that industry must also have theirs? No, but he stated: "It is only through good strong trade associations that your industry will secure the things that they are entitled to under this New Deal." I think that we now see what he meant; we have seen taxes placed upon us, such as processing tax. We have seen labor get his, but as yet we have not seen industry get theirs; only where they were well organized. The President knew what he was talking about when he made the statement, "Only through good industrial associations"; he above all knew the value of associations, knew the good that can come out of such organizations.

Ask yourself the question, how are the shoe merchants or the bakers organized, either Nationally or in states? Then you can readily see why it is that you cannot adjust your industry under the NRA.

Industry was promised in the NRA a good deal, but so far we have not secured it, because we are not strong enough to force it through and that is why the chiseler or the small minority group is making it hard for the majority to run their codes and get the benefits they were promised. The deal for you or any other group was that the industry must be self governed. In other words, where 85 or 90 per cent. of a certain industry agreed to certain methods and agreements for themselves, then the other minority group, or the 10 per cent. must fall in line. This, I feel, is all that is needed to send all business codes on the way to prosperity and lick the depression. You business men have lost untold values for your being so loosely organized.

Great many business men are of the opinion that the NRA is on the wane, but I can assure you that it is only on the way in. It is here to stay. It is

like the story they tell of the little girl named Marjorie, about 4 years old, who wandered into the grocery store to tell the news. "We've got a new baby brother at our house," she said. "You don't say," said the grocer. "Is he going to stay with you?" "I guess so," said Marjorie, "he's got his things off." So you will find in a few months that the NRA has its things off and will stay on.

It has come to pass that the real thinkers in business to-day realize that we must have stronger associations for the future welfare of their respective business.

Again it is dawning upon every member of industry, if he is to secure for himself value under the code he must co-operate with the members of his respective industry. They also know if you want good competitors you must be a good competitor. Remember the banana—every time it leaves the bunch it gets skinned.

Our members in the Michigan Bakers Association have been highly organized, and we have secured for our industry unlimited values, adjusting markets, creating friendships in the industry, creating profits where we used to have losses, fighting our problems together for the good of all, securing laws to help our members and running the association for the individual who has at all times a voice in its affairs. Then we have now joined hands with thirty-two other organized associations to secure still further values for our members, because we realize in union there is strength, and all these Michigan Associations united into this Federation to-day will make it possible for the small business men to secure for themselves laws; for example: the fair trade bill, the modification of the Sales Tax Bill, and several others that we now are studying to present to this session of the Legislature. It is mighty interesting to note that we now have organized in this state about 43,000 independent business men.

Just a few more words to the members of the Retail Shoe Dealers of Michigan. See to it that your industry becomes highly organized. See to it that it is placed on a good strong budget, with plenty of money to do things for you. See to it that effort is put behind it, and above all be loyal to your officers.

Financing is a necessary evil to your future success. It is like an insurance policy, you must keep up the premium. Our association of 1125 members is paying about \$25,000 per year. Try and tell them it does not pay and they will tell you it is worth twice the amount as they have really secured plenty of value from our association.

Effort. This is a mighty expression, behind which lies action, the beginning of progress. Without which lies stagnation, rot, ruin, loss. Effort is essential for accomplishment. You can't expect to lie down and get business. New ideas, change in items, contracts and efforts are needed to make up that object of all business, Profit.

Loyalty: Life knows no greater virtue than loyalty, and no greater vice than disloyalty. He who can be trusted with the confidence of a friend is one

of earth's true noblemen. Upon loyalty every noble institution is built—government, homes, society. Without it we could have no credit, no banking system, no international finance. With it we can have rich friendships, happy homes, peaceful people. Without loyalty, there is no foundation for character.

OUT AROUND

(Continued from page 9)

merce and industry, taking the title of Professor of Marketing in 1925. He is the author of a standard work on the principles of foreign trade, published in 1924 and again in 1934 and of numerous articles in technical and trade periodicals.

The ruling of the Supreme Court on the gold clause in United States bonds is made public at a particularly opportune time, immediately preceding, as it does, the pending intensive drive for the sale of a new issue of "baby bonds" to the small and possibly inexperienced investor. The court rules, in effect, that the nullification of the gold clause in existing bonds is illegal, but the victimized holder may have no legal redress. Furthermore, the court virtually states that if Congress can do this, there is no reason why it cannot at any time also determine the amount which may be paid on government obligations at maturity, irrespective of the amount written in such obligation.

E. A. Stowe.

Evening is the time for rest and the kindly fire; dawn is the trumpet call for action.

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YOUNG EXECUTIVE DESIRES POSITION—Capable and trustworthy young man, experienced in manufacturing, credit, sales and advertising desires connection with Grand Rapids firm. Good record with large corporations. Best of references. Address No. 703, c/o Michigan Tradesman. 703

FOR SALE—Edgewater Inn, Port Huron, Mich., on St. Clair river. Doing nice business. Death of husband forces sale. Ethel Allen. 704

Mr. Stebbins Commends the Greenville Plan

(Continued from page 17)

by making these powerful corporations richer and their own state and community poorer. They also should take this advice themselves and be loyal to each other, thus setting a good example. They should look upon these greedy invaders of the community as enemies and not permit their local managers to guide their local organizations, which is frequently permitted by thoughtless members. Here is hoping that the new chain store tax bill will continue to meet with ready support of local business organizations throughout the state. A draft of the new tax bill will, no doubt, be placed before the legislature soon. It should be followed up by an active demand upon the members of the legislature to repeal the present chain store tax law and replace it with this proposed new law. The need of this law is greater than it was two years ago. If the same energy is placed behind it as was shown at that time, Michigan business can be emancipated and set free.

E. B. Stebbins.

Rothschilds No Longer Rich

When your fair friend asks "How can I invest my little all and be absolutely safe?" tell her frankly you "cannot do it," and do not be ashamed of your ignorance.

Cover your confusion by telling her about the original wise old Rothschild supposed to know more about money than all others.

He intended to leave his fortune, conservatively safely invested, to remain intact forever. He ordered investments made exclusively in "basic bonds" of the Austrian empire, the German empire, French republic and British empire.

The German and Austrian investments have been wiped out, every cent.

The investment in French bonds has been cut down 80 cents on the dollar. France reduced the value of the franc from about twenty cents to four cents. In England he fared a little better. The Rothschilds are no longer "Europe's richest family."

Firm Sugar Prices Indicated

Realization by producers that quotas under the Jones-Costigan Act are likely to hold down sugar supplies slightly below the indicated construction for 1935 should make for firmer sugar prices during the next few months.

Although sugar consumption has declined steadily during the past five years, the trend is expected to be reversed this year. Since the quotas established under the act did not allow for any such increases, it is estimated in some quarters that the available supply may be fully 5 per cent. less than consumption during the current crop year.

Hence, producers are reported reluctant to dispose of sugar in volume, except on a scale up.

The man of thought strikes deepest and strikes safest.

MEN OF MARK

A. D. Vandervoort, President Michigan Retail Hardware Association

A. D. Vandervoort, of Lansing, better known as Del, has had a varied and interesting career as "All-Western" football guard, militiaman, member of state police, soldier in the Kaiser's war and master merchant.

Del comes of pioneer stock. His father, born in New York state, as a young man went to South Dakota, operating stores in the cattle country at Custer City and Buffalo Gap, where he was known as the "Merchant Prince of the Bad Lands." On one of his buying trips East, Vandervoort Senior stopped to visit relatives in Lansing, met and a year later married a Lansing born girl. Four boys, known over the state as Frank, Tom, Del and Ed Vandervoort, carry on the family name and fortune. Father Vandervoort later moved to Lansing, was manager of the Western Tool Co., then organized, in



A. D. Vandervoort

1908, his own store, operating as "Van—the Tool Man." The concern incorporated in 1914 and has since been known as the Vandervoort Hardware Co.

Del spent all his spare time from school in the hardware store, securing the training under his father which made him the expert hardware merchandiser he is to-day.

While still a boy in his teens he joined the National Guard, a connection which was broken only by war service until 1928.

For seven months, in 1913, during his service in the National Guard, he was in a detachment detailed to maintain order during the 1913 strike in the copper country.

Del's early ambition was to conduct a cattle ranch in South Dakota, hence enrolled in the Veterinarian and Agricultural Courses at Michigan State College. His athletic ability resulted in his choice as a member of the Michigan State College football team in 1914-15. He was a member of the Michigan State College team which defeated the University of Michigan in 1915 with a score of 24 to 0, a feat not duplicated until nineteen years later.

Early in 1917 he was appointed lieutenant in the Michigan State Police, serving until his enlistment in the army. He was with the overseas troops in France in 1918 and 1919.

Upon returning to the United States he again joined the state police forces, resigning to finish his college course in 1920. In that year he married Janet Isbell. To them have been born three children—Ellen, Catherine and Jean.

Membership in the National Guard continued. In 1927 he was captain of A battery, 119th Field Artillery, 32nd Division.

The three brothers have built on the solid foundation constructed by their father one of the finest hardware stores in the country. Each brother has his distinctive duties and his specific department, which is the basic reason why the business runs so smoothly and so effectively. Tom, the financial man, also in charge of the appliance department, is a director in the American State Bank. Ed, in charge of sporting goods and sales of athletic equipment to schools and colleges, has been instrumental in making this one of the outstanding sporting goods departments in the country. Del is the Merchandise Manager and runs the special promotions which have made the Vandervoort Hardware known from coast to coast. Among his well-known promotions are the famous "Sporting Goods Circus," during which event over \$35,000 in sporting goods were sold in six weeks and the "Santa's Castle" Christmas sale in 1934 when the vacated Lansing postoffice was turned into a veritable fairyland of toys and gifts. The annual spring event, the sale of seeds, bulbs and plants, is one of the most successful sales of its kind in any store in the country.

While merchandising is the chosen career of Del, other activities have not been neglected. Del was twice State Commander of Veterans of Foreign Wars, in 1929 and 1930. He has been a member of the National Home Board of the VFW and responsible in considerable part for bringing the National home for Veterans' Children to Eaton Rapids. In 1934 he served as National Chief of Staff for VFW of the United States.

He is also a past Exalted Ruler of the Lansing Elks Lodge, a 32nd degree Mason and a member of the Commandery and of the Shrine. In 1932 he was elected a member of the Board of Governors of the National Retail Hardware Association. In 1934 he became Vice-President of the Michigan Retail Hardware Association, having previously served four years on the Executive Board. At the Grand Rapids convention, held in February of this year, he was elevated to the Presidency of the Hardware Association. Under his leadership the Association will not only continue vigorously its present activities, but will develop others to maintain the hardware association as the largest retail trade organization in the state.

Del is big in body, big in mind, a "grand guy" and a true friend.

To live in hearts we leave behind is not to die.

Retail Sales Somewhat Better

Retail sales volume in the last half of February is improved as compared with the first two weeks of the month. Store executives doubt, however, that dollar volume for the month will register an increase anything like the 10 per cent. gain over last year previously forecast by some observers.

Officials of large merchandising organization report that dollar sales of their New York units last week were from 3½ to 4 per cent. above the total for the corresponding week last year. In the preceding week, the margin of increase reported had been less than 2 per cent.

For out-of-town stores, the showing was about the same as last week, with sales ranging from 5 to 10 per cent. above those for the corresponding period in 1934.

Although retail business in New York has recorded a substantial pick-up in the past two weeks, the best sales records are reported by units in the Southwest and on the Pacific Coast. Disappointment over the results of special dry goods sales is reported by retailers from various points.

Retail Coal Price Fixing Troubles

The fixing of retail coal prices under the code is encountering a number of serious difficulties.

Retailers in various areas prepare cost schedules, which are the basis for minimum prices, under the code. Such schedules of costs of handling solid fuels at retail were completed only in January. They were canceled in three Ohio trade areas, however, and at Wilmington, Del., all within the past two weeks.

Local officials of the retail code express the hope that a breakdown of price fixing activities in retail fuel distribution will be avoided, however. It is asserted that cost schedules in many cases were set up hurriedly, without adequate study. In other cases, approval of the cost schedules by the NRA was so delayed that they were out of date when finally declared operative.

NRA to Adopt New Policies

Criticized by the Supreme Court during its consideration of the hot oil cases for amending codes and issuing new regulations without announcing any basis for its action, the National Recovery Administration plans hereafter to make public with each such change the "findings" leading to its action.

The apparently arbitrary manner in which codes were altered or interpreted by regulation, without any explanation of the underlying reasons, has been the subject of much complaint by business men who frequently found them confusing. The court's comment on this was rather sharp and, anticipating that it may be called upon again to explain its activities, the Administration is seeking to protect itself.

MUTUAL INSURANCE

Have you ever stopped to think what it means to you?

It is interesting that a number of successful, level-headed men hold entirely erroneous ideas on many subjects not closely related to their own lines. Mutual insurance is one subject that is sometimes misunderstood. This is due to the criticisms of the mutual system that are made by its competitors and which are designed to leave unfavorable impressions. However, when these are investigated, they prove to be completely false. Most men really want to know the truth, so here are some definite facts:

- 1** Two mutual fire insurance companies in the United States are 150 years old or older; thirty-one have operated successfully for a century or more. Surviving depressions and panics, wars and disasters, these companies have been time-tested and have furnished generations of policyholders with absolute protection—and at a saving.
- 2** Most of the leading life insurance companies in the United States are mutuals, and three-fourths of the life insurance in force in this country is written by mutual companies.
- 3** During 1933 alone, the general writing mutual fire companies returned over \$28,000,000 in dividends to those they had insured—a definite saving in their insurance cost. The experience of these companies in maintaining their dividend programs year after year, in bad times as well as in good, is practically unique in business history and stands as a monument to the soundness of the mutual plan and the ability of the managers of the mutual companies.
- 4** Mutual fire insurance is becoming increasingly popular. Each year sees thousands of thoughtful property owners joining the mutual ranks. It is the one system of property insurance that has enjoyed a growth in the last ten years.
- 5** Mutual fire insurance companies have come through the depression with banners flying. Not one general writing mutual company failed—in fact, in all the history of this country, no mutual fire insurance company has ever failed after it had accumulated a cash surplus of \$200,000 or more!

These are only a few of the facts about this outstanding insurance system. Before you renew the next insurance policy that expires, or before you obtain additional insurance protection, get all the facts about the mutual plan. The fieldman of any mutual organization will be pleased to tell you more about this great American institution and the benefits that are available to you through mutual insurance.

7 GOOD REASONS WHY YOU SHOULD STOCK

W. R. Roach & Co., Grand Rapids, maintain seven modern Michigan factories for the canning of products grown by Michigan farmers.

The brand you know



by **HART!**

A complete line of canned vegetables and fruits.

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KARAVAN KIRO COFFEE
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by
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MAY BE BOUGHT
WITH CONFIDENCE
AND SOLD
WITH PRIDE

This ADVERTISING IS SENDING YOU CUSTOMERS...

ROYAL Desserts are the fastest selling desserts on the market. Women are turning to them by the thousands. They have learned from Royal Desserts advertising how to tell quality in gelatin and they know Royal is superior.

This advertising comprising

1. Radio—over 50 stations, with Mary Pickford as star, reaching millions every week.
2. Magazines—with a circulation of over 11,000,000.
3. Newspaper Comics, in 27 leading papers, featuring Jimmy Durante—

forms a powerful campaign that is constantly sending you customers for Royal.

Get behind this advertising and cash in on it.



ROYAL DESSERTS

Products of

STANDARD BRANDS INCORPORATED



A "TOTAL LOSS"

WITHOUT FULL FIRE INSURANCE PROTECTION IS A RISK YOU CANNOT AFFORD TO TAKE.

FIRE CAN SWEEP THROUGH YOUR PROPERTY LEAVING NOTHING FOR YOUR FUTURE.

MUTUAL INSURANCE WILL PROTECT YOU. THE

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MUTUAL BUILDING, LANSING, MICHIGAN
DETROIT, GRAND RAPIDS, SAGINAW

25% PRESENT PREMIUM SAVINGS