

MICHIGAN TRADESMAN

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EST. 1883

Fifty-second Year

GRAND RAPIDS, WEDNESDAY, MARCH 6, 1935

Number 2685

THE SUNLIT CREST

When you incline to court despair
O'erburdened with perplexing care;
When things go wrong day after day,
And Trouble comes, dressed up to stay;
When Fortune flees at ev'ry turn,
And coals of courage cease to burn—
Seek out some hopeful, smiling face,
And learn the meaning of its grace!

When you incline to throw your pack,
Because it chafes your chiding back;
When thinking complicates your brain,
And spirit, flesh and nerves complain;
When Fear rides on the passing wind,
Bent on o'erthrowing peace of mind—
Keep cool and all its onsets meet,
But never once, admit defeat!

When you incline to quit the fight,
Or hide in weakness or affright;
When all the world oppresses you,
And you know not just what to do;
When Hope lies prone upon the ground,
And darkness hovers all around—
Stretch out your hand to man unblest,
And scale with him the sunlit crest!

Lilburn Harwood Townsend.

THE SILENT TOAST

They stand with reverent faces,
And their merriment give o'er,
As they drink the toast to the unseen host
Who have fought and gone before.

It is only a passing moment,
In the midst of the feast and song,
But it grips the breath as the wing of death
In a vision sweeps along.

No more they see the banquet
And the brilliant lights around;
But they charge again on the hideous plain
When the shell-bursts rip the ground.

Or they creep at night, like panthers,
Through the waste of No Man's Land,
Their hearts afire with a wild desire,
And death on every hand.

And out of the roar and tumult,
Or the black night loud with rain,
Some face comes back on the fiery track
And looks in their eyes again

And the love that is passing woman's
And the bonds that are forged by death,
Now grip the soul with a strong control
And speak what no man saith.

The vision dies oft in the stillness,
Once more the tables shine,
But the eyes of all in the banquet hall
Are lit with a light divine.

Toronto Globe.

Three Looks at your Shelves WILL SHOW YOU . . .

- Some items that move, but pay little or no profit.
- Some items that carry a profit, but don't move.
- Other items that both move and give you a good profit.



MONARCH Finer Foods

are most emphatically in the moving and profit class. National advertising, plus 82 years of building true values, give the Monarch Independent Grocer his most potent means of building an increasingly sound and profitable business. Thousands of Independent Grocers have lifted their stores into local leadership and above competition by adopting the novel "Monarch Plan of Food Display."

"See it in Glass Buy it in Tin"



It's a real business-builder, available only to Independent Grocers. Plans are furnished free. Display brackets are loaned. Investigate this inexpensive way of modernizing and standardizing your store as one of the leaders among Independent Grocers. Write us. Address Dept. F-3.

Reid, Murdoch & Co.

DRAWER RM

CHICAGO, ILL.

"Quality for 82 years"



CANDY FOR EASTER

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

Order from your Jobber

Manufactured by

PUTNAM FACTORY GRAND RAPIDS, MICH.

FIRE and BURGLAR PROOF

SAFES

GRAND RAPIDS SAFE CO.

31-33 Ionia, N.W. Tradesman Bldg.

Home Baker Flour

A High Grade Kansas Hard Wheat Flour

High Quality - Priced Low

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

LEE & CADY

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Number 2685

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E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

JAMES M. GOLDING
Detroit Representative
611 Kerr Bldg.

Printed by the Tradesman Company, Under
NRA Conditions

SOME TRENDS OF TRADE

Sidelights on the General Business Situation

The Supreme Court ruling on the gold case should lift some of the fog of fear and uncertainty which has caused business men in recent months to hesitate about making long-time commitments. Business firms now know the definite limits of their indebtedness and may make future commitments accordingly. The Administration now may proceed with its \$5,000,000,000 re-employment program (Congress willing) with more assurance of control over its budget obligations. Bankers are predicting a rapid increase in capital financing.

Much investment activity was held up for months pending the clarification of the gold devaluation policy, and additional funds have continued to pile up so that we have now the unexampled total of \$2,300,000,000 of reserves over requirements now on deposit with the Federal Reserve Banks by member institutions.

Business has been good, despite the monetary uncertainty; now it should be better. The general improvement in industrial activity continues to be reflected by advances in electric production and the coal industry. The retail sales decline from December to January was more than seasonal, but seems to have been accentuated by bad weather. Trade reports indicate an improvement in consumer sales during February, especially in the industrial centers during February, especially in the industrial centers. The contra-seasonal increase in residential building permits during January is, we hope, a significant change for the better in the one industry which has been lagging.

The composite index of production in twenty-eight most important industries of the country, corrected for seasonal variation, shows that industrial activ-

ity is 30 per cent. above the 1934 low of last September. Industries showing the greatest increase are, in order: Wool, steel ingots, chemicals, passenger automobiles, pig iron, cotton, tires and anthracite coal.

This increase in production activity is reflected also in corporation earnings. Standard Statistics Co. says that profits for the first quarter of 1935, estimated on the basis of data available with half of the period passed, will make the best showing since the Spring of 1931.

Apparently there has been a favorable angle to the employment situation, despite a lack of real gain in the number of people working, for the Household Finance Corporation reports a rise of 30 per cent last year in number of loans made, and jobs are the first requirements for loans. Reports of the Phoenix Mutual Life Insurance Co. tend to substantiate the fact that the average American has more money today than he had a year ago. The company reached an all-time high in policy loan repayments for the month of January, 1935, the gain being 123 per cent over the same month last year. At the same time the company reports a 29 per cent. drop in demands for new cash loans compared with last year, and a 21 per cent. drop in loans to pay premiums.

Executives of companies connected with moderate and small manufacturing business should be encouraged by the evident desire on the part of both Administrative and Congressional leaders in Washington to make big business less big. Senator Wheeler, for example, has introduced a bill to impose a graduated excise tax on corporations and, while this particular bill may not have Administration approval, the reasoning back of it seems to jibe with that of responsible officials. The Wheeler bill provides for a Federal tax of 2 per cent. on net capital return of more than \$3,000,000, and increases gradually to a high of 25 per cent. on returns over \$50,000,000. The bill exempts utilities, insurance companies, and banks. "The continued existence of giant corporations is not necessary for the maintenance of efficient and progressive American business capable of supplying the needs of the people," says Senator Wheeler.

The development by Dr. Charles H. Herty of a process for the manufacture of newsprint paper and cellulose from Southern pine promises one of the most far-reaching industrial upsets the country has seen in years. The pine cellulose, ready for conversion into rayon, can be produced at a cost considerably lower than the cellulose now available to industry, and the print paper has been pronounced the best in the world. We now import approximately \$170,000,000 worth of news print paper an-

nually. The first Southern paper mill is expected to be in operation before the end of the year.

Steel production has declined slightly, but supply and demand are about in balance, and the editors of Economics Statistics say, "The situation seems to be the most sound that it has been on any revival of recent years. Activity should remain stable near current levels for the next month or two."

Industrial production in January was 90 per cent of the 1923-25 average, as compared with 86 per cent. at the end of December, the Federal Reserve Board reports. This was the highest January level since 1930. Both factory employment and payrolls increased, although a decline is usual in January. The production index gain of 15 per cent. over last January is topped by the 24.3 per cent. gain in the weighted index of bank debits and retail sales.

Overseas sales of General Motors cars and trucks in January reached the highest figure for that month ever recorded. Gold devaluation has very definitely helped export trade.

A Department of Commerce study indicates that those wholesalers who did 45.5 per cent. of the total wholesale business in 1933, upped their sales 13.5 per cent. in 1934 over the previous year.

There are only 320,000 people in this country who use electricity for all power in their homes. Only 1,000,000 use electricity for cooking; 5,000,000 for refrigeration; and 13,000,000 homes have electric lights. The Federal Power Commission has dug up these data to push the agitation for cheaper electrical rates.

The radio networks are becoming more alert to the potential danger to them of allowing advertisers to provide what is comparable to the editorial pages of magazines and newspapers. NBC has just created a department of continuity acceptance, "whose function it will be to see that all material offered for broadcasting meets the requirements of NBC policies of fairness to radio listeners, of ethical advertising, common sense, and good taste."

Food and Drug legislation is likely to pass Congress by the first of May, the editors of Congressional Intelligence say. "The measure that is finally passed will, in our minds, be a little more specific in its provisions dealing with misbranding and drugs, among other things, and it will be a little chary of the tremendous power lodged in the Secretary of Agriculture. Yet, while it will be modified to some extent, it will not be totally weakened. It is likely that the President might even veto a worthless bill. Indications are that the Administration is in favor of food and drug legislation and certainly the wreathed smiles worn by Senator

Copeland when he has left the White House give more than fair support to the strong theory that his is the bill which the Administration seems willing to present for permanence and statutes."

Liberty representatives recently studied 609 retail outlets in five cities, interviewed 1,166 retail sales people, and made detailed observations of 4,622 consumer transactions—all for the purpose of determining just how important the "over the counter" influence is. They found that about two-thirds of all purchases in eight important retail groups are made in brand specifications by the consumer; that about 7 per cent. of customers were switched by the salesman from the brand requested to another brand; that 37 per cent. of retail purchases are subject to influence by salespeople—and that the projected sphere of total U. S. point-of-sale influence is nearly ten billion dollars a year.

The Liberty study indicates that dealers and their clerks buy nearly two billion dollars worth of goods themselves each year for personal consumption, and that, based on the 1933 retail census figures, they are directly or indirectly responsible for brand selection in 44.47 per cent of retail sales.

Preliminary figures show that the California sales tax brought \$53,500,000 to the state coffers last year. When the tax was imposed it was expected that about \$40,000,000 would be raised. There must be both a high level of honesty and a big improvement in conditions out there.

Watch Staple Commodities

Movements in staple commodities are now being watched with special attention in informed quarters, as a clue to likely currency developments.

If wheat, cotton and other agricultural products should react substantially, following the break in the pound sterling, advocates of further devaluation of the dollar are expected to become active again. On the other hand, in commodity prices and business conditions hold up fairly well here, the Administration may not be subject to much outside pressure for further devaluation even if the pound continues to decline.

Europe is far surer that further devaluation will occur in the United States than are people in this country. Cables reports from the Continent indicate widespread reports there that the Stabilization Fund is in touch with British authorities and plans to join in further currency depreciation moves.

There is nothing quite so dead as a self-centered man—a man who holds himself up as a self-made success, and measures himself by himself and is pleased with the result.

Monthly Review By Hardware Association Secretary

Compliments to President Schantz. He carried us through with flying colors in 1934, set a high mark for handling his convention and getting the boys to the meetings on time. I promise you that we will do our best to keep up the pace in 1935 set by our President this past year.

We had a grand convention. It would make anybody feel good to see 600 people at the opening meeting. The meetings clicked, Lou Cortenhorf's Entertainment Committee did a swell job and Art Hunt's Exhibit Committee certainly helped work up an exhibit that was a pleasure to see. For size, action, color and variety of merchandise, we have never had a better one.

President Schantz handed me a job as chairman of the Resolutions Committee. We worked out a set of resolutions that will guide association work for the coming year. You will hear more about these resolutions in this and later issues of the Merchandiser.

Among those resolutions is one on conservation. I think we should adopt a motto as hardware men, "Every hardware man a conservationist." The natural resources of Michigan are one of our greatest sources of wealth, not only to us as citizens of the state but to us as merchants. We should become more actively interested in conservation to protect those resources for ourselves and for those who are coming after us. Join your county Conservation League, or if there is none in your county, become a member of the nearest League. Affiliate with the Izaak Walton League. You will find them a great bunch of boys to work with.

One thing more: Remember that the next Congress of the National Retail Hardware Association will be held in Detroit the week of June 17. Mark that week on your calendar right now. The turn in the tide has come. Mark that turn by being with us in Detroit next June. A. D. Vandervoort.

What your Association will do in 1935.

The Resolutions passed at the Grand Rapids convention form the basis of association work for the year. They will be discussed in this and later issues of the Merchandiser. Subjects on which resolutions were passed are as follows:

Price competition—Suggestions for action by association members. (Will be discussed next month.)

Distribution Policies of Manufacturers (Considered in this issue.)

Steel Prices (Considered in this issue.)

Taxation—Requesting relief from burdensome taxation.

Merchandising activities of co-operatives.

NRA Codes—Suggestions to reduce present confusion in codes.

Unemployment insurance—Ideas to be incorporated in such a law, if one is seriously considered by the Legislature.

Sales Taxes—To strengthen rulings covering passage of the tax to consumer and requesting assessment of Tax on interstate shipments.

Freight Rates—Protesting increase in freight rates.

Amendment to Clayton bill (Considered in this issue.)

Game license fee (Considered in this issue.)

Other Resolutions: Thanking Grand Rapids hardware dealers for assistance in convention and exhibit, the Pantlind Hotel for arrangements, and the speakers for their excellent contributions.

Price Discrimination by Manufacturers. Text of the Resolution:

The problem of independent hardware merchants in meeting syndicate and mail order competition is becoming increasingly serious due to unfair price discrimination now being practiced by some manufacturers. It is vitally essential that definite steps be taken at this time to correct this condition. As a part of this program it is essential for the retailer to have some means of distinguishing the goods of those manufacturers who do distribute through independent hardware merchants exclusively. We therefore request that the National Retail Hardware Association take steps to (1) investigate the distribution policies of manufacturers. (2) Devise some suitable identification for the products of manufacturers who qualify by distributing exclusively through independent channels.

In connection with the above resolution read the pamphlet sent to members, "The Obligation of the Manufacturer to the Wholesaler and Retailer," containing the address delivered at the convention by H. M. Swain, of Wilmington, Ohio. The hardware dealer has been criticized by some manufacturers as not supporting those who adopt a policy of placing dealers in a position to meet their competition. Here's your chance to prove that this criticism is wrong by buying products made by manufacturers who support the policy of distribution through the retailer. Sears Roebuck's tool buyer threatened that they would take a loss of \$4,000 to \$5,000 on their augur bit sales if Irwin Auger Bit Co. persisted in the announced policy of placing hardware dealers in a position to compete. They have made this threat good by placing a price of 14c on 1/4 inch to 1/2 inch bits and 18c on 9/16 inch to 3/4 inch bits, in their spring catalog. Irwin offers retailers, through their wholesalers, a price on bits to meet that cut by Sears. The Association is not playing any manufacturer's game by suggesting this policy receive your support, but the association does believe that if such manufacturers receive proper support other will adopt similar policies and the "Road to Recovery" for hardware retailers will be made easier. Action speaks louder than words. Support the policy of manufacturers who support you.

Conservation—President Vandervoort, in his message, referred to the convention resolution concerning support of conservation activities. That resolution is as follows: "Members of the Michigan Retail Hardware Association are requested to assist by every possible means, the Conservation Commission, Conservation Leagues, Izaak Walton Leagues and other conservation bodies in their efforts to preserve natural resources and ask that members of the Association actively

affiliate themselves with Conservation Leagues, Izaak Walton Leagues and other conservation bodies." Many of our members are interested in conservation organizations, as officers or active members, but whatever has been done can be done better. Every hardware dealer should be a member, and an active member, of his nearest county Conservation League and Izaak Walton League. These organizations are unselfishly working to preserve our natural resources, not only as a source of wealth and income, but as a heritage to be passed on to succeeding generations. Those who heard "Pete" Hoffmaster, Director of the Michigan Conservation Commission, at the Wednesday convention session gained an insight into the productive work of the Commission.

Fee for Selling Licenses. This has been a source of discussion for the past four years, retailers feeling they should receive compensation to cover the actual cost of this work. Last year and again this year the Legislative Committee was directed to continue their efforts in this direction. Resolutions from conservation organizations have been received with the request that any fee which might be given for the work should be in addition to rather than a deduction from the present scale of licenses. Conferences have been held with representatives of conservation organizations on this and other points. It is the desire of the Resolutions and Legislative Committees, as expressing the opinion of members, to work in harmony with the sportsmen's organizations in promoting legislation. Such a course is obviously for the best interests of all concerned.

The Price of Steel Products. The competitive situation in steel products is definitely bad. This point was brought out at the Thursday convention session. The steel code which was supposed to give the independent some protection has obviously failed of this purpose. The situation is too well known to dealers to need illustration.

The following resolution was adopted by the convention: "Present competition prices on wire, fence and nails offer no opportunity to cover cost of doing business, unless lower prices are offered the hardware trade. The dealer should be put in a position to meet this competition if he is to continue in business. We therefore ask for relief from the manufacturer and further request NRA to eliminate price fixing provisions in steel codes unless such provisions can be changed to offer protection to the independent against syndicate competition." Michigan members of Congress have been requested to use their efforts toward eliminating price fixing provisions in the steel Code, unless they can be drawn to give some protection, as the obvious result of these provisions is to hamstring the independent, leaving his syndicate competitor to exact extreme concessions from manufacturers.

A letter from you to your U. S. Senator and Representative will help. Now is the time.

"Forward America" Film. This film, showing the evil effects of concentration of business in the hands of syndicate stores and shown at the open-

ing session of the convention, created a tremendous amount of interest and discussion. A large number of dealers expressed their desire to assist in promotion of this film in their own localities. The owners of the film, Economic Films, Inc., R.K.O. Building, Radio City, New York City, are appointing, as Michigan agents, Michigan Film Library, 2539 Woodward avenue, Detroit. Dealers interested in presentation of this film should communicate directly with the owner of the film in New York City or the Michigan agents.

Amendment to the Clayton Law. Representative Carl Mapes has introduced House Bill No. 5062, a bill to amend the Clayton law to prohibit unjust or unfair price discrimination. The provisions in this bill have been recommended by the Federal Trade Commission. Section 2 of House Bill No. 5062 has also been introduced separately as House Bill No. 4995 by Mr. Mapes. It is as follows: "It shall be unlawful for any person engaged in commerce, in any transaction in or affecting such commerce, either directly or indirectly to discriminate unfairly or unjustly in price between different purchasers of commodities, which commodities are sold for use, consumption, or resale within the United States or any Territory thereof or the District of Columbia or any insular possession or other place under the jurisdiction of the United States."

Enactment of the bill will bring under scrutiny of the Federal Trade Commission extreme discounts now available to syndicate organizations and should materially assist in controlling unfair price discrimination. Members are requested to write their congressmen in support of Mr. Mapes' bill. Remember House Bills No. 5062 and No. 4995.

The Association, at the Grand Rapids convention, endorsed the bills as presented by Representative Mapes.

Other convention notes. The convention program, the discussions and the resolutions form the foundation upon which the work for 1935 will be based. Later issues of the Michigan Merchandiser will discuss "Taxation and Business," as presented by State Representative Vernon J. Brown of Mason; "Conservation" by P. J. Hoffmaster, Director Conservation Commission; "The Business Man and NRA" as discussed by Abner E. Larned, Detroit, State NRA Compliance Director; "The Wholesaler and Where He Stands," the helpful and outstanding contribution given by A. J. Gaehr, of the Geo. Worthington Co., Cleveland, Chairman of the Code Committee of the National Wholesale Hardware Association; "The Retailer and What He Will Do About It," as delivered by L. A. Straffon, of Crosswell, a member of the Executive Board; "The Association in Action" by Irwin E. Douglas, of the National Retail Hardware Association; also the contributions of R. D. Austin, Mason City, Iowa, Secretary United Hardware & Implement Mutuals; and A. A. Uhalt's inspiring talk on Friday Morning, "Step Out in 1935 and Sell."

The discussion of the convention, in this issue, could not conclude without a reference to our friend, Mr. E. A. Stowe, Editor of the Michigan Tradesman. Mr. Stowe is giving a very considerable portion of the columns of the Michigan Tradesman in current issues to a consideration of the convention, of the addresses at the convention, and of the activities of the Michigan Retail Hardware Association. Thanks, Mr. Stowe, may you live long and prosper.

Investigate before investing. The Association has information concerning the activities of Leo Travis and the firm he represents, the "Floral City Rose Co." of Manchester, Connecticut. Should you be approached by a person giving the name of C. W. H. Green, selling a flash light lantern, bulb and battery and requesting a down payment on sales, write this office.

Group Meeting Schedule. The Executive Board, not considering it practical to hold group meetings in the week preceding Easter, scheduled them to start March 25 and close April 12. This places the meetings a week earlier than last year. Attendance at group meetings has increased every year for the past four years. This year should show a much better attendance than in any previous year. The program will be in two main parts. First, a consideration of trade problems, supplementing and extending the convention discussions . . . price competition and unfair competitive practices, legislation and other interesting subjects. The second part of the program will be on retail salesmanship. Let's not forget, in all our discussions that there is a competition other than in price. There is a competition in method as well. The best price in the world will not overcome poor selling methods. At the group meetings you will be privileged to hear one of the best talks on selling that you have ever listened to in your life. It will not be theoretical but will be based on the results of purchases made in your own stores and what happened when those purchases were made. Watch for group meeting circulars with announcements of place of meetings and price of meal. The tentative schedule of meetings is as follows:

Monday, March 25, Kalamazoo, Ernest Wise, 1312 Portage, chairman.

Tuesday, March 26, Dowagiac, Doyle Hinckley, chairman.

Wednesday, March 27, Holland, John C. Verseput, Grand Haven, chairman.

Thursday, March 28, Grand Rapids, Orson J. Page, 127 S. Division, chm.

Friday, March 29, Muskegon, Meno Roseboom, 605 W. Western, chairman.

Monday, April 1, Jackson, M. J. Walker, 125 N. Jackson, chairman.

Tuesday, April 2, Hillsdale, Karl Katzenmeyer, chairman.

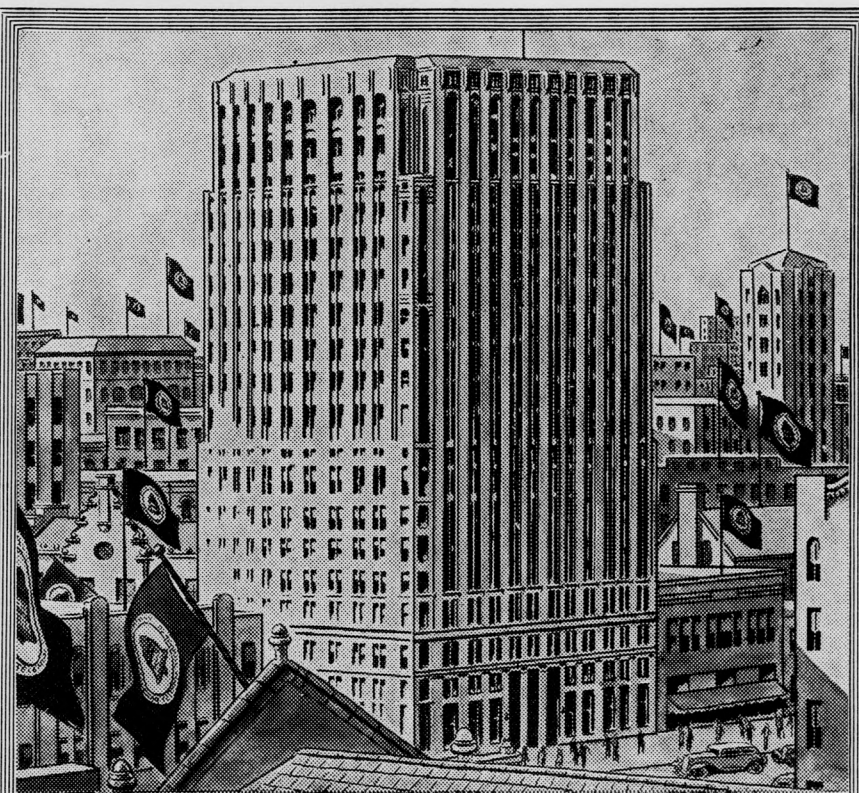
Wednesday, April 3, Monroe, Dan Valmassei, 1114 E. First, chairman.

Thursday, April 4, Detroit, Theo. Miller, 9328 Woodward, chairman.

Friday, April 5, Ann Arbor, Emil Schlenker, chairman.

Monday, April 8, Lansing, Fred Wortman, Ionia, chairman.

(Continued on page 23)



The Homes of a Michigan Citizen

LET us examine him on several points that distinguish a good citizen from a bad one:

Does he pay his taxes? . . . During the past ten years he has paid a total of \$32,332,175.31 taxes into State and Federal funds. Last year he paid \$2,670,873 to Michigan.

Is his home an eyesore? . . . He has 356 homes distributed over the great State of Michigan. Many of these he built himself and owns—substantial buildings in good taste, each an asset to the neighborhood and standing on grounds that he always keeps neat. Where less space is required, he rents a home. Large or small, it is always adequate to the needs of the community it serves.

What sort of customer is he? . . . Each year he buys huge quantities of Michigan products—copper and furniture,

poles, automobiles, iron, stone, labor.

How does he treat his employees? . . . With fairness and consideration. There are seventy-three hundred of them, both men and women, and they all say that he is a good man to work for. He pays them \$12,000,000 in wages annually; this month he is paying them one million dollars, most of which will be spent and circulated throughout Michigan.

What does this Michigan citizen supply to his community? . . . Telephone service. And in supplying that service, it is his aim that the improvements of the past shall continue; that the service shall be rendered with efficiency, economy and courtesy; that always there shall be available for his fellow-citizens of Michigan a telephone service that is as fine as any in the world.



MICHIGAN BELL TELEPHONE COMPANY

MOVEMENTS OF MERCHANTS.

Mt. Pleasant—George Carr has moved his meat market here from St. Johns.

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

Northfield—Strom's grocery and meat market is now located in the Leivestad building.

Jackson—The Haehnle Brewing Co., has increased its capital stock from \$150,000 to \$260,000.

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

Hamtramck—The Peoples State Bank has decreased its capital stock from \$400,000 to \$100,000.

Crystal Falls—The Bristol Mining Co. has decreased its capital stock from \$500,000 to \$25,000.

Detroit—Advance Cleaners, Inc., 6540 Cass avenue, has increased its capital stock from \$1,200 to \$50,000.

Elmdale—Erin Johnson, well-known farmer, has purchased the Ryan Grain Elevator, taking immediate possession.

Detroit—Kennedy's Clothes Co., Inc., 28 Michigan avenue, has increased its capital stock from \$25,000 to \$100,000.

Evart—Otto Koeppe, undertaker and furniture dealer, lost his entire stock by fire, entailing a loss of more than \$10,000.

Monroe—L. N. Perrini & Co., 220 North Monroe street, has decreased its capital stock from \$50,000 to \$30,000.

Jackson—The Crown Paper & Bag Co., 505 Liberty street, has decreased its capital stock from \$100,000 to \$83,000.

Detroit—The American Bantam Motors Corporation, 1331 Holden avenue, has a capital stock of \$1,000, all paid in.

Centerville—The Dr. Denton Sleeping Garment Mills has changed its name to the Denton Sleeping Garment Mills, Inc.

South Haven—The South Haven Fruit Growing Corporation has decreased its capital stock from \$500,000 to \$100,000.

Ann Arbor—Blott-Cushing, Inc., 502 East Washington street, has changed its name to Johnson-Cushing, Incorporated.

Detroit—Charles R. Gleason, grocer and meat dealer, died of pneumonia at his home on Aurora avenue. He was 46 years old.

Highland Park—Kelly Furniture Sales, Inc., 13743 Woodward avenue, has increased its capital stock from \$5,000 to \$30,000.

Lawson—Martin W. Moody, 84 for many years landlord of hotel Moody, died Feb. 28, following a brief illness of but a few days.

Detroit—The Federal 5c to \$1 Stores Co., 4739 Grand River avenue, has a capital stock of 50 shares at \$100 each, \$5,000 being paid in.

Marquette—Fire damaged the stock of Lahti's grocery store, 710 North Fourth street, entailing a loss of several hundred dollars.

Detroit—Austin Wynne, Inc., 2038 Park avenue, organized to deal in

china, glassware, etc., has a capital stock of \$1,000, all paid in.

Detroit—The Michigan Wall Paper & Paint Co., 6153 Michigan avenue, has a capital stock of 1,500 shares at \$10 a share, \$11,500 being paid in.

Muskegon Heights—Charles J. Post, 73, died March 3. Mr. Post has conducted a grocery store at 513 West Broadway for the past nine years.

Munising—Harold Dunklee will open a wholesale and retail vegetable, fruit and flower store in the Stevens building, East Superior street, about March 15.

Pentwater—Abram Peck, 75 years of age, for the past 12 years owner of the Peoples Hardware, died at his home Feb. 28, following an illness of four months.

St. Ignace—The fire which destroyed the department store owned by Saul Winkelman, entailed a loss of over \$50,000 which is only partially covered by insurance.

Lansing—Walter & Son, Inc., 1216 Turner street, dealer in tires, auto accessories, radios and sporting goods, has decreased its capital stock from \$50,000 to \$10,000.

Detroit—The Refrigeration Sales Corporation, 4584 Maybury Grand, will deal in refrigeration equipment as agent with a capital stock of \$25,000, \$7,500 being paid in.

Benton Harbor—William E. Sheffield, 71, prominent druggist, died of acute indigestion March 3, in his store, 132 Pipestone street. Mr. Sheffield was in business here 48 years.

Charlotte—The Farmers Elevator Co. of Charlotte, has merged its business into a stock company under the same style with a capital stock of \$25,000, \$16,800 being paid in.

Detroit—Barton D. Wood, Inc., 2480 Bellevue avenue, has been incorporated to act as agent and deal in air conditioning apparatus, with a capital stock of \$50,000, \$1,000 being paid in.

Coloma—The Economy Food Shoppe has been opened in the Hill building. The meat department is in charge of Pete Reggos, who formerly was manager of the City Meat Market.

Detroit—The Chafets Furniture Co., Inc., 4104 Fenkell avenue, dealer in furniture and allied lines, has a capital stock of 100 shares no par value, (book value \$100 each) \$5,000 being paid in.

Detroit—The R. & H. Shoe Co., 336 Gratiot avenue, retail dealer in footwear, has merged the business into stock company under the same style with a capital stock of \$5,000, all paid in.

Ludington—Fire completely destroyed the building and stock of the Swan Tent & Awning Co., 507 East Filer street. The loss is expected to exceed \$10,000 and is partially covered by insurance.

Petoskey—J. F. Reusch, who conducted a jewelry and watch repair department in the Peterson jewelry before it was sold to Detroit parties, will open a similar shop of his own about March 15.

Iron Mountain—The Allyn Dress Shop, which lost its entire stock by fire recently, has opened for business in the First National Bank Bldg., with

a complete new stock of women's ready-to-wear apparel.

Jackson—The Central Packing Corporation, 312-14 Cooper street, organized to can, pack and distribute vegetables, fruit, dairy and food products with a capital stock of \$25,000, \$1,500 of which has been paid in.

Detroit—The G. & H. Governor Co., manufacturer of governors for internal combustion motors, 14812 Grand River avenue, is capitalized at \$12,000 preferred and 2004 shares at \$1 each, \$11,188 being paid in.

Mlan—A local dealer paid a fine of \$10 in municipal court after he had pleaded guilty to a charge of the city sanitary inspector of delivering unwrapped meat to the Milan Beef Co market at Michigan and Huron.

Detroit—The Whitwood Engineering Co., 505 Owen Bldg., has changed its name to the Whitwood Engineering Corporation and decreased its capital stock from 50,000 shares no par value to 31,000 shares no par value.

Bay City—Mrs. Lou M. Laderach Grasmann, 56 years old, for many years prominent in Bay City business life died at her home here last Friday. Mrs. Grasmann had been affiliated with department store millinery units.

Detroit—The Gullberg Sales & Manufacturing Co., die sets and die makers supplies, has merged the business into a stock company under the style of the Gullberg Corporation, 840 West Baltimore avenue, with a capital stock of \$25,000, all paid in.

Kalamazoo—The P. J. Weenink's Sons Department Store, 923 North Westnedge avenue, celebrated its 50th anniversary in business last week. Three generations of one family have conducted the business without interruption for half a century.

Iron Mountain—C. H. Mesapell has engaged in business at 100 East Hughitt street under the style of the White Elephant Store, Second-hand goods which people want to sell will be handled. A small commission on sales will be made but no charges made if the goods do not sell.

Butternut—C. Nelson, formerly of Chase, has purchased the Ira Trowbridge stock of general merchandise and will continue the business at the same location. New stock is being added to the lines of groceries, dry goods, shoes, etc., and confectionery and ice cream will be added also.

Kalamazoo—Frank B. Wilson, superintendent of the Peter Pan bakeries here and at Battle Creek, was severely injured when his car veered from the pavement after colliding with a transport truck and trailer and struck a telephone pole on M-96. Mr. Wilson is being cared for in Leila hospital, Battle Creek.

Adrian—William H. Chaloner, Adrian merchant for over fifty years, died last Friday. He was 74 years old. He conducted a tobacco store and news stand established by his father in 1874. He is survived by one son, William V.; a grandson, and two sisters, Miss Laura Chaloner and Mrs. Annie Underhill, of Adrian.

Grand Rapids—Richard Warner, Jr., Michigan representative for the Colonial Salt Co., left Tuesday for New

Orleans, accompanied by his wife. The latter part of the week they will go on to Los Angeles, Calif. They will visit Mrs. Warner's brother at Lone Oak ranch, Banning, Calif., for a month or more. They expect to be home by May 1.

Benton Harbor—Funeral services were held Tuesday afternoon for William S. Sheffield, 71, for 48 years a Benton Harbor druggist. Sheffield died of heart disease in his store Saturday night. He formerly was president of the American National Bank, treasurer of Mercy hospital and a member of Saladin Temple Shrine, Grand Rapids. He is survived by the widow.

Grand Rapids—Henry O. Joseph, 75, of 4491 Kalamazoo road, retired brick manufacturer, died unexpectedly Sunday night in Lake Worth, Fla. Mr. Joseph formerly was connected with the Grand Rapids Clay Brick Co. and the Grande Brick Co., retiring as secretary and manager of the latter company five years ago. He helped organize the Grande Brick Co. about twenty-five years ago.

Croswell—Charles Biller died Saturday morning in Harper Hospital, Detroit. Rabbi A. M. Hershtman, of Congregation Shaarey Zedek conducted the services. Burial was in Clover Hill Park Cemetery. Mr. Biller, who was born in Russia about fifty years ago, had been a merchant at Croswell for many years. He leaves his widow, Jennie; three brothers, Montie, Thomas and Max, of Bay City; and three sisters, Mrs. T. Miller and Miss Minnie Biller, of Bay City, and Mrs. Lillian Isaacson, of Detroit.

Detroit—T. J. Campbell, formerly vice-president and general manager of Berry Brothers, was elected president of the company at the annual meeting of the board of directors. He retains the title of general manager. Before coming to Detroit four years ago to become vice-president, Campbell had been the company's eastern representative. He had advanced from the ranks, having been a salesman in Brooklyn and New York and manager of the company's New York branch before he was given charge of the eastern territory, which extended from Canada to the Gulf of Mexico.

Detroit—F. S. McNeal has been named general manager of the Universal Cooler Co., Detroit, Mich., to fill the vacancy created by the recent death of G. M. Johnson. Mr. McNeal's appointment is announced by Ford B. Lantyne, acting president of the corporation. For the past seven years Mr. McNeal has been general manager of Kelvinator of Canada, Ltd., at London, Ont., and had only recently been elected vice-president of the Canadian company. Prior to managing the Canadian Kelvinator plant, he was affiliated with the Leonard Refrigerator Co., Grand Rapids. Previously he had many years of manufacturing experience, and during the war was general manager of Conron-McNeal Co., Kokomo, Ind., which manufactured airplane bombs for the Government. At one time he was also general manager of the Wabash Mfg. Co., Terre Haute, Ind.

Essential Features of the Grocery Staples

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

Tea—The only thing of interest that has happened in the first hands tea market during the week was a very heavy fire which destroyed a lot of Formosa and Congou tea. By reason of this loss the market on Formosas particularly advanced 1½ cents a pound. Markets in this country outside of this have been practically unchanged and the undertone is steady to firm. In primary markets there have been some fluctuations in Ceylons and Indias, mostly upward. Consumptive demand for tea fair.

Coffee—During the week the market for future Rio and Santos, green and in a large way, has continued weak and declining. The main reason appears to be rumors from Brazil of a reduction in the export tax. Because of this futures have almost continually declined since the last report. Actual Rio and Santos also show a substantial decline from a week ago. The demand both for futures and spots in dull. Mild coffees are feeling the effect of all this and show a slight further decline from last week. Jobbing market on roasted coffee also shows some weakness. Consumptive demand for coffee good.

Canned Fruit—Cling peaches are reported as being somewhat lower in certain grades, particularly No. 2½s choice. It is understood that No. 2½s standard clings are in moderate supply and there is a definite shortage of all pie grades. Export markings have pretty well absorbed seconds of Bartlett pears and standard No. 2½s are showing strength.

Canned Vegetables—Spot canned foods show little change. Southern tomatoes continue a little below their peaks, having been affected to some extent by the closeness of Florida packed tomatoes. Production in Florida, however, is expected to be much shorter than a year ago, and since holdings among packers in the tri-States are light, it is doubted that prices will give much further. There is not much spot business being done here, for the reason that desirable grades and sizes in the popular items are very closely cleaned up and prices are relatively high. Distributors have seen prices among packers go up faster than they could pass them along to the consumer, and so have been hesitant to buy at levels at which it might be difficult to move goods. Instead, buyers have been scouring the market for bargains which sometimes develop in small clean-out lots.

Canned Fish—With the Lenten season opening this week, packers of various kinds of canned fish are waiting for the public response to their offerings. Most of the best grocers are giving canned fish a prominent place, both on their shelves and in their advertising. Some are pushing tuna fish, others salmon. Some are featuring crabmeat or canned shrimp. Prices on these items have not advanced in some months, and of course, they are favorably priced now in relation to other canned foods, and especially fresh

meats. The fresh fish industry has begun a campaign to increase consumption of fish in the country, using the fact that there has been no drought to cut the supply and that fish makes a substitute for meats which can be exploited at this particular time when meats are scarce.

Dried Fruit—The dried fruit market here has been more active in the past few days, distributors report. Some of the wholesale houses have been doing a good volume of business right along and now jobbers report that since about the middle of last week the volume of orders received has shown an encouraging increase. There has been greater activity in items which appear among the bargains. The Oregon prune market has firmed up considerably with 40s and 50s having advanced recently and getting into close compass. The larger sizes of old crop Santa Clara Prunes have also been in better demand because of the price differential between them and new crop goods. First hands report a better demand also for packaged fruits, among them prunes, apricots and raisins. The Lenten season and the steadiness of canned fruits are acting to turn attention toward some of the dried fruits, which are still pretty cheap. Also, it has been noted that prices on the spot have not kept pace with advances on the Coast, so that this market still offers many attractive buys which are not available in California. First hands in California continue to hold prices firm. There is a little shading, this being limited to some packers who want to adjust their assortments. There is no pressure for business and the fact that the primary market has held so steadily in the past few weeks is seen here as an adequate test of its strength. Any considerable buying for shipment, it is admitted, would soon turn prices upward in California, for first hands have been paying better prices to growers than their prevailing quotations would indicate.

Beans and Peas—Demand for dried beans and peas is still quite poor. Early in the week prices were in buyer's favor. About the middle of the week marrows and red kidneys showed a little less weakness than the other items.

Cheese—Cheese has been quiet during the entire week with prices about steady.

Maple Syrup—Maple syrup prices are expected to be higher this year, L. A. Dougherty, marketing economist at the University of New Hampshire, told sugar makers at Grafton, Sullivan, Cheshire, Merrimack and Hillsborough county syrup meetings last week. Vermont, he said, is expecting a 22c a gallon higher price for bulk syrup, which is an indication of proportionately higher prices on gallon and glass lots. New Hampshire producers, he declared, have done an excellent job building retail outlets through mail order, roadside stands and home routes, and are to be complimented. A survey, he said, showed them averaging \$1.99 a gallon for their syrup, when Vermont producers were getting but 90c for theirs in bulk.

Nuts—The shelled nut market is somewhat more active here and distributors in comparing their sales since the

first of the year, report that on the whole the turnover was well in line with the degree of recovery so far achieved in business. Stocks here are in moderate volume, with prices abroad being well maintained, and domestic shelled almonds and walnuts showing strength either by reason of a small surplus or because of effective control.

Rice—The rice market is expected to take on more volume in anticipation of favorable action by the Senate on the rice amendments which fixes a conversion charge, duty on imported rice and allows American exporters to compete in world markets. While there has been a substantial business done in past weeks, buyers have not covered their requirements very far ahead and some of the cereal manufacturers have been holding off. Millers have been taking all varieties of rough rice, however, and may clean up rough in growers' hands during the next few weeks.

Salt Fish—Demand for salt fish has been good during the week with advances here and there. Several grades of mackerel No. 3 and No. 4 and fillets are scarce and higher than a week ago. Holland herring is also firmer. The Lenten demand is now under way and is expected to continue for another month at least. At present it is very good.

Syrup and Molasses—Demand for sugar syrup continues steady. Prices are firm an account of limited production. Compound syrup dull without change in price. The better grades of molasses are unchanged and in routine demand.

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, 31c for cartons, and 30½ for extra in tubs. Cabbage—\$1 per bu. for white, or 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—\$1.85 per crate for Calif. Celery—Florida, \$3.25 per crate; 12 stalks to bunch, 50c. Celery Cabbage—60c per dozen. Cranberries—\$4.50 per 25 lb. box. Cucumbers—Missouri extra fancy, \$1.35 per doz.

Dried Beans—Michigan jobbers pay as follows for hand picked at shipping stations:
C. H. P. from farmer.....\$2.85
Light Red Kidney from farmer... 4.75
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.....26c
Standard fancy select, cartons.....24c
Current receipts.....23c
Medium23c
Checks22c
Garlic—15c per lb.

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

Green Beans—\$2.60 per hamper for Florida.

Green Onions—Chalots, 50c per doz.

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

Green Peppers—50c 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.....\$2.75
Leaf, hot house..... 7c
Mushrooms—29c 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 Fowls17c
Light Fowls14c
Turkeys17c
Geese11c

Radishes—Hot house, 30c 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—17c 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:

Fancy12½c
Good09c

Wax Beans—Florida, \$3 per hamper.

St. Ignace—George Hoban, who has conducted a hardware store here between 30 and 35 years, died at his home following a brief illness. The night of his death fire broke out in the clothing store adjoining the Hoban hardware store and badly damaged the store and stock. It is reported that Mrs. Hoban will continue the hardware business.

Nothing has such power to broaden the mind as the ability to investigate all that comes under thy observation in life.

Ignorance is the night of the mind, but a night without moon or star.

MUTUAL INSURANCE

(Fire and Life)

No Man Can Serve Two Masters

A few weeks ago many of you noticed that an honored official of a leading American stock company, in discussing the question of separation in agencies representing both stock and mutual carriers, injected this remark, "No man can serve two masters." The implication, of course, was that an agent could not conscientiously represent the two types of insurance companies, this his agency should be purified by the exclusion of one group of companies so that he may devote his entire interest to the selling of the other type of insurance.

It is not my intention to discuss the relative merits of stock and mutual insurance, nor do I wish to dwell on the many aspects of the problem of separation itself. To me this expression of policy on the part of a prominent insurance official has a far deeper significance in its relation to the problems which confront our country today.

There is a great unrest among the masses in America. Much of this is due of course to the depression itself. But one of the by-products which has a deeper import is the growing skepticism concerning the motives and functions of American business institutions. This is evident (1) in the popularity of radical tendencies in politics, (2) in the criticism of so-called big business and the bankers, and (3) the overwhelming urge to investigate. Even the Federal Government itself recognizes the restiveness of the masses and is leaving no stone unturned to proceed along lines which parallel public opinion. Under these circumstances would we not do well, we in the insurance business, to consider carefully our own relation to the public, a public which is destined to play a more active part in the affairs of business and politics than ever before? In other words, has not the time arrived for the institution of insurance, in its own interest, to acknowledge that it, too, is charged with a high degree of public responsibility?

Is it not time for us to recognize that insurance stands in its relation to the public in the role of servant, rather than that of master? Should we not face the fact that the success of insurance, as with other business institutions, will depend to a large extent on how adequately we can "service" that part of the public with which we are particularly concerned, namely, the policy-holders?

What, then, is the challenge to mutual insurance? To better serve our one master, the policyholder, to the end that the spot-light of publicity can only reveal us as true disciples of the spirit of mutuality.

The policyholder is the master.

The policyholder is the one whose interest we serve.

And how can we better serve him? First, by helping him to reduce the fire loss so that the benefits may be passed along in lower insurance premiums.

The policyholder must be impressed more clearly than ever that you are in a co-operative effort with him to reduce the fire losses, to improve construction, to reinforce inspection safeguards, to establish a higher standard of housekeeping and greater care in the use of fire appliances, all to the end that a smaller part of the consumer's dollar need be set aside for insurance protection. Mutuality is the cause. Lower costs to him are the result.

Are we adapting ourselves through experience, and a study of conditions, to grant our masters this increasing service? No one of us is so strong in our service that we do not need the co-operation of our fellows. Are you co-operating with other mutual groups in serving this great master, the people, most efficiently and most satisfactorily as American institutions?

Are you bringing promising young men into your companies for training in the principle of mutuality? The business must have a lasting number of men of common sense, good judgment, and the will to work for an ideal. More and more are we dependent upon well trained young men, and we are more and more concerned with giving them the training which the business world to-day ponits to as requisite and important.

Is each employe being increasingly strengthened in his belief in and his ability to talk mutuality? Does he feel fully and thoroughly that he is a part of the mutual system in carrying out his duties faithfully performed? You all remember the famous passage in one of Macauley's essays where he pictures a New Zealander at some future time sitting amidst a vast solitude on a broken arch of the London Bridge to sketch the ruins of St. Paul. He uses that image to mark the things which are past, as contrasted with the things which will remain.

If the principle of mutuality is to remain as a fundamental principle underlying our political and social life in which the public is the master, then our cooperative enterprises will be no stronger or weaker than the men who man them. The Earl of Chatham never said a wiser word or a more eloquent one than when he said that confidence is a plant of slow growth, but the progress of civilization is measured by it. Is there anything finer than to have young men with generous minds and high aims enter our mutual system?

Are you doing everything you can to acquaint the public with the fact that it is they and not the insurance companies who pay for the fire waste? The policyholders will not move to protect themselves better from devastation and impoverishment by fire until their minds are cleared of the misapprehension that it is the insurance company who pays for the fire waste and not themselves.

Are you emphasizing the fact that they, the policyholders, are responsible for the reduction of fire, accident, death, possible other misfortune to humanity, and how these risks to humanity may be lessened? Is there a greater public service that we can render to our masters, the policyholders?

What percentage of the public knows that a substantial part of the insurance

company premiums is absorbed by local, state and federal authorities in the form of taxation, and far above the actual cost of supervision? The public should know that legislators are in reality shifting the cost upon the thrifty portion of the people. This indirect form of taxation is most insidious. It is buried up in blanket statutes but the factors are there just the same. If you could only see itemized upon your tax bill the various burdens which you individually bear for each of the various items which you individually pay for, you certainly would not only wake up yourself, but awaken your neighbors to the facts in the case.

Are you stiffening your policyholders' courage to combat this tendency, which is bound to be accentuated with the growing need for additional taxes to support the experiments that are going on all about us?

I speak of another trend of the times which constitutes a challenge to insurance as well as other forms of business. I refer to the insatiable desires to settle all economic ills by legislation, and the tendency for the government to encroach more and more upon the domain of private enterprise.

The government enters a business to circumvent the law of supply and demand, a thing that cannot in finality be done.

As far as the institution of insurance is concerned, this movement is likely to take the shape of agitation for federal regulation. Those who advocate federal supervision point to the absolute uniformity that would prevail under such a system. There is no question but what uniformity on all fundamental laws affecting the insurance business would be most desirable. On the other hand, uniformity is neither needed nor desired for laws affecting only details of operation. Local conditions in each of our states demand regulations peculiar to their needs. Conditions requiring regulation in California do not call for identical regulations in Virginia. Our present system of State regulation is flexible. This condition would not be possible under a nation-wide uniform code with federal supervision. Federal control (of insurance laws) would open the opportunity of inflicting upon our business throughout the nation unwise instructions that are now confined to single states.

Under the present system each state is a trying out ground for the ideas of its legislators, but to make the whole country such a proving ground would be disastrous. Imagine a minority group of congressmen trying to disembowel an insurance business from the Atlantic to the Pacific because sectional constituents are dissatisfied with certain adjustments or fundamentals in rating.

The many divergent laws which you find in the forty-eight states would seem to form a problem that complicates the operation of our companies, but federal control of insurance is not the solution. I believe this can better be handled through the co-operation of the heads of the various state insurance departments who are now working in closer harmony than ever before and who are in an excellent position to recommend proper and unbiased legislation to effect any needed changes.

During the war period, you saw the iron grip which fastened itself upon the railroad system of this country, regardless of local conditions, with the grave results which followed. Would you like to have a similar grip placed upon insurance under a federal regulating body?

Therefore, strengthen state supervision in the detailed operation of our companies, oppose in every way possible the establishment of state funds, grant such service to the policy holders, and such enlightenment to the public, that legislation inimical to the interest of the business may be prevented! Remember that radical philosophies prevail only by permission of the people and unwise political moves can only be headed off by a thoroughly enlightened public opinion.

Mutual insurance is a mosaic in American life. It wrestles with an ideal which publicity will not injure nor education destroy. The roots of its life are in the soil of its history. "By their works he shall know them," and mutual insurance is a citizen of no mean city.

Business executives, like all other human beings, are not infallible and have made mistakes in the past, but I believe their standard has been and will continue to be well above that of the average political office holder.

The challenge is that the fruits of all our experience should result in build-

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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

ing up and strengthening a more useful, a more comprehensive, and a more purposeful public and policyholder.

The world is full of people whose distresses are ever multiplying upon them, and it is for you in your place and for me in my place to make the world better and brighter and sweeter as we pass through it, and help the poor fellow who is down to get to his feet and see that there is sunshine awaiting him.

These are some of the important challenges with which the insurance business is confronted to-day. In their solution I am sure mutual insurance will continue to acquit itself well, a solution by those who serve not two masters, but one master, the policyholder in this great country of ours.

Burton S. Flag.



Lines of Interest to Grand Rapids Council

The thirty-seventh annual meeting of Grand Rapids Council was called to order at 1:30 Saturday afternoon, Mar. 2, by Senior Counselor Ohlman. About thirty members and officers were present. During the regular order of business four new members were initiated into the order. Following the initiation, committee reports were read from which it was evident that all committees had functioned in an efficient manner. After the regular order of business had been concluded, election of officers prevailed. Those who were selected to guide the destiny of the Council for the ensuing year are as follows: Senior Counselor, Chas. H. Ghysels; Junior Counselor, Paul Schmidt; Past Senior Counselor, Gilbert Ohlman; Secretary-Treasurer, Homer R. Bradfield; Conductor, Thos. F. Fishleigh; Page, T. F. Westfeldt; Sentinel, A. De Haan; Chaplain, R. J. Shinn; Executive Committee, Harry Nash and F. L. Kuehne. Delegates to the Grand Council convention, Gilbert Ohlman, R. E. Groom, L. L. Lozier, Gerald J. Wagner and L. V. Pilkington. The newly elected officers were installed during the evening when the annual home coming party and ball was held. The next regular meeting will be held Saturday evening, April 6.

Traffic Cop: Use your noodle, lady! Use your noodle!

Lady: My goodness! Where is it? I've pushed and pulled everything in the car.

The thirty-third annual party given by Grand Rapids Council was held in the large ball-room of the Moose Temple, Saturday, March 2. The arrangements committee had everything in readiness for the large crowd that began to gather about 8:30. A beautiful setting of palms had been arranged for the orchestra and the installing officers. Preceding the festivities the newly elected officers of the council were inducted into their offices by the installing officer, Grand Counselor Allen F. Rockwell, assisted by Past Counselor R. E. Groom, who acted as marshal. Grand Counselor Rockwell

gave the new officers some very good advice as to their conduct and government of the Council. He spoke to them of their responsibilities and cautioned them to be ever alert to their duties to the fraternity. He complimented the new line officers, Sentinel A. De Haan and Page T. F. Westfeldt, on their being the type of men to be selected by the Council to serve as officers. He predicted a future advancement for them. Gerald J. Wagner, retiring Past Senior Counselor, was conducted to the installing officer's station, where he was declared a Past Counselor of Grand Rapids Council and presented the jewel of a Past Counselor by Past Grand Counselor L. V. Pilkington. Following the installation services, Tony Smit's orchestra of seven pieces swung into action and the beautiful ballroom was soon a scene of moving couples dancing to the entrancing music. Those who did not dance were entertained at cards. A very nice luncheon was served at 11 o'clock by the ladies of the committee. The colors of the order—blue, white and gold—were used in decorating the tables. Sandwiches, wafers, ice cream and coffee were served to nearly two hundred people. The party broke up when the strains of the music ceased at 1 o'clock. Many compliments were paid to Tom Fishleigh, chairman of the arrangements committee, on the success of the party, which some claimed was the finest they had ever attended. Among those from out of town who enjoyed the party were Past Grand Counselor E. P. Monroe and wife, Past Counselor Nick Luloff and wife and Past Counselor Herman Anderson and wife, all from Muskegon. Several other couples from various points were in attendance. Everyone departed hoping that Grand Rapids Council would repeat with another party in the near future.

"Don't you know your way around this town?" asked the sardonic cop.

"No," answered the motorist. "If I knew any way around it, you don't suppose I'd have gotten mixed up in it, do you?"

We note where the Kent Scientific Museum annex on State street will be closed to the public and many of the groups boxed and stored. This has been brought about by the lack of funds, due to the passing of the 15-mill tax law. No doubt a great many of those who voted for that enactment are fit subjects for a museum themselves, but whose exhibit would interest but few people. Penny wise and pound foolish tactics on the part of the public is relegating to closed doors one of the finest educational institutions which can be offered the public. Kent Museum is but a small institution in comparison to some that may be found in our neighboring cities, yet it serves the purpose of acquainting our community with things which they might never learn because of inability to contact such an exhibit in any other manner. In other words, a well directed museum brings to a community an opportunity to see the diversified world wonders without the cost of travel. It brings history, science and geography to the public for their intimate study. It eases the wonderment of the student and satisfies the curious.

If ever an opportunity was offered those of a philanthropic turn of mind, it is now offered. To save the museum to the public would be a worthy act by those who can afford to indulge in such pleasures. Such an act would save to the citizens of Grand Rapids a worthy institution and gain for the donor praise from those who appreciate meritable civic interest.

Drive in haste. There is plenty of time for everything after the accident.

Wm. Bos, proprietor of a general store at and Lake, is recovering from a recent illness. He is the father of Norman Bos, a member of Grand Rapids Council.

Many of the older members will regret to learn of the death of C. C. Perkins on January 28, at his home in Minneapolis. Charley Perkins was one of the popular members of Grand Rapids Council and was elected to the Executive Committee in 1917, but resigned when he moved to Minneapolis shortly afterwards. A brief note from a friend of his stated that his death was caused by stomach trouble. His funeral was held from the Scottish Rite cathedral in Minneapolis.

A traveling man in a small town joined a crowd watching a 10 year old boy putting a dog through a series of tricks and antics. The traveling man says, "How does that come? I have a dog, but he does not know tricks."

Boy: "Mister, first, you got to know more than the dog."

Notgniklip.

A reformer is a person who wants you to let his conscience be your guide.

Fabric Gloves Being Featured

Fabric gloves will constitute an important part of the Spring accessory picture and will be featured strongly by retailers. Good consumer response has been noted to some promotions of this merchandise already under way. Gloves to sell around the \$1 price range are receiving early attention. The color trend is strongly toward shades which will serve as an accent to the dark hues for suits, particularly navy. White is expected to figure prominently in the pre-Easter retail volume.

Cutlery Orders Rise Sharply

Low-end and medium-price cutlery was ordered in quantity last week by buyers filling promotional and regular Spring requirements. Purchasing was particularly heavy on 10-25 cent items, which are scheduled for special sales attention by chain stores this Spring. Many of the buying groups are also asking for assortments of five to seven varieties of kitchen knives, which they will offer at a unit price of \$1. In the higher price brackets the calls were limited to outstanding numbers in carving and bread knives and came chiefly from large department stores.

Great industries are not built up by getting the best of someone else, but by giving goods and services that are worth more to your customers than the amount they pay you in return.

The fact that the earth was created in six days proves definitely that it wasn't a government relief job.

AUCTION AUCTION

By virtue of a purchase from the acting collector of Internal Revenue, we will sell at Public Auction on

Tuesday, March 12, 1935

at 10:30 A. M., Eastern Standard Time

The woodworking machinery, equipment, office furniture and odd pieces of finished furniture of,

H. E. SHAW FURNITURE CO.

at the premises 400 IONIA AVE., SW. Grand Rapids, Michigan

AUCTION AUCTION

Immediately after the sale of the above, we will sell on

Tuesday, March 12, 1935

at 1:30 P. M., Eastern Standard Time

Metal and woodworking machinery, equipment, supplies, leather belting, motors, finished jig-saws, office furniture and fixtures,

at the premises known as H. E. SHAW FURNITURE BUILDING, 400 Ionia Ave., S.W., Grand Rapids, Mich.

AUCTION AUCTION

We will sell on

Wednesday, March 13, 1935

at 10:30 A. M., Eastern Standard Time

The Woodworking Machinery and Equipment of the former

CHALLENGE REFRIGERATOR CO.

at the premises—GRAND HAVEN, MICH.

All sales are for cash, and a deposit of 25% required at time of sale. All checks must be certified. A descriptive catalog listing all of the Machinery, Equipment, etc., can be had by calling at the office of the undersigned. Plants now open for inspection.

ABE DEMBINSKY, INC.

AUCTIONEERS

GRAND RAPIDS, MICHIGAN

Telephone 9-3881

APPAREL LINES BACKWARD

With seven weeks now remaining before Easter, retailers are entering upon the critical portion of the season with a heavy barrage of Spring offerings. Consumer response to these promotions will be a factor in the showings of both wholesale and retail trade for the first half of the year.

Stores in some sections of the country have begun to get early action on Spring merchandise lines, but general sales volume thus far has been under expectations and has led to some revision of the expectancy of an average gain of 10 per cent. or more in pre-Easter volume. While results will vary widely with different localities, many stores will be pleased with volume increases ranging from 8 per cent. above to even with last year's volume.

In order to get the true picture of Spring results, it has been suggested that retailers combine their sales figures for February, March and April and compare the totals with those for the same months last year. The respective sales increases reported for the country last year by the Federal Reserve System were: February, 16 per cent.; March, 44 per cent.; and April, 5 per cent. That these figures will not be easy to "beat" is indicated by the fact that the average gain for the three months' period is slightly under 22 per cent. Last year's increase, of course, is qualified to some extent, as it was against the bank closings and moratorium period in 1933.

Retail executives, while somewhat disappointed with results thus far, feel confident that moderating weather will supply the buying stimulus which has been lacking. They will push strongly for business in both apparel and home wares lines this month as a preliminary to the naturally heavy consumer purchasing which features the period immediately preceding Easter.

Reports agree that it is mainly in the major apparel lines that activity has been below par. Main floor business and sales in children's wear, sports wear and home furnishings lines have been well sustained and show increases in many instances ranging from 10 to 15 per cent. over 1934.

While the later part of last week showed an increase in wholesale orders for apparel and accessories, re-orders for the last several weeks have been well under expectations. Last year at this time retailers knew pretty well where they stood with respect to the apparel season. So far, however, there has been an insufficient turnover to indicate volume sellers.

Both retailers and wholesalers, however, felt that this is a natural condition owing to the late Easter and should not occasion any particular concern. They did see some cause for worry, however, in the potential effect of the increasing tendency of Congress to pull away from the President's leadership, indicating a lack of political cohesion, increasing both political and business uncertainty.

In the face of these circumstances retailers are continuing to hold inventories down and to gauge re-orders closely to consumer demand. There is, of course, the added factor that no dominant reasons exist for heavy for-

ward buying in any of the wholesale markets. Potential production in almost every line can catch up rapidly with demand should a spurt arise.

Prices, moreover, have shown a softening tendency, so much so as to be quite noticeable in some lines. Competition among manufacturers has increased notably since the turn of the year, with the tendency being toward absorption of the added costs which figured in price calculations a year ago.

Of particular importance to the stores was the question of adequately controlling pre-Easter stocks, especially of Spring apparel. Emphasizing the factor of turnover in relation to merchandise on the racks, executives declared that stocks should be well in hand during the two weeks before Easter, inasmuch as only eight selling days would be available to clear Spring stocks between Easter and May 1, when the Summer season is launched. Some retail executives look for overlapping in the sale of Spring and Summer merchandise this year, owing to the late date of Easter.

Both retailers and apparel manufacturers are concentrating attention at this time on suits. Orders for these garments have shown a heavy increase this season and in the manufacturing trades a large percentage of productive capacity in the coat and suit, dress and men's clothing lines has been concentrated on their output in the expectancy that the suit vogue would be "tremendous." So far, reports on suit sales are encouraging for this early period, but the threat of potential overproduction hangs over both the manufacturing trades and buyers who have stocked suits, in the event that consumer response is not as broad as was expected. Coat orders, meanwhile, are gaining.

The first spell of mild weather, however, is expected to yield a good idea of consumer buying trends, not only on suits, but on the wide range of Spring goods. It would not be surprising to see a pickup in orders beginning around the middle of March. Most of these orders will come by mail or wire, it was indicated, with no major increase in the number of buyers here expected. The buyers will be on their selling floors, watching stocks, turnover and consumer buying trends in the vital pre-Easter period.

DRY GOODS CONDITIONS

Weather conditions held retail trade in check last week, but despite this adverse influence a fair showing was made. Main-floor departments attracted the best response and activity also was reported in the housewares divisions. Apparel demand was somewhat better, although still too slow to disclose definitely what will be the Easter volume sellers. Fair results were indicated for men's wear clearances, particularly in the lower price brackets.

For February it is estimated that department stores here ran about 3 per cent. ahead of the same month last year. This is the gain that was mentioned earlier, in spite of the fact that the first half showed an increase of less than 1 per cent.

While the failure of retail trade to come up to earlier estimates was blamed previously on the reaction from

the holiday spurt, executives are now beginning to realize that higher food costs and greatly expanded automobile purchases are factors. Thus, Secretary Wallace indicated in the week that food prices in the first half of the year are likely to be 11 per cent. above those in the latter part of 1934. Where automobiles are concerned, sales in January were almost double those of the same month last year. Merchandise distribution would suffer from these additional expenditures.

Mail orders were numerous in the wholesale markets last week, but the number of buyers smaller. Spring business so far has not come up to expectations. Dry goods jobbers withdrew from the market, awaiting greater price stability.

BUSINESS "NERVES" AGAIN

A barrage of court decisions against the NRA and the continued deadlock on the work relief program combined to have an unsettling effect upon business sentiment in the week. Somewhat unsatisfactory results in trade and the easing in steel operations also were influences upon the unfavorable side. Business again is getting itself into a state of "nerves," it would seem.

For the week of the gold decision the business index turned upward after declining for two periods, in response, perhaps, to the hesitation which had developed in that interval. Four of the six series advanced, but the indices of the two major industries in the current upturn failed to go ahead. The steel ingot rate was lower and the small gain in automobile production was less than the usual seasonal increase.

Building statistics again were disappointing. Upon a seasonally adjusted basis contract awards for the first half of February declined, after advancing in January.

Despite the tendency toward slackening in industry, however, there are not lacking signs that progress will be continued once the legislative outlook becomes clearer. In the meantime complaints that profits have been seriously menaced appear to have little basis in the summaries now being issued for 1934. Thus, one compilation shows that 500 industrial companies increased their net earnings last year by somewhat more than 40 per cent.

RETAIL UNION DECISION

It is not likely that the decision rendered last week by Supreme Court Justice Cotillo in granting an injunction to a small department store here against picketing by a sales clerks union will be sustained upon appeal. In fact, the Appeals Court ruled in favor of peaceful picketing a few days later. However, Justice Cotillo's verdict was received with great interest and not a little enthusiasm by store executives throughout the country because of its evident grasp of the retail business.

It was the contention of the court that unionization and the closed shop were not applicable to the professions or to service groups, which cannot be standardized and yield the highest efficiency.

"Retail stores, large and small," the court held, "achieve their success and

hold their patronage first by the quality and reasonable prices of their merchandise, and, secondly, by the character of their service. Really successful stores are the extreme development and expression of personal service."

Whether a low wage, lack of training and harsh working conditions have contributed to the same results in many stores is just as much a question. The answer is probably that some retail stores require unionization to lift their standards if they are ever to be lifted, while many others have those standards and should be free of interference.

PAST REMEDY CONSIDERED

Early in the depression those who were in favor of letting natural forces, rather than legislative or other remedies, mend the economic troubles of the country, emphasized the usual cycle of recovery—low prices, wider markets, increased production, re-employment, higher wages, rising prices and prosperity.

This development was more or less under way in 1932. Competition had grown quite keen, prices were considerably lower and production was picking up. Then came the credit and banking crisis, which forced radical relief measures. The debt structure was apparently too high to permit the usual depression procedure unless there was universal bankruptcy.

The same question, however, is posed to-day. With the NIRA up for revision there has developed considerable sentiment for limiting its provisions to wages and hours and basic trade practices. Should free markets be restored and competition allowed full play, the depression remedy of the past might be administered in some degree at least. The debt service problem remains, but in a modified form, since a good deal has been done in the way of adjustments over the last five years.

DRY GOODS UNSETTLED

Reporting that most of the primary dry goods lines have become unstable to an alarming degree, wholesalers declare that they are withdrawing from the market for the time being and will not place any sizable business until prices are stabilized. Ordinarily, a fairly large number of jobbers would be due in New York this week, but they have decided it would be a waste of time to go now.

The persistent dropping of gray cloth prices has unsettled the entire finished goods ranges, and reports of the quotations at which so-called "drops" are being sold have added further uncertainty. As another instance of the uncertainty with which they have to contend, jobbers cited heavy underwear, which has developed a price war similar to those before the NRA. During the week one Northern mill came out with a union suit, slightly under twelve pounds, at \$6 a dozen. Other mills are now wondering as to whether they should try to meet this competition or disregard it. As a result, the market is confused, with no immediate signs of stability.

Do wrong slowly, and maybe you will be able to avoid the final catastrophe.

OUT AROUND

Things Seen and Heard on a Week End Trip

Washington, March 2—Your letters of February 21 and February 28 are both duly received. You are certainly doing some mighty good work in connection with the bill which I introduced.

I am enclosing a copy of the Supreme Court decision in the West Virginia case, to which you referred.

As to Senate Bill No. 87, this legislation is not very imminent, so far as I am concerned, inasmuch as I am neither a member of the Senate nor a member of the Committee of the House of Representatives which has jurisdiction over the legislation in the House, in the first instance. However, I am inclined to agree with your position, so far as incorporating such a provision into law is concerned.

Carl L. Mapes.

It is a source of great pleasure and satisfaction to me to have a representative in Congress work in harmony with me as Congressman Mapes has done for nearly a quarter of a century. It is especially pleasing to me that Congressman Mapes has succeeded in getting the amendment to the Clayton law, favored by the Federal Trade Commission, in such good shape before the House of Representatives. During the past two weeks I have written every trade paper with which I am on a working basis and every National state and local association of which I have any knowledge soliciting their co-operation in the effort to secure the early enactment of House bill No. 5062. I have also written hundreds of letters to influential merchants all over the United States, soliciting their assistance. If any of the above or any independent merchant who reads about this undertaking in the Tradesman or any other publication which aims to be helpful in the matter fail to do their full duty in the present emergency, I shall be exceedingly sorry. I have labored faithfully to bring about this condition for many years. I hope everyone who is interested in this undertaking now does his duty—and does it quickly.

Wm. R. Roach & Co., ever on the alert to do nice things for their customers—jobbers, retailers or consumers—have issued a booklet giving many recipes for using canned apple sauce in combination with other foods. I hope every food dealer who handles the Roach line secures an ample supply of this booklet for his lady customers.

The Kent Leather Co. has secured the agency of the LaCrosse Rubber Co. for its line in the entire state of Michigan, with the exception of Wayne county. In speaking of his accession Ben Krause recently remarked: "April 1, 1910, I made my first trip on the road selling rubber footwear to the retail trade and I was connected with the selling of rubber footwear up to the year 1926, at which time the old jobbing house was discontinued. Going back to the old rubber selling game seems much more like home. When I look back into the years 1918 to 1922 and recall that there was considerably over a million dollars of rubber footwear business done in Grand Rapids

and see what there is done here to-day, it occurs to me that Western Michigan in particular has been sadly neglected in this service. If only a small percentage of this volume of business can be brought back here to Grand Rapids the effort will be very happily expended."

If there is anything in this world more disgusting than another it is the continued reference to "labor" as represented by the cut-throats, pirates, blackmailers, grafters, arsonists, conspirators and hypocrites who claim to stand for union labor in this country. Labor is one thing and union labor has no connection with it. Union labor stands for all that is abhorrent to decent people. Labor is silent and long enduring, but union labor is loud mouthed, blatant and threatening. Fool legislators and fool congressmen pretend to stand in constant fear of so-called labor, which is not labor at all, but miserable wretches who use the term labor without any authority from honest labor and who wax fat on the dues they squeeze from the pockets of their dupes under duress and the blackmail they force from employers for withholding the declaration of strikes which have no cause for existence.

Justice Cotillo, who handed down a strong indictment against the Government in the infamous case it conducted against James Butler chain store organization, paid his respects to trades unions in terms which even union ruffians can understand:

"Retail stores, large and small, achieve their success and hold their patronage first by the quality and reasonable prices of their merchandise, and secondly by the character of their service. Really successful stores are the extreme development and expression of personal service. Effective store operation depends in large measure on complete administrative freedom, and the flexible use of a diversified staff. Classification, regimentation, standardization and all the other limitations resulting from the closed shop would tend to produce inefficiency in the character of the service, a loss of patronage, and consequent waste. This in turn would threaten the existence and success of the very institution upon which the welfare of the employees depends.

"Employment within the field of retail distribution affords an opportunity for individual enterprise possibly greater than that in any other craft. These talents which make for success and individual progress are elusive, and yet real and demonstrable only under reasonable liberty of individual action, so that the regimentation of a closed shop would act as a deterrent to the initiative and ambition of the employees. A person of ambition, imagination, industry and talent would certainly be restrained from the expression and capitalization of those qualities under the limitations of a closed shop and union dictatorship.

"I have no quarrel with the desires of employees, whether they belong to the mechanical labor class or the so-called white-collar class, to join for

mutual advantage. But I cannot approve the usurpation by and organization of the latter class of the prerogative to eliminate the direct right of the employer to select his workers and the indirect right of the public to control such selection.

"Unionization of labor in its most effective form of the closed shop should be restricted to those fields in which the services of the employees have some degree of standardization, such as bricklayers, longshoremen, chauffeurs and similar industries. It may be pointed out that trade unionism of that type has been the result of the growth of a class of manual workmen working for a wage for employers who provide the materials and instruments of industry (Encyc. Brit., Vol. 27, p. 150).

"Labor may thus be divided into two classes, in the first of which fall industries of the above classification and in the second of which a personal equation would enter. I do not believe that citizens offering a type of service such as that of professional men, including doctors, lawyers or dentists, could be successfully organized into unions of the closed shop character, which will dictate to the exclusion of the desires of the employer or the satisfaction of the public at large.

"The value and effectiveness of their services depend upon personality, appearance, charm, distinction, ambition and imagination. Surely a person engaged in selling must have some or all of these qualifications. The talents which make for success and individual progress, while not always clearly definable, are yet discernible to the employer.

"To compel the selection of salespeople to depend upon the whim or rules of a labor union, as would be the case under a closed shop, would result in the strangulation of all effort on the part of such stores to develop and maintain an efficient organization for the purpose of satisfying the desires of the purchasing public.

"Court in deciding a case must achieve a result in accord with the equities of the parties before it in the particular dispute. To follow precedents blindly would work a hardship which would defeat the very purpose which the court has undertaken, namely, to do equity between the parties before it. We cannot be blind to the fact that outside of a labor union's right to collective bargaining, etc., there is still the public to be considered and also the individuals whom they intend to unionize."

Harry Nemser, attorney for the union, characterized Justice Cotillo's decision as "outrage attacking the very fundamental rights of labor." He said he intended to appeal the decision immediately.

"Department store salespeople need unionization more than any other class of workers in this country," he declared. "The entire white-collar class of workers is even more at the mercy of employers than the so-called manual workers. To attempt to draw an artificial distinction between these two classes of employees is without reason either in logic or economics. The decision is at variance with Section 7a of

the National Industrial Recovery Act and with all the principles of law and policy as upheld by the courts in this State."

Mr. Nemser said that if Justice Cotillo's decision was permitted to stand "most of the labor unions in this country would have to dissolve."

"This is a blow to the organized labor movement of the country, and no doubt department stores will rejoice at the decision."

He predicted that "this decision will rally all labor unions to fight to the utmost for a reversal, because of the dangerous precedent that it seeks to establish."

Lansing, Feb. 22—I would appreciate knowing your specific criticism concerning "Forward America." I heard a great deal of comment after the convention. None of it was unfavorable, although some said that there were some points in the economics presented which might be subject to question. Dozens of enquiries have come in for information on how the picture could be secured for local use. One of the members said it didn't make any difference what it cost he wanted to see that it was put on in his town.

I think the picture should be viewed from the point of its effect on the buying public. If it makes a considerable portion of the buying public realize that the support of syndicate stores weakens their town and their community and induces patronage of independent merchants would it not be a desirable picture to present?

From correspondence with merchants in towns where the picture has been presented this result is indicated.

The emphasis of the picture is undoubtedly emotional in principal. Psychologically speaking, peoples' actions are determined by their emotions rather than intellect. Almost all these discussions concerning syndicate selling is among merchants themselves with relatively small effort made to convince their customers, neighbors and friends. Hardware dealers in other states have reported to me that people have exclaimed, after seeing the picture, "Well, I'll never buy another thing in a chain store as long as I live." With the picture as an opening approach, and interest aroused in the subject, other appeals can follow.

I certainly do not propose trying to induce merchants in the hardware association or in other associations to promote the picture in their own localities but to simply leave it up to them. If they desire to promote it themselves, feeling that it will help the independent merchant in his battle for existence, well and good. If they believe otherwise, the choice is obviously theirs. Our future action will be governed solely by reaction from our members.

Harold W. Bervig,

Sec'y Mich. Retail Hdwe. Ass'n.

I have heard so much about the talking picture "Forward America," that I was glad to be able to see it on the occasion of the hardware convention three weeks ago. I never was so disappointed in a picture showing in my life. As many who saw it regarded it more favorably than I did, I decided to make no reference to it in the Tradesman, but vented my disappointment in a personal letter to Secretary Bervig. In reply I received the letter above quoted. I consider the picture the poorest thing of the kind I have ever seen and hope no merchant is forced into signing a contract for its showing until he has first seen it himself.

(Continued on page 23)

FINANCIAL

NRA Has No Authority For Code Making

No outstanding developments occurred in the business picture last week. Some slight recession was in evidence with the near term outlook not clear. Several factors accounted for this trend, such as the unsatisfactory net earnings of railroads in January, the legislative uncertainty as well as some monetary uncertainty as a result of the higher gold prices in London and the decline in the English pound.

Congress continues in its stalemate with no important legislation being enacted. A definite opposition has developed so that the resident's leadership is much lessened. Regardless of the political factors involved in this resistance there is a greater tendency on the part of Congress to realize the present situation. After two years of centralized control in Washington we still have the unemployment problem and the leadership either refused or does not have a clear cut plan or policy. The best example is the Federal Relief Bill containing no outlines of the plans for spending the five billion of funds requested.

Several developments have at least tended to cause this change in attitude of Congress and the temporary tending away from state socialism, regulation, etc. Voters have been sending in their protest on the public utility proposed legislation as well as other prospective legislation. Also, a federal district court has held that the TVA cannot go into the business of producing power as a direct business proposition. Two Federal district courts have held that the NRA does not have constitutional authority for code making or labor legislation in respect to intra-state trade. All of these factors create temporary uncertainties even though the necessity of finally having to face issues so that a clear idea of purposes and policies can result is certainly encouraging for the longer term. Jay H. Petter.

Bitter Battle Over Codes Expected To Develop

Judging by the complaints coming in to Code Authorities, a bitter battle over all types of wage differentials in manufacturing codes will develop when Congress starts to discuss extension of the National Recovery Act, it is predicted by code executives.

While the requests for changes in code provisions emanating from industry cover a wide variety of items, most of them center around wage and hour provisions. Even though Congress emasculates the act to cover only labor, a flood of protests on present minimums and differentials will pour in, it was said.

The lines of conflict are sharply drawn on wage differentials between North and South, large and small communities, union and unorganized centers and between competing industries. Since the start of this year many of these fights have flared into the open, and, with individual Code Authorities powerless to reconcile differences, the entire question will be put up to Congress. Each side, regardless of whether the differential favors it or not, feels

that it has a legitimate complaint and will spare no effort to obtain its ends.

In most instances the complaints arise not over the code minimum wages, but over the average-wage differentials, which are frequently much greater than the differentials for minimum wages. In Northern textile mills, for instance, while the code provides only a higher differential of \$1 a week for the minimum scales, the average weekly wage for the more skilled workers was claimed to be as much as \$5 to \$6 above Southern rates.

A loom fixer, for example, in some Northern cotton mills, was said to receive an average of \$23 to \$24, while a Southern fixer was said to obtain from \$18 to \$19. Northern manufacturers claim they cannot work under this handicap and have appealed to their various State authorities for assistance. Southern mills, however, will fight for even greater differentials than codes now provide.

While the fight between the North and the South will be waged on the broadest front, as so many different industries are involved, quite a few disputes will develop between unionized and unorganized groups. Such an argument has already come up in the men's clothing field. A similar one is brewing in the cloak and suit industry.

That portion of the field, said to be 85 per cent, which has engaged in collective agreements with workers wants to see its basic wage rates included in the code and made binding on the 15 per cent. which are not unionized and pay only the code rates. The latter levels are under those set up in the collective agreements and, according to the union shops, create unfair competition.

Paralleling the union controversy are the arguments cropping up between manufacturers in large and small towns. Code minimums usually favor the latter, but most of the complaints are coming from producers in the smaller communities. Out-of-town neckwear houses argue that, while they do enjoy a wage advantage, their other costs have registered proportionately greater increases than those of manufacturers in larger cities. They also cite a meager supply of skilled labor as a handicap which big city producers do not suffer.

Competing industries, especially the dress and cotton fields, whose dispute has not yet been settled, also will lay their case before the Congressional investigation committees.

Other complaints or requests for code amendments cover such things as overtime, learners, machine hours, terms, cost systems, permissive price registration and other fair-trade practices. Experiences in the last year and a half have indicated the need for clarification of many provisions which, in the first excitement of code preparations, were drawn ambiguously or with loopholes.

The NRA has attempted to rectify this by the establishment of standard provisions on such items as assessments, amendments, etc., but a vast number of rules still confuse members of industry and demand clarification.—N. Y. Times.

The Tail Wags the Dog

N.R.A. inconsistency, not entirely an unfamiliar subject to business men whose code activities have brought them into contact with the recovery guiding body, was never better illustrated than in the rulings handed down during the past few days with respect to the code classifications of toilet soaps and toilet tissues.

Toilet soap, 90 per cent. of which is distributed through grocery trade channels, has been ordered under the provisions of the drug industry code. Of the 10 per cent. of toilet soap volume not handled by the grocery trade, sales are about evenly balanced between the retail drug trade and department stores.

Toilet tissues, however, are to take the grocery code mark-up henceforth. This ruling is more reasonable, inasmuch as a substantial percentage of the annual volume in this line is accounted for by grocery distributors.

The order placing toilet soaps under the drug code is scheduled to become effective March 14, but there is some question that it ever will become operative.

Industry leaders, sighting breakers ahead, are protesting strongly against the removal of toilet soaps from the category of products regulated by the grocery code, realizing that such a change, if actually made, will lead to indescribable chaos in marketing, code regulations notwithstanding.

Chains and Infamous Union Labor

While organized labor's initial challenge to the corporate chain grocers, as reflected by the strike at the James Butler stores in New York city, has been far from an unqualified success thus far, the labor situation is becoming an increasingly acute problem for the chains.

Rising labor costs have thus far been responsible in large measure for the contraction of corporate chain retail units, a move which is being hastened by increasing anti-chain tax measures in many states. The extent to which labor costs have affected the operations of

corporate chains was reflected in the recent annual report of Kroger Grocery & Baking Co., which pointed out that increased wages in 1934 equaled \$1.80 per share on the 1,810,293 shares of common stock outstanding last year.

With the strike of chain managers and clerks, as such, an apparent failure, the grocery employees' union, with the help of organized labor generally, is resorting to boycott in its efforts to force the chain grocers in the metropolitan area into line, at the same time intensifying its efforts to increase its membership in the ranks of all of the chain grocery corporations operating in this area.


Just how successful the efforts of organized labor may prove in the chain grocery field is a problem of interest to the industry at large. While the chains are bearing the brunt of the present unionization drive, success in this field will be but the forerunner of a general unionization of all grocery trade workers. With independent grocers already protesting added labor costs incidental to code operation, any general unionization of wholesale and retail grocery industry workers would inevitably be reflected by a substantial increase in consumers' food costs.

British Dole Experience

The experience of the British with the dole in which demands were made for liberalization of present policies is creating interest here with Congress finding difficulty in accepting the Roosevelt program.

Great Britain has been inclined to tighten up on its expenditures, reducing payments to families when any member earns anything, and vice versa. Those on relief want all restrictions removed.

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DRY GOODS

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

Michigan Retail Dry Goods Association

As we are sending out this bulletin to-day—February 27—our program committee is in session in Battle Creek, making plans for a good program. Our next bulletin which will be issued next week will tell more about our convention plans.

As usual, measures are being introduced to amend existing laws. So far as I am able to observe, the two chief measures which have been introduced thus far are House Bill No. 53, introduced by Rep. Diehl, of Monroe, and House Bill No. 118, introduced by Rep. Teachout, of Flint. We give in as concise form as possible the principle provisions of these bills.

House Bill No. 53 proposes an amendment to Section 3 of Act 265 of the Public Acts of 1933, which is the chain store license law. In our News Letter No. 2, Series No. 18, issued July 24, 1933, we gave the provisions of the law as enacted by the Legislature of 1933. In most cases, I suppose, this News Letter has been mislaid on the desks or in wastebaskets. Copies of the chain store license law of 1933 can be furnished to those who desire it.

We give below the provisions of Mr. Diehl's bill. It varies slightly with the amounts to be collected under the 1933 law. The chief difference is that companies owing stores in excess of thirty-five shall pay a license of \$350 for each store in excess of thirty-five, and stores in excess of fifty shall pay a license of \$500 for each store in excess of fifty. The previous law made the fee \$250 for each store in excess of twenty-five.

1. Upon 2 stores or more but not to exceed 3 stores, the annual license fee shall be \$10 for each such store in excess of one.

2. Upon 4 stores or more but not to exceed 5 stores, \$25.

3. Upon 6 stores or more but not to exceed 10 stores, \$50.

4. Upon 11 stores or more but not to exceed 15 stores, \$100.

5. Upon 16 stores or more but not to exceed 20 stores, \$150.

6. Upon 21 stores or more but not to exceed 25 stores, \$200.

7. Upon 26 stores or more but not to exceed 35 stores, \$250.

8. Upon 36 stores or more but not to exceed 50 stores, \$350.

9. Upon each store in excess of fifty the annual license fee shall be \$500 for each such store in excess of fifty.

House Bill No. 118 proposes an amendment to Act 328 of the Public Acts of 1931, by adding Section 28-A. We quote the section verbatim. It is self-explanatory.

"Any person who, by himself or by his agent or servant, shall sell, offer for sale, expose for sale, or have in possession with intent to sell, or prepare for sale, any fur coats not plainly labeled to show the kind of skin or

skins which have been used therein, shall be guilty of a misdemeanor. Such label or labels shall be placed in a conspicuous position outside the lining of the coat and shall contain the name of the animal or animals whose skin or skins were used in the manufacture or making of the coat. Each violation shall constitute a separate offense."

The opinion of members of our Association regarding the desirability of the passage of these bills is desired.

We have a letter from a permanent garment manufacturer stating that he is interested in placing a representative in the state of Michigan to place his garments in department and dry goods stores. There are probably several men in Michigan who would like this position and, if so, we would like to hear from them. Send enquiries direct to this office.

We have just received from the Managing Director of the National Retail Dry Goods Association an eight-page pamphlet entitled Retailers' Economic Security Plan. The plan herein contained is the report of a committee appointed by the President of the National Association which has for its chairman Mr. Percy S. Strauss of the R. H. Macy Company, New York, and has fourteen other prominent merchants including C. B. Clark and Oscar Weber of Detroit, Lew Hahn and others well known to the merchants of the country.

We have written to the Managing Director, Channing E. Sweitzer, asking him to send us a few copies for distribution among our members. It discusses such problems as "Unemployment Reserves," "Old Age Security," "Provisions for Sickness and Disability," "Mothers and Widows' Pensions," "Relief and Welfare." The problems included in this report are important ones and we suggest to our members that you write direct to Mr. Channing E. Sweitzer, Managing Director of the National Retail Dry Goods Association, for a few copies for your store.

We were in the Senate Chamber when the announcement was made of the appointment of James T. Milliken, of Traverse City, to be a member of the State Hospital Commission. Governor Fitzgerald has made many excellent appointments. The work of the State Hospital Commission is a very important work and requires men of public spirit and business ability. The state is to be congratulated on this appointment.

Mr. and Mrs. D. W. Goodnow are busy shifting goods from one side of the store to the other while the carpenters are taking out the old shelves and counters and replacing them with modern equipment. Mr. and Mrs. Goodnow are always in attendance at conventions and are alert to learn new merchandising methods. When driving through Howell on M-16, don't forget to give them a call and see them in their newly renovated quarters.

Jason E. Hammond,
 Mgr. Mich. Retail Dry Goods Association.

Work alone can fructify ideas.

Freak Legislation

Grocery trade interests in Missouri are voicing opposition to H. 362, introduced into the Missouri House of Representatives, providing that all canned foods and bottled food products offered for sale in that State must bear the date of manufacture or packaging on the container.

This measure, and other state food law proposals which crop up in various state legislatures from year to year illustrate graphically the soundness of the plea of food industry leaders that state food laws be brought into conformity with national statutes to provide that degree of uniformity so urgently needed to bring about standard practice in food manufacture, packaging and marketing.

Hosiery Prices Still Steady

While a slight easing from the previous stability developed in the last few weeks, hosiery prices are still holding quite firm. Most of the larger mills are asking \$5.50 a dozen for the 42-gauge 4-thread, while few of the important Southern producers will go below \$5.35. Goods still continue available as low as \$5, of course, but the quality does not equal that of the better producers, it was said. Latest estimates indicate that the ringless styles now comprise about 40 per cent. of the total production. Among the brand manufacturers, the ratio is much higher.

Jobbers Buy More Fall Goods

Dry goods jobbers displayed slightly more interest in Fall goods last week, but the volume of business placed was not particularly substantial. On underwear and blankets, wholesalers took some fair quantities of low-price goods, although quotations on both types have not entirely settled yet. Some scattered reorders on wash goods came through. Jobbers reported that they were encouraged by the improvement in demand from their retail accounts. Spring goods have apparently started to move over the counter in some sections and stores found it necessary to replenish stocks.

Blue Stronger in Men's Items

While the yellow or canary shade, which achieved such widespread prominence in the men's furnishings field last Spring and Summer, is again expected to be very popular, a renewed

interest in blue, particularly navy, for the coming season, was predicted by leading retailers. In their orders for sport shirts, sweaters and neckwear, store executives reported that they were taking a greater percentage of blue than last season. Merchants conceded that in such items as mufflers and string gloves, the canary color enjoyed wider acceptance than ever before during the Fall and Winter. They will continue to promote it strongly, they said, but will also give broader emphasis to blue.

February Grocery Sales Up

The movement of manufactured groceries and canned foods into retail channels during February exceeded the volume in the corresponding period last year by 10 to 12 per cent. on a tonnage basis. On a price basis, the increase was around 20 per cent. The increase in the consumer demand for canned goods of the better qualities is being reflected in the primary market, where only the low grades of some types of merchandise are now available. With their supplies greatly reduced by the active demand in recent weeks, wholesale and retail distributors are expected to place large contracts this month for some of their season's requirements.

Glass Output Shows Increases

Operating schedules in glass factories have continued at a high rate, with increases especially noted in pressed and blown glassware output. Flat glass output continues at a high level, with an increase in window glass production indicated for later in the month. Bottle and container plants are operating on extremely good schedules. Purchasing of materials by glass manufacturers is at a high level. The demand for plate glass has continued strong, especially from the automobile manufacturers.

When you are so devoted to doing what is right that you press straight on to that and disregard what men are saying about you, there is the triumph of moral courage.

Every year of my life I grow more convinced that it is wisest and best to fix ones attention on the beautiful and the good, and dwell as little as possible on the evil and false.

Money does not talk until it gets big.

For PROMPT service and ECONOMY'S Sake
 Against FIRE and WINDSTORM Hazards

Insure with

The GRAND RAPIDS Merchants Mutual Fire Insurance Co.

Affiliated with

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.

How To Make Grocers' Meetings Interesting?

One question discussed at a recent association secretaries' meeting was: How can we make our meetings more interesting? That appealed to me strongly because I have sat through sessions of deadly dullness for thirty years and wondered how some departure from "Why don't they do something?" and "Stop the Other Fellow" could be instituted.

"Grievance Committees" have their uses. We have an excellent one in San Francisco's Association. But let us think of this striking fact: That no grievance can occur and there can be nothing to "stop" unless and until somebody takes the initiative; hence, when we are called on to stop anything or correct anything, we recognize that somebody else has had the enterprise to do something.

Further, the man who does something for us to "stop" is apt to be off far ahead doing something else while we are working the "stopping" process, and we never catch up with him. So, come to think of it, there seems to be only one effective thing to do. That is, do some positive things ourselves—and do them first—and keep on doing them—so that we shall be leaders instead of followers. Get that spirit into association meetings and they will be plenty interesting and so heavily attended that we shall not have to complain about slender crowds.

There is a dearth of good business speakers—plenty of manufacturers' emissaries who will talk up their own products, leaving out every factor of disadvantage, seldom covering fully the sales burdens and costs. These fail to convince because even the most thoughtless listeners realize that their arguments are lopsided. Occasionally—"once in a blue moon"—a salesman tells the entire story, and he is so un-faillingly well received that he is in demand. More: Instead of weakening his argument by telling the whole truth, he so strengthens it that sales of his goods increase.

When the chance comes to get such speakers, any association should strain itself to get him on any terms.

But nobody is better placed to inaugurate, plan and carry through interesting meetings—which means in finality worthwhile meetings—than the secretary himself. He is on the spot, familiar with his members' affairs. If he can divorce himself from their grievances and instead see clearly their personal weaknesses and where they can be strengthened, his opportunities are boundless. But this takes deep, analytical thought, study and painstaking work.

I have before me a card issued by one secretary wherein are listed the spreads on bread, followed by the bare

statement that profit on a loaf which costs 8c and sells for 10c is 25 per cent. on cost, and 650 per cent. for a month of 26 days."

Fault No. 1 with that is that here is no profit. This is margin. Next, neither profit nor margin should ever be stated on cost. Third, the figures are cold facts all right. That's just the trouble with them. They are cold. There is no life in them. They will impress no man except those who are already familiar with the facts and need no impressing.

But let that secretary take a blackboard to a meeting and lead his audience step by step along the path of those margins, gross earnings, probable net—that is, the net provided the grocer gets what he pays for and is not short changed by the drivers—and he will have a talk that will fill an entire evening. He will have his audience sitting forward on their chairs, eagerly absorbing every word. He will likewise give them a lesson in "count, measure, weigh or gauge everything you buy" which will quicken the wakefulness of every man in the room worth awakening.

Best of all, he will have shown his members what to do—not what to stop; what initiative is, a positive, not a negative force. His next meeting will probably tax the capacity of the meeting place.

Next night let him consider what a clerk should sell to earn his pay. A recent trade item indicates that clerk hire takes an average of 10.9 per cent. of grocer's total expenses. That cannot be right because clerks cost, say, 8 to 11 per cent on sales, and total expenses—still too high—range probably close to 15 or 16 per cent. What is meant is that the clerk takes 10/9 per cent "average" on sales.

Then follows a tabulation to illustrate what a clerk must sell in dollars per week to earn \$15, \$17, \$20 and \$25, and the amounts vary so that I gain no confidence in them.

But let the secretary gather such facts, use his blackboard again and reason back from recent statistics to show that efficient grocers are now operating on as little as 12.18 per cent. total gross; then show that the clerk cannot be paid more than about 7 per cent. on sales to get within such limits; then tabulate what he must sell for various weekly wages—and again you have a talk to take the evening and hold the keen interest of every attendant.

Let me add that the blackboard is tremendously effective because the eye gets many times what the ear absorbs; and when figures are set before us as we listen to the words, we learn many times what we could not learn from even the skilfullest talk unillustrated. Certainly this secretary's members will gain what they never could gain from the exposition of any salesman exclusively interested in furthering the sales of his own product.

Yet even that needs a little qualification. There are sales representatives big and broad enough to tell the entire story, and to talk 80 per cent. of the time for the grocer's exclusive interest and not more than 20 per cent for his own. That man is the most effective

promoter of sales of his own products by such system; but, unfortunately, few men are made that way and the few are handicapped by their salesmanagers whose entire gospel is "Vat Ve Vant iss Orders!"

Here is the greatest opportunity for secretaries to make their marks—and not with a cross at that. No matter where such an officer may be now, he will rapidly be in wide demand as he develops the faculties I have hinted at. More: He will gain wide education himself in the process. There is no way to learn a subject like undertaking to teach it. And he will literally have the time of his life doing it, for there is no joy equal to what one can derive from the successful impartation of knowledge.

Meetings of this kind should be conducted not only in the halls and regular meeting places, but in the best stores in the towns. Never mind that many of your members are cash-carry Take them into the best, most widely stocked, most progressive service stores. Take no thought as to what they may learn by that. Many men are of many minds. Each will get something, probably quite different from what you would get. But you may be sure of this: That the average grade of your members will be raised—they will be abler merchants.

Then your meetings will be interesting. Paul Findlay.

There are nettles everywhere, but smooth, green grasses are more common still; the blue of heaven is larger than the cloud.

Democracy is born in the discovery that there exists in all classes and conditions of men the same hopes and aspirations, the same possibilities of pain and frustration, as we ourselves experience. Democracy can emerge only as men develop compassion and sensitiveness which cause them to share opportunities and burdens.

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

Tune in "Uneeda Bakers"

"Let's Dance"



3 HOURS OF DANCE MUSIC

EVERY SATURDAY NIGHT
10:30 in East 9:30 elsewhere
COAST TO COAST RED NETWORK

On the air with a "home party" idea to help grocers everywhere sell more party foods.

NATIONAL BISCUIT COMPANY



"Uneeda Bakers"

MEAT DEALER

Part That Meat Plays For Health

That a normal diet which includes liberal amounts of meat is the best protection against disease was a fact driven home at a recent dental convention in this city, through an exhibit presented by the National Live Stock and Meat Board.

The Board's large illustrated charts in colors, showing the high rank of meat in protein, iron, phosphorus, calories and vitamins, were an outstanding phase of this exhibit. Literature bringing out the importance of proper nutrition in preserving healthy gums and teeth was also available for distribution.

A center of interest at all times, the Board's exhibit was visited by dentists, dental assistants, public health nurses and others from New York to California and from Canada to Georgia. More than 700 dentists registered for literature and remained to ask questions about the material.

These dentists were impressed with the part that meat plays for health. They were interested in knowing that meat ranks high in iron, an indispensable food element in guarding against anemia. They learned that meat is one of the best sources of phosphorus, an element necessary in helping to prevent dental decay. They were impressed with the fact that it is desirable that at least two-thirds of the protein necessary in the diet should be of animal origin.

Interesting indeed were the comments of many of the dentists relative to the Board's Food Value Charts. Here are a few examples: A dentist for an Illinois orphan's home stated that the charts are the finest thing he had used in teaching good eating habits to children.

A California dentist said that the charts presented the subject of food values in a clear, direct way and were just what he had been looking for in his practice.

The head of the clinic of a leading medical university said he was making constant use of the charts in his work.

A dentist from Missouri stated that such information was of help for every man of the profession. A Wisconsin dentist stated that he uses the charts constantly, while an Indiana dentist had been ordering sets for many of his school teacher patients.

That his patients are more interested in the Food Value Charts than in magazines was the comment of an Iowa delegate who has the charts on display in his reception room.

The response to the exhibit material is evidence of the fact that the dental profession is becoming increasingly aware that the well-balanced diet with plenty of meat is essential to good dental health.

Building a Bigger Business

A manager of a group of meat markets who has been more than ordinarily successful in training store managers, William G. Arndt, has outlined certain principles which should go far toward solving their most perplexing problems. They are given here:

The success of your business depends upon three factors. They are: Analysis, Plan and Action.

Analysis

We must continually analyze our business.

Are we selling the right quality in the right store?

Have we the right manager?

Are the displays right?

Is the merchandising policy right?

Are we watching new methods??

They are constantly entering the field. Tastes and habits are shifting daily. We must know and understand them, and arrange to profit from the new trends. And then we must—Plan

Only intelligent planning will enable us to put into action the things we must do to make our business right.

Only intelligent planning will enable us to meet changing conditions—to find ways to improve the quality of our meats; to improve our selling policy; to find how to make our markets the finest in the neighborhood.

But planning alone won't do it. After planning we must have—Action

Action, based on keen analysis and intelligent planning brings results. It will bring the achievement we want—"The world's best meat markets."

Diplomacy Wins

"Your steak was tough!" complained a transient customer, entering a meat market. "I thought I was going to give the family a treat with it last night, but instead of that it was a big disappointment."

The meatman remembered the steak perfectly and was dubious indeed as to whether the customer's complaint was actually founded on truth. So many times it's the way the meat is cooked. But whether this steak was actually tough or not, he determined to make the incident bring him increased business.

"I pride myself on handling only tender meats," he said, "but every now and then something like this occurs. I know you haven't been one of my regular patrons but, even so, I'm going to give you another steak to make up for the one that wasn't satisfactory. I hope that you'll reciprocate by giving me your patronage from now on."

Which was exactly what this particular customer did.

In the diplomatic handling of such complaints as do occasionally come up, the meatman has one of his best possible chances for effective salesmanship.

Eight Simple Rules That Increase Sales

A meat dealer who is quite successful in a Southern city gives these eight factors as keys to his success:

1. Intense Interest. Please the customer in every way possible.
2. Get at home with your customers. Cater to their mode of living.
3. Know your merchandise. Direct attention to specialties and new products.
4. Don't talk too much. Let the customer ask questions. Try to give helpful, honest answers.

5. Be definite if difference of opinion arises . . . but diplomatic always.

6. If the customer is obstinate, change the subject. Keep the sales talk in pleasant channels.

7. Never judge a customer by appearances. The poorly clad woman may have more money to spend than her fur-coated neighbor.

8. Always be courteous, whatever the situation. The fruits of it may mature slowly but its growth is sure and permanent.

Reward for Name

In taking over an old market, an Oregon meatman announced that he would pay \$5 for a new name for the market. The announcement says:

"We have here the finest market, with the most modern equipment, in the county. We will keep it clean and sanitary at all times, giving you the finest quality meats at the lowest possible prices. Free delivery and the best of service. Keep this in mind—Think of an appropriate name. Bring it in to us by Tuesday evening, March 5.



Grocer Thompson: Heard your "Contented Hour" radio program Monday night.



"Red" Carnation: Swell show, wasn't it? Bet a lot of your customers heard it too. If you'll use some real selling displays of Carnation Milk—you'll cash in!

"From Contented Cows"

ASK THE
Carnation
MILK
SALESMAN
FOR TESTED BUSINESS-BUILDING IDEAS

The name that most nearly describes this market will receive \$5 cash. Try your luck and ability. I am taking over this market to-day. You will be able to fill any of your meat needs here as I will carry a full line of meats, fish, poultry and smoked meats."

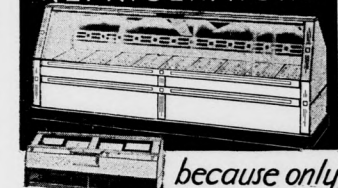
Criticizes Druggists Rightly

St. Paul, Minn., March 1—Dean Wilbur J. Teeters of the University of Iowa college of pharmacy, says he thinks the chicken pie dinner and the ham sandwich have "muscle" professional pride out of the American drug store. "Druggists," he told the Minnesota State Pharmaceutical Association, "should revive professional pride. They should be prouder to sell drugs than ham sandwiches."

There is a single reason why ninety-nine men out of one hundred average business men never become leaders. It is this. They are unwilling to assume responsibility.

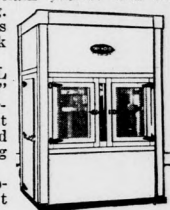
INVESTIGATE and you'll choose

"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

FOR CONSISTENT TURN-OVER, STOCK . . .

● LILY WHITE FLOUR

"The flour the best cooks use"

VALLEY CITY MILLING CO.

PORTLAND
HOLLAND

GRAND RAPIDS
DETROIT

TRAVERSE CITY
KALAMAZOO

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.

The Retailer and What He'll Do About It

Introduction by President, H. A. Schantz: In to-day's program you have had a statement of the position of the manufacturer as given by Mr. Swain. He gave you the inside of common practices among manufacturers—some things you may have suspected, but concerning which you had no proof. Mr. Gaehr has given you a thoughtful, well-planned statement of the wholesaler's point of view and suggestions for co-operation between wholesaler and retailer. We now come to the third part of our trilogy—the retailer. The impact of competitive forces falls hardest on him, as he is right at the point of sale. Lloyd A. Straffon, of Croswell, will give the statement of the retailer and what he'll do about it. Mr. Straffon will be questioned by Thomas Burns, of Detroit. I know you're in line for an interesting discussion with these two men in the arena.

Q. State briefly the primary problems which the hardware retailer must solve if his business is to progress?

Ans.—The problems as I see it are:

1. A market for the line of merchandise carried.
2. Sufficient finance to carry seasonable stock and to extend such credit as seems advisable.
3. A stock adapted to the needs of the community.
4. Honest and competent personnel.
5. Right store arrangement and display.
6. Accurate and dependable records.
7. Well defined store policies as to:
 - a. Credits and collections.
 - b. Services.
 - c. Sales Promotion.
8. Ability to buy and sell merchandise competitively.

Q. Which of these primary problems are under control of himself?

Ans. Generally speaking, all except the last problem—ability to buy and sell merchandise competitively, certain phases of the first problem and a market for his line of merchandise are under his own control. Most of those under his control explain themselves and time does not permit enlarging on them to any great extent, but I will mention each of them briefly. It is obvious that unless a store is adequately financed and has a good stock, they might as well quit. Many of the stores whose owners have complained about business, have so little and so poorly assorted stock, that they couldn't take care of more business if it were forced on them.

As to our personnel, few of us spend much time in either training our employees or in helping them train themselves. I will not embarrass you by asking how many of you have tried to encourage your salesmen in the

study of the Hardware Sales Manual. Our store arrangement and display is not half as good as we know how to make it ourselves and it's no one else's fault but our own that it isn't better. Every one of us receives, from the association, a monthly merchandising program and we can get all the detail we want as to proper construction of fixtures. Our records are probably better than in other lines of retailing, but there is still much room for improvement—certainly if we can't tell much about our own figures, we can't blame anyone else. As to well-defined store policies, few have attempted a real analysis and establishment of policies. We are largely opportunists, taking things as they come and getting out of bad spots as best we can.

Q. You said the retailers' market was only in part somewhat over which he has control. What do you mean by that?

Ans. A little explanation will be necessary. If a retailer picks out a community in which there is a very small market, for hardware, that's his bad judgment. If hardware buyers move away from his trade area, that's his hard luck. But that's not all. For example, if a big distributor steps in and sells the dealer's best customers at practically the same cost as to the dealer, then I say he's up against something not his own fault, and about which, as an individual, he can do nothing. I believe that in the struggle for business too many of our wholesalers violate the ethics of business. As a practical example, let me tell you a true story and not a bed-time story either. One of my friends in the hardware fraternity, located in a somewhat larger town, had some letterheads printed with the name of a fictitious person and put the words "contractor and builder" on the letterheads under the phony name. Letters were written a number of wholesalers in hardware, paint and other lines asking for prices on goods for repair jobs. Here are the quotations. The wholesalers didn't even bother to see whether there was such a person or not. Can you wonder that a great many people believe you can buy anything at wholesale if one possessed a little nerve? And what happens to the retailer if his market is undercut in this manner? He may as well fold his wings. Let's take another horrible example—the sale of shells. Under our present plan of operations the gun club business all goes to the wholesaler who sells at the same price to us. Most any oil station can buy a case or two at wholesale, ostensibly for sale, frequently without intention of either buyer or seller to sell the goods. Again, in court houses, industrial plants and elsewhere, thousands of dollars of merchandise not for use in the plant itself, finds its way direct to the consumers, all of whom are or should be customers of the retailer.

All of this sometimes makes one wonder just what a wholesaler is. Should any person be classed as a wholesaler and receive price advantage as a wholesaler when he engages in direct competition with another person as a retailer? And what should the retailer do about it? Alone, per-

haps nothing except to cry on someone else's shoulder. Together, plenty!

Q. You also made the point that the retailer could not control the factor of buying and selling merchandise competitively. Please explain yourself.

Ans. This matter has had considerable discussion this morning. I'll do my best to throw some light on the subject. In the first place the dealer has rigid limits as to cost and as to sell. Pretty generally, he must pay the price that someone else sets and also, pretty generally, he must sell his goods at a price that free and unlimited competition sets. The prices which he pays are not subject to the same free and unlimited competition controlling his selling prices, as they are governed, to no small extent, by price agreements of manufacturers or wholesalers. Somebody else has been getting the cream. Our share has been skim milk that is more or less sour.

Q. What do you propose to remedy the price situation?

Ans. There are several things which might be done. One of them is co-operative buying. I know many people do not like the suggestion. It is my firm opinion, however, that that principle must eventually be accepted if we are to exist as factors in the field of distribution. The only alternative to co-operative buying is a controlled and established resale price, enforced perhaps through codes, at least by the Government. That alternative probably is not feasible. Every retail code using established resale prices has run into the impossibility of enforcement. I'm driven back to the suggestion of group buying.

Q. Can't the extreme prices which syndicates are supposed to receive be controlled if every dealer stopped buying from manufacturers who supply syndicate stores?

Ans. It will undoubtedly help much. Certainly it is something on which we should continue working, but it is only part of the necessary treatment. Let's look at an actual case. Perhaps the most flagrant example of price discrimination on record is that given Sears by Goodyear. According to the Federal Trade Commission report, the factory cost on Sears "All-State" tires is about 2½ per cent. higher than Goodyear "All-Weather," but Sears paid 39½ per cent. less on All-State than Goodyear dealers paid for "All-Weather." Goodyear dealers are still Goodyear dealers and many of them hardwaremen. The same hardwareman who is so anxious to find out who makes syndicate merchandise continues to buy goods from manufacturers who make such merchandise and, in a great many if not most cases, the dealers know what he's doing when he does it. If he doesn't he must be rather dense. I favor the idea of not doing business with firms who extend lower prices to competition, and believe that principle should form part of our policy. At the same time it is not the complete answer.

Q. Well, that's that. But let's go back to that co-operative buying idea. Do you mean groups of dealers here and there combine their purchases?

Ans. I do not. There are many

such groups, of course, some have been successful, many have not. That may be the essential solution but, to my mind, is not the first step if the whole retail hardware industry is to prosper.

I said, in answer to the next to the last question, that I believed co-operative buying was one of the things that might be done but I did not say in what field I expected that principle to be first adopted on a large scale.

As a preliminary I do not believe many of the present practices in wholesale buying are dictated either by economical practices or good merchandising judgment. Quantities purchased are frequently so low as to not even constitute a decent order on the part of a retailer.

I believe that our wholesalers have the first call on the principle of co-operative buying and that the adoption of that principle will insure their continued existence and success as purveyors of hardware to the retailers of this country. Along with this work, however, should come a detailed study of merchandising, especially syndicate merchandising. Right price without right methods of merchandising, and knowledge of competition wouldn't help so much.

If wholesalers do not seize on this principle, it seems merely the logic of events that retailers may adopt the idea more widely. I'm not expressing a personal wish, but simply putting into words an idea presented by the inescapable logic of events.

The wholesalers have set up the machinery of distribution, they know how to operate that machinery. I hope they will keep right on. If we work together we can whip our competition hands down.

Q. Have you any further suggestions as to the development of a real merchandising policy on the part of hardware retailers?

Ans. This is well summarized by the "Statement of Merchandising Policy" adopted by the Board of Governors of the National Retail Hardware Association which I submit for your consideration and, I hope, adoption.

Schedule C.

I Basic Premises

A That the retailer, to hold his business for himself and for his supplier, must be in a position to meet competitive prices extended his customers by syndicates.

B That the functions of retailer and wholesaler are inter-dependent and that the struggle for a fair price is a co-operative venture.

C That no branch of the industry has a right to demand that some other branch or branches carry the entire burden.

II The Plan

A Appointment by their associations of a Planning Board representing the wholesalers and a similar body representing the retailers. These Boards to meet independently when desired and jointly when advisable.

1. Regional Planning Boards could be appointed to work on the same general plan as the national boards.

*Paper read at Annual Convention Michigan Retail Hardware Association, by Lloyd A. Straffon, of Croswell.

B Duties of the "Planning Boards":

1. To make detailed and continuous studies of competitive prices and trends of sales on lines and items through independent and syndicate channels.

2. Each association's Planning Board to offer suggestions for reduction of distribution costs within its own industry and to the Planning Board of the other associations for reduction of distribution costs within the other industry.

3. Suggest such lines as need particular attention by each or both groups and establish basis for allocation of margin between wholesalers and retailers.

Suggestion: This allocation should be based on a comparison of operating costs within each industry. Costs in wholesaling and retailing as published by the various associations indicate that, of the margin on the consumer's dollar, (the difference between what the wholesaler pays and what the consumer pays), about 36 per cent. goes to the wholesaler and about 64 per cent. goes to the retailer.

Where it is necessary, in order to meet some particularly difficult competitive situation, the proportions above be used in establishment of re-sale prices. For example, if the best price available to wholesalers is \$1.10 on an item that must sell to the consumer for \$1.40, the wholesaler would ask 36 per cent. of the margin of 30c (or approximately 11c), and sell to the retailer for \$1.22, the retailer receiving 19c. (Some allowance may need be made for transportation costs.)

The idea would be to get the lowest price possible from the manufacturer and allocate the margin between wholesalers and retailers on the basis suggested above.

In this connection it is submitted that retailers have no right to demand that the wholesaler make a price on all competitive items that will enable retailers to maintain customary margins and meet low competitive prices. Similarly the manufacturer cannot be expected by either wholesaler-retailer should such costs be higher than through other channels of distribution.

A position as outlined here of the wholesaler-retailer group would provide the basis of a demand for at least equal treatment on purchases and deliveries of equivalent quantities to that offered syndicates by manufacturers.

4. The wholesale "Planning Board" to work out plans for group buying by wholesalers in lines where such a plan appears feasible and where competition is particularly difficult.

Schedule D.

Point No. 1. Retailers should keep themselves informed regarding prices and values of merchandise with which they are in competition and should recognize the competitive necessity to sell merchandise of equal quality at prices which compare with those quoted by other retail outlets.

Point No. 2. Retailers should report to wholesalers all discovered cases of price disparity which indicate that preferential buying prices are enjoyed by competitors.

Point No. 3. Retailers should insist by all lawful means that wholesalers

recognize and fulfill their function, not merely to supply merchandise required by retailers, but also to make it available to them at prices which enable them to meet the competition of other retail outlets, quality and price both considered.

Point No. 4. Retailers may properly question the claims to their patronage by wholesalers who cannot, or will not, meet the requirements of their distributive functions.

Point No. 5. Retailers should assist wholesalers in bringing properly to the attention of a manufacturer each case in which such manufacturer's products are being offered in competition at unfair prices, and jointly with wholesalers insist by all lawful means upon being placed in position to meet competition.

Point No. 6. Whenever in such competitive situations a manufacturer by appropriate action makes it possible for retailers to meet their competition, then the retailers should in good faith follow through by adjusting their selling prices to compare with those of other outlets.

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

Point No. 8. Retailers should recognize the importance of the cost of doing business as an element in distribution costs, should keep their own operating costs at the lowest point consistent with acceptable service to consumers, and should insist upon equally economical performance by their suppliers.

Average Drug Store Has Ten Departments

Wyandotte, March 1—In announcing the committees of the National Association of Retail Druggists, we find Michigan very well represented on their membership: National Legislation, Duncan Weaver, of Fennville; Fraternal Relations, Benj. Peck, of Kalamazoo; USP and NF Prologanda, Leo LaCroix, of Detroit; Postal Affairs, Glenn Staines, of Detroit; Public Relations, Joseph Maltas, of Sault Ste. Marie; Transportation, Joseph J. Burniac, of Detroit; Window and Interior Display, Henry Hadley, of Benton Harbor; Pharmacy Week, Clare F. Allan, of Wyandotte; First Aid Week, John H. Webster, of Detroit; Trades Committee, James W. Lyons, of Detroit.

This is a fine representation for Michigan in helping out with the work of the National body and is one of the largest representations we have ever had on committees.

The National Drug Survey has brought out many interesting facts concerning the operation of a drug store. It shows that the

average drug store is comprised of ten small businesses. Sundries represent 13.8 per cent.; Toiletries, 16.2 per cent.; Candy, 3.1 per cent.; Newspapers, 4.6 per cent.; Tobacco, 6.5 per cent.; Fountain, 8.2 per cent.; Prescriptions, 8.8 per cent.; Package Medicine, 11.1 per cent.; and Hospital 29.3 per cent. It will be well for every druggist in Michigan to make a survey of this National report. It is very comprehensive and will show where the losses and profits are made in the average store. Although the pharmacist renders a professional service to the community, he must, more than ever to-day, make a study of the profits. Every department must be placed under the closest scrutiny, for it is only by getting at the trouble in the faulty departments that the entire business will be remedied.

Every pharmacist in Michigan should watch the activities in Washington and keep in touch with his Congressmen and Senators. Things are turning over in Washington at a rapid rate and it is up to everyone to study the conditions as they exist from day to day for the protection of his own business.

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

Oppose Processing Taxes

Cattle raisers and the packing industry are opposing proposals to place processing taxes on meat products to pay benefits for the reduction of feed grain output.

So strong is the adverse sentiment this may put an end to the move, it is said. The cattle men favor control of the meat industry through marketing agreements with the packers, with a supplementary control program that would impose taxes on and benefit payments for live stock.

Under the operation of the proposal to which they are opposed, the meat and dairy producers would get no cash benefits unless also producers of feed grains.

The packers are opposed to permitting access by the Secretary of Agriculture to their books as a condition to entering into marketing agreements favored by the cattlemen.

Would Lessen Trading Powers

State Department domination in the drafting of schedules of rate reductions to be incorporated in reciprocal trade agreements negotiated by the United States is reported to have brought criticism to the National Emergency Council by representatives of other departments of the Government interested in this activity.

The complaint is that when an interdepartmental committee is appointed to prepare the groundwork for such an agreement the State Department is found heavily represented and able by its strength to override objections raised by any other department.

Department of Agriculture officials, for instance, believe they are better informed as to what should or should not be carried in a trade pact affecting the farmers. Considerable apprehension is manifested in the possible formulation of an agreement with Canada or Argentina, dominated by the State Department, that would upset the agricultural adjustment program. Indications are that the powers of the State Department, therefore, are about to be curtailed.

Price Filing Systems Seen Improved

The adoption of code amendments to permit sales below cost under certain conditions promises to eliminate many of the complaints that have been made against price-fixing systems, according to code officials. Such provisions are also expected to make compliance work more effective.

One division of the electrical manufacturing industry has already secured approval of the N.R.A. for such a provision, and others have applied for such permission. Although the basic code for this industry prohibits selling below cost, manufacturers are permitted by this amendment to meet a price quoted by a competitor, providing the code authority is notified that the new price is less than cost of production.

Code officials maintain that this provision will protect the producer who abides by code regulations from losing business to those who attempt to "chisel." In addition, the provision will give the code authority the names of those who are allegedly violating regulations, it is pointed out.

Willingness of N.R.A. officials to approve these amendments is held to be another indication of their determination to make code provisions more flexible, and to allow for the realities of competition.

In every other field where a man goes to an institution to satisfy his wants he is the recipient, but when he takes religion seriously he is under the obligation of giving—sacrifice.

A vision without a task makes a visionary; a task without vision makes a drudge.

GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS MICHIGAN

HOTEL DEPARTMENT

California State Has Some Miniature Volcanoes

Los Angeles, March 2—The annual convention of the Hotel Greeters of America is to be held in Los Angeles this coming June and, no doubt, will have a record attendance, especially in view of the fact that many of the older members of the organization retain tender recollections of a former convention held at San Diego a decade since. It is a gratifying fact that this organization which for many years had an uphill struggle for existence is now one of the most successful in the nation and still going forward. The organization is in no sense a labor union, but a body of clean-cut sensible hotel employees who are organized for the sole purpose of promoting efficiency and service. It has the approval and support of hotel owners and operators everywhere, and its influence has never been exerted for personal aggrandizement at any time. The convention in Los Angeles will undoubtedly be the largest in the history of the organization, and will be backed by the entire hotel fraternity of this city.

The Hotel Men's Mutual Benefit Association, with headquarters at Chicago, but with a membership from everywhere, I believe, recently celebrated its fifty-fifth anniversary. Unlike many hotel organizations which flourish like the proverbial green bay tree for awhile, and then slip, this particular association keeps on growing and scattering its benefactions among the craft. Its success is very largely due to the efficiency of its secretary, J. K. Blatchford, who has filled that position ever since I can remember; in fact has made it his life's work, and enjoys the friendship of more hotel men than any individual I know of.

Once upon a time, fortunately in long past geological ages, California was pretty well supplied with volcanoes. Motorists who have seen the black craters on the Mojave desert near Amboy, and who have noticed the great lava flows in the lower end of the Owens Valley, near Little Lake, will realize the fact without being told. Not so many, however, are aware that Southern California has some very active pint-sized volcanoes busily at work. While they erupt hot mud instead of molten lava, and a big one will measure only six feet in height, they, nevertheless offer a very interesting spectacle, and one unique in the calendar of Southern California's scenic offerings. It was to this region that my good friend Doctor Moore, toted me last week-end. The route followed was Garvey Boulevard to Pomona, and thence through Ontario, Colton, Redlands, Beaumont, Banning, Indio to Mecca. There we followed the newly oiled but narrow road which leads around the north shore of the Salton Sea to Niland. This route has only recently been improved, and demands very careful driving, due to its narrowness. A dirt road leads west of Niland to the mud volcanoes and Mullet Island, approximately 190 miles from Los Angeles. A strange sight greets you as you halt on the red mud flat a mile east of the rocky flat of Mullet Island. There are a host of mud cones, none over five or six feet in height rising from the muddy pools of water that seem to extend to the shores of the Salton Sea. If the day is cool, steam will be rising in many spots. Some of the cones are dead, others emit at regular intervals a spurt of water thick with mud. The mud, drying as it runs down the side of the cone, builds it up gradually until a height is reached that forces the pressure from below to seek an easier outlet and another cone is started. Con-

sequently we had the advantage of seeing all stages in the life of a mud volcano. In countless places hopeful young volcanos were starting life, slowly building tiny cones a few inches in height, which will eventually reach a stature of several feet. From all around comes a strange hissing, gurgling and bubbling as though the whole expanse of mud and water rested on a gigantic red-hot stove. The earth is warm under foot—the mud and water too hot to thrust a hand in. From the mud volcanoes a causeway leads to Mullet Island, an island now no longer, since the receding waters of Salton Sea have left it connected with the main land. The island itself and the strangely colored "paint-pots" of mud nearby are interesting and well worth the time to visit. It is one of the jests of nature that near the decidedly warm mud volcanoes a new industry of the chilliest sort has sprung up. From the drilled wells, which yield carbon dioxide gas, dry ice is being manufactured, so from the same underground sources comes a product a hundred or more degrees below zero in temperature. The route we chose to return to Los Angeles by way of Calapatria-Westmoreland, gave us a view of the other side of Salton Sea. This route is a little longer, but it is a much wider and faster route. The trip is an ideal desert excursion for this particular season of the year, and the volcanoes provide a sight not to be duplicated anywhere else in the known world. Our total mileage for the trip was 360, and the actual driving time was less than twelve hours. I hope my Michigan readers will not overlook this particular sight-seeing trip if they visit Southern California. The floral offerings along the way were past description.

Instead of worrying so much about static invaders of the air, it would be well if the radio commissioners looked after the advertising methods of some of the stations. Some of the rawest statements by oil promoters and high pressure real estate fakers in desert properties, who discreetly decline to send their literature through the mails, nightly peddle their "bunk" over the radio. By this method there is no protection for the gullible buyer, no possible come-backs. The individual who invests hard-earned cash in schemes flaunted over the radio, is absolutely without legal recourse under existing circumstances. They may complain that they heard certain representations over the radio, but there is no record of this wind-jamming which can be used in evidence. Such methods should be taboo in radio operation.

A hotel publication offers a query as to why there are so many rapid changes in the management of various hotels throughout the country? Might it not be largely due to the fact that there are too many high-powered executives, or individuals posing as such, who were never equipped, morally or mentally, to conduct anything wherein the public are a consideration? I am often surprised to see that old-time hotel operators, who gained the top round of the ladder because they were hotel men, encouraging movements to produce soporific operators through grist-mill procedure. It has been apparent in Michigan for a long time, and it is even more so out here where one sees a new, and usually fresh, occupant of a managerial chair about every time he visits some hotel, even when he does so frequently. Hotel men, according to my notion, may have the accounting and handling of the finances, done by individuals who are familiar along these lines, but is quite another matter to try and "high-hat" the public in their personal relations with the hotel proper. If the discovery is made of an individual who has an aptness for "landlording," it is all right to give him the benefit of a

finishing course, but don't try to crowd the mourners too hard by drafting "sissies" to do the work of real he-men.

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

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BIG RAPIDS, MICH.
Modern Rates Reasonable
Rooms Now Well Heated
"BACK ON THE JOB"
Will F. Jenkins
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announces
400 ROOMS WITH
PRIVATE BATH

\$1.50 up

Dining Room
Grille Room
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Delicious food served in pleasant surroundings at prices which have made the MORTON popular.

GRAND RAPIDS'
FRIENDLY HOTEL

Philip A. Jordan, Manager

THE ROWE

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The Most Popular Hotel
in Western Michigan

300 ROOMS — SHOWERS
SERVIDOR

Direction of American Hotels Corp.
J. Leslie Kincaid, President

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

ALL GOOD ROADS LEAD TO
IONIA AND

THE REED INN

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

New Hotel Elliott STURGIS, MICH.

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European
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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

A former head of the shipping board has, so far as I have observed, offered the most practical suggestion for the preservation of world peace. He suggests that a couple of dozen of industrial magnates get together on a gentleman's agreement to prevent their production going into war equipment and supplies when nations crash upon the battlefield. He can pick out a little group of men in copper, rubber, steel, manganese, coal and iron who could make war absolutely impossible if they kept command of their output. By withholding the essentials of war preparation they could make war difficult if not impossible. Why not encourage this sentiment?

Every once in a while somebody who is not interested financially in the operation of hotels or restaurants bursts forth in song—or rage—and talks about the Jesse James' in that line of industry. Even in their palmy days the food dispensers never made even a small percentage of the profits you find in almost any other line. You will find the shoe man combining fifty cents' worth of raw material with a dollar's worth of elbow grease, and working off the product for fourteen dollars and nothing is heard about it, or the medical dispenser packing away three cents worth of ingredients in a tin can and offering it for a stingy dollar. Of course, it is true that cow meat in the cow, is probably worth a nickle a pound; with the packer, sixty; the retailer, ninety, and on the platter in the restaurant, \$2.50, but it is well to bear in mind that the transportation company takes the first grab, and then there is the organized banditry in the kitchen which picks out the succulent portions for "home" consumption, so that the guest has absorbed and paid for the dainty morsel finally peddled out to him, and there has been no wonderful margin of profit for the individual or concern which undertakes to "feed the brute."

When the Mt. Wilson observatory was selected as one of the best places in the whole country to establish such an institution, in 1904, it was isolated and nobody dreamed that it would ever get over its wild and woolly environment. Now a 200-inch telescope is in preparation for installment and the star-gazing professors are in doubt as to whether the same Mt. Wilson is the proper place to install it. The trouble is that the entire surrounding country has been built up in excess of the anticipation of any of the optimisms of that day and age. There are a hundred cities which now reflect their electrical achievement on the sky, and this situation gives the learned professors the "willies," so to speak. They say that in 1904 an occasional coal-oil glim and a few fireflies constituted the only illuminations with which they had to combat. Now the same territory looks like a section of the Milky Way. If they have to go out to the Sierra Madre mountains to avoid the Great White Way, it is going to prove a bitter pill to Los Angeles boomers, especially the real estate men, who are more directly responsible for the changed conditions. But the star gazers have to be considered and such a thing as a portable 200 inch lens is not to be thought of.

Public lands that might possibly prove irrigable when the Colorado River improvement has been completed have been withdrawn from settlement. It may be ten years before much of anything is known concerning them and the valuation at best will be negligible. Any exploitation will be purely on chance like mythical oil wells, and the victim of same will stand no chance.

The police commission of Los Angeles has definitely decided that hereafter its minions shall obey the laws

and it has issued a radical order to the effect that any officer who makes an entrance into a private home without a search warrant shall "walk the plank." This was brought about through the disastrous termination of a suit for damages against the city, wherein complainant was awarded a verdict because the officers had overlooked this formality. And, strange as it may seem, the head of the law and order league acquiesced in the determination to henceforth keep out of this type of trouble. The constitution of California is almost a replica of the National document and the right to hold inviolate the sanctity of the home, is going to be strictly adhered to in the future. Hence the individual who gives a private poker party will be protected.

Frank S. Verbeck.

Meeting of Michigan Charter, No. 29

Before an assembled gathering of sixty Greeters of Michigan Charter No. 29 and Auxiliary, Frank Johnson, President, introduced Clyde Cyphers, Manager Hotel Imperial, who spoke a few words of welcome and invited everyone to have an enjoyable evening.

James I. Williston, Marie Apartments, and Chairman of the Protective Committee of the Michigan Hotel Association, was introduced. Mr. Williston stated that the hotel business was the second industry in the state of Michigan, and the Hotel Greeters was an important adjunct to the hotels because of their stability and non-union organization. According to Mr. Williston there are three agencies in the state to combat the bad check writer and skipper. The Michigan Hotel Association keeps its members informed of losses in the various hotels by means of bulletins. This is accomplished through the work of the Burns Detective Agency, who work with the Hotel Association in apprehending wanted persons. Another agency is the Department of Public Safety, who will place the state police at the command of the Association through means of a warrant sworn out by the hotel suffering a loss. Mr. Williston advised everyone to make certain that a warrant is taken out within ten days of the offense or there would be no action taken. Under the state law Mr. Williston stated that a check under the amount of \$50 is a misdemeanor and above that amount a felony; also a skipper bill under the amount of \$25 is a misdemeanor and above that amount a felony.

Following Mr. Williston, the next speaker was E. L. Patterson, Detroit Manager of the Wm. J. Burns Int'l Detective Agency, Inc., who spoke on the work the Burns Agency was doing for the hotels. Mr. Patterson stated that his agency has a contract with the American Hotel Association to help in apprehending persons wanted for defrauding hotels. As soon as the Burns Agency received word in any of their numerous branches scattered throughout the United States and Canada, notice was immediately sent out to the other branches stating the name, description and method of operation of the wanted person. Word was then passed on to the local hotel association, which proceeded to bulletin its members. According to Mr. Patterson, in many cases there is not enough information on the individual who de-

frauded the hotel for the Burns Agency to work effectively, and Mr. Patterson advised everyone who cashed checks to make an accurate description of the person presenting a check for payment. Numerous examples of fraud and apprehension through the Agency were presented by Mr. Patterson.

Everyone was urged by Mr. Johnson to back the sale of tickets for the Detroit-Michigan Exposition which the Charter is distributing for the Hotel Association, part of the proceeds going to the Greeter Home. Mrs. Camilia Pearce, President Women's Auxiliary, said that the women were doing their part and could be depended upon to show a favorable report.

Separate business meetings were then held for the Charter and Auxiliary.

The name of John A. Burrige, Room Clerk Briggs Hotel, was accepted into membership, and Mr. Johnson asked each member to bring in a member to double the membership of the Charter.

Joe Denawetz, Secretary, announced the date for the joint meeting of Charters No. 29, and No. 22, in connection with the Michigan State College Hotel short course at Lansing April 12. International President Wilfred A. Stead has already announced his intention of being present and Mr. Denawetz is initiating a plan to have all the Charters from this section of the country represented.

John Anhut, proprietor of the Imperial Hotel, and a candidate for Judge of the Traffic Court, spoke a few words about the coming election and asked for the support of those present.

The ladies and men then adjourned to the dining room where a delicious and plentiful buffet supper was served with beer.

Joseph Denawetz.

Manufacturing Matters

Detroit—The Nu-Iz Corporation, 741 Penobscot Bldg., has changed its name to the Nu-Ez Corporation. It manufactures varnishes.

Hamtramck—The Balzen Tool & Manufacturing Co., 2421 Smith avenue, has a capital stock of \$15,000, \$4,600 of which has been paid in.

Detroit—The Peoples Soda Water Co., 5432 Rivard street, manufacturer and dealer in beverages, has a capital stock of \$5,000, \$2,500 being paid in.

Newberry—The Leonard Shingle Co., manufacturer and dealer in shingles, lumber, etc., has a capital stock of 50 shares at \$100 each, \$4,000 being paid in.

Zeeland—The L. & K. Company has engaged in business here, manufacturing a newly invented curtain stretcher. It is adjustable to all sizes and is made of strong steel tubing.

Detroit—The Dawes Manufacturing Co., Ryan Road, dealer in motors, and oil adaptors, with a capital stock of \$24,400 preferred and 600 shares at \$1 each, \$3,000 being paid in.

Battle Creek—Douma & Son, who have conducted a paint, varnish and artists' materials store in Grand Rapids for the past 15 years, have opened a branch store here at 11 East Michigan avenue.

Detroit—The Thomas Welding

Laboratories, Inc., 117 Penobscot Bldg., manufacturer and dealer in commodities from steel and for welding steel, has a capital stock off \$15,000 preferred and 500 shares no par value, of which amount \$15,000 has been paid in.

Movements of Merchants

Cadillac—Austin Berry succeeds Devere Larson in the grocery business.

Grand Rapids—Walter H. Swanson succeeds Don Holiday in the grocery business at 742 Scribner street.

Grand Rapids—Blink & Upson succeed C. H. Hackett in the grocery business at 1955 Division avenue, South.

Grand Rapids—Ed. Dooge, Manager Rademaker & Dooge, is putting in a month at Los Angeles, accompanied by his wife. They are expected home some time next week.

Detroit—The Awray Corporation, 1326 East Woodbridge and 428 Bellevue, has increased its capital stock from 100 shares no par value to 1,000 shares no par value.

Detroit—Kem, Inc., 11719 East Jefferson avenue, novelties, toys and advertising materials, is capitalized at 2,500 shares at \$20 a share, of which \$1,800 has been paid in.

Ludington—J. P. J. Krogen, 86, prominent hardware dealer, died at the home of his daughter, Mrs. W. E. Anderson, at 305 Fifth street following an illness of three weeks.

Detroit—The Whiteley Engineering Co., 3000 Grand River avenue, organized to design and build combustion engineering equipment, has a capital stock of \$1,000, all paid in.

Flint—The White Gold Ice Cream Co., 3117 South Saginaw street, manufacturer of ice cream and ice cream novelties, has a capital stock of \$50,000, \$25,000 of which has been paid in.

Detroit—The American Parts Service Co., 1342 East Canfield avenue, wholesale and retail dealer in auto parts and accessories, has a capital stock of \$5,000, \$1,200 being paid in.

Flint—The Koolmore Sales Corporation, 1034 North Saginaw street, distributor of Koolmore milk separators, has a capital stock of 10,000 shares at \$1 each, \$1,000 being paid in.

Lansing—Nat Gold, former manager of the local United Shirt Distributors Store is now manager of Hardy's Men's Shop, corner of Michigan and Washington avenues, which opened for business March 2.

Hudsonville—The Hudsonville State bank, closed since the bank holiday, reopened this week under a reorganization plan freeing 40 per cent. of impounded deposits. The remainder will be freed as they are liquidated.

Saginaw—The Saginaw Stamping & Tool Co., 68 Williamson street, has merged its business into a stock company under the same style with a capital stock of \$100,000 common and \$50,000 preferred, \$65,000 being paid in.

Kalamazoo—Bernard Blakeman purchased the former Desenberg home on St. Johns Place and West Lovell street and has converted it into a modern mortuary under the style of the Blakeman Funeral Home. It opened March 4.

DRUGS

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

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

Rounded Out 50 Years as a Druggist

Frank E. Thatcher, lifelong Democrat, former state representative, and former chairman of the Muskegon county board of supervisors, celebrated the 50th anniversary of his entry into business, Feb. 28. A druggist, his business has been conducted in Ravenna the entire time, with the exception of a year in Muskegon and two years in Elk Rapids.

He went into business the same day he was married. On Feb. 28, 1885, he married Miss Sarah J. Bennett, of Muskegon, aunt of the late Thomas B. Bennett, former mayor of Muskegon. On the same day he and Joe Hanville took over the drug and grocery store previously conducted at Ravenna by his former teacher and employer, Theron Stafford.

Mr. Thatcher still laughs when he recalls his young bride's annoyance over his rushing around to get the business partnership started before the time set for the wedding.

Mr. Thatcher, who is 76 years old, has been active in politics in the county. He is proudest, perhaps, of the fact that he and his son, Rep. T. Thomas Thatcher, are the only two Democrats ever to represent the second Muskegon district in the state legislature. He served on the board of supervisors, and was chairman for one year. He took part in obtaining the city charter for North Muskegon and a village charter for Muskegon Heights.

The Thatcher family has been prominent in education and politics in Muskegon county nearly 70 years. Mr. Thatcher's father, Edwin Thatcher, who served with Sherman in the famous march to the sea, brought his family from Pennsylvania to Ravenna in 1866, when Frank E. was eight years old. The father was a teacher and in 1872 was elected county superintendent of schools. He was also named supervisor, serving on the board fourteen years until 1886 when his son succeeded him.

Among the men on the board of supervisors when Frank E. Thatcher took office, were S. S. Aldrich, George Bolt, Tom J. G. Bolt, Charles E. Covell, Alexander Rodger, A. P. Horton, and Jacob Jessen, who later was the first secretary of the Michigan Board

of Pharmacy. Mr. Thatcher held the office of supervisor for four years, the last year serving as chairman. He was instrumental, with the aid of Tom J. G. Bolt, in getting the first appropriation of \$2,000 for the improvement of the Cedar Springs road, now the Bolt highway. In 1890 he was elected to the state legislature.

Following his term as legislator, he moved to Muskegon, where he conducted a drug store on Ottawa street. Later he moved to Elk Rapids, where his son, Marion, now of Muskegon, and connected with the drug business, was born. Shortly after this he moved back to Ravenna, where he entered the drug business for the second time. His store was destroyed with the rest of the town in the fire of 1902, but he rebuilt and has been in business there since.

Before his marriage, Mr. Thatcher taught in county schools for three years and was elected a member of the Ravenna board of education in 1886. He was named secretary of the board and held the position for forty-six years, or until 1933. He served as acting postmaster in Ravenna in 1894-7 and 1920-1. He was township clerk here for six years and justice of the peace. At present he is serving as a member of the board of review.

He has been prominent in fraternal circles here, being a member of the I.O.O.F. lodge fifty-four years and has been a member of Maccabee tent No. 489 nearly fifty years.

Mr. Thatcher has four children. Fenton Edwin is an engineer; Marion lives in Muskegon; Lynn holds a position with the Michigan liquor control commission; and T. Thomas is state representative. There are four grandchildren. Mrs. Thatcher died in 1932. Mr. Thatcher is in good health. He has not been ill since 1881, he says, and is active daily in his drug store.

More on "Throwing Away Business"

Your correspondent Bullard laments on the lack of co-operation from remedy manufacturers, whereas he should lament on the lack of co-operation within the drug organizations to the adoption of a system to keep the drug business in an independent professional class of its own and with some semblance of a profession; the preparation and selling of drugs under their own label and continue to develop prestige among the public and cause the preference of druggists' remedies to that of that exploited by private concerns.

The druggists in the past have been too co-operative with the manufacturers and overlooked their own salvation. They have made the profits possible and enabled them to conduct extensive advertising campaigns, only to find that this co-operation was not respected and they failed to recognize the fact that capitalistic greed for power and money recognizes no such thing as co-operation with any class after they have made the grade, you step down and out. Now with all this experience they are still trying to pull the wool over the eyes of the druggist, believing that they will never be organized against them.

Over commercialism and the depression—which affected them in the least—they are trying to make excuses and at same time slam the druggist—claim-

ing lack of co-operation, because they did not become walking advertisements, constant store and window displays, their agents instead of being druggists. These same concerns do not care a rap who sells their goods. They now are trying to induce unemployed to sell on a commission basis, the poor unfortunate don't make his salt and sometimes must dispose of sample case which they usually pay for, away below cost, but the manufacturer gets free advertising help. This and other advertising creates a demand which is met by chain stores with joint cut price advertising.

The independent grocers, to meet the chain store competition—meet it with service. It is nothing unusual for them to call on the trade once or twice daily for food orders which makes extra sales of salable drug products (and stock of slow turnover merchandise) all profit. The wholesale drug houses sell these grocers in many localities more drugs than the drug trade. This likewise applies to the chain grocers who have greater access to the public in selling foods—than an up-to-the-minute druggist would ever have selling drug store items.

This co-operation of blindly handling every description of drug package goods without the druggist's label was alone inducive to loss of prestige with the public. After filing prescriptions for the trade for years—you constantly recommended all kinds of fluky advertised products to this same trade—leaving the public to question where in the H—you as a professional druggist came in at. It is likely they figured you were disinterested in serving them in any other line than that in co-operation to get the physician's trade. This left the field wide open for drug product commercialization and exploitation of the public, and when the druggists were not interested to serve them along

these lines—they co-operated and bought the advertised products and they demand them and if you are out of stock or don't offer the lowest cut price, you are passed up for not being an up-to-the-minute merchant. Half of your calls are for isolated items handled by other dealers—this includes simple drug items and certain brands of packaged drugs—such as witch hazel, glycerine, castor oil, epsom salts, etc., and they will not take the drugs you have to offer. This is simply due to a lack of prestige for the drug business. Some sales are made, of course. But the public is still in a questionable mind in regards to the whole business.

I have been reading items in the daily paper of which a typewritten copy is enclosed. It gives one a fair idea of what the public thinks and what is needed to solve this unemployment situation as well as offering an idea for improving the drug business.

The greatest number of drug stores are located in small, confined sections over the country. The depression will not stop the advance of ruinous drug competition and commercialization which are above the heads of the druggists to meet in ability or in a financial way and it is high time that some change should be made if the handling of pure drugs under the druggists' label shall mean anything in the future as well as to the present buying public.

Our drug associations and pharmacy journals, etc., should face this in interest of the greatest number.

J. G. Elm.

And does it necessarily follow that homely wit is that which the old man tries out on his wife and kids before telling it to the Kiwanis.

You see we spent all the money for the radio broadcast, so we have to get the newspapers to print it free.

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			No. 1, lb.			NAPHTHALINE			Powd., lb.			Iodine, lb.			Permanganate, lb.			Prussiate			Red, lb.			Yellow, lb.			QUASSIA CHIPS			QUININE			ROSIN			ROOT																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Acetic, No. 8, lb.	06	10	Arnica, lb.	50	70	Balls, lb.	08 1/2	15	Almond	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	1	40	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

Top Steers & Heif.—3c	Pork Spareribs—1c
Good Steers & Heif.—2c	Pork Trimmings—1/2c
Med. Steers & Heif.—2c	D S Bellies—1c
Com. Steers & Heif.—1c	Pure Lard in Tierces—1/2c
Pork Loins—2c	Wilson's Cert. Hams—1c
Pork Butts—2c	Wilson's Cert.
Pork Shoulders—1c	Skinned Hams—1c

DECLINED

Spring Lamb—1cc

AMMONIA

Little Bo Peep, med.—1 35
Little Bo Peep, lge.—2 25
Quaker, 32 oz.—2 10
Star, 12-oz.—75

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

Lizzie, 16 oz., 12s—2 15
Lince Wash, 32 oz., 12s—2 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
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BREAKFAST FOODS

Kellogg's Brands	
Corn Flakes, No. 136—2 65	
Corn Flakes, No. 124—2 65	
Pep, No. 224—2 37	
Pep, No. 250—1 05	
Krumbles, No. 412—1 55	
Bran Flakes, No. 624—2 37	
Bran Flakes, No. 650—1 00	
Rice Krispies, 6 oz.—3 40	
Rice Krispies, 1 oz.—1 10	
All Bran, 15 oz.—3 30	
All Bran, 10 oz.—2 75	
All Bran, 1/2 oz.—1 16	
Whole Wheat Fls., 24s—2 40	
Whole Wheat Fls., 24s—2 85	
Wheat Krispies, 24s—2 40	
Post Brands	
Grape-Nuts, 24s—2 10	
Grape-Nuts, 24s—3 30	
Grape-Nuts, 50s—1 50	
Instant Postum, No. 8—5 46	
Instant Postum, No. 10—4 70	
Postum Cereal, No. 6—2 33	
Post Toasties, 36s—2 65	
Post Toasties, 24s—2 65	
Post Bran, PBF, 12s—1 74	
Post Bran, PBF, 24s—2 36	

Amsterdam Brands	
Gold Bowl Par, No. 5 1/2—7 50	
Prize, Parlor, No. 6—8 00	
White Swan Par., No. 6—8 50	

BROOMS

Quaker, 5 sowed—7 50
Warehouse—7 75
Winner, 5 sowed—5 75
Eagle—4 25

BRUSHES

Scrub	
New Deal, dozen—85	
Shaker, dozen—90	
Shoe	
Topcon, dozen—80	

BUTTER COLOR

Hansen's, 4 oz. bottles—2 40
Hansen's, 2 oz. bottles—1 60

CANDLES

Electric Light, 40 lbs.—12.1
Plumber, 40 lbs.—12.8
Paraffine, 6s—14 1/2
Paraffine, 12s—14 1/2
Wicking—40
Tudor, 6s, per box—30

CANNED FRUITS

Apples	
Imperial, No. 10—5 00	
Apple Sauce	
Hart, No. 2—1 20	
Hart, No. 10—5 75	
Apricots	
Forest, No. 10—9 00	
Quaker, No. 10—9 75	
Gibraltar, No. 10—9 25	
Gibraltar, No. 2 1/2—2 40	
Superior, No. 2 1/2—2 30	
Supreme, No. 2 1/2—2 10	
Supreme, No. 2—2 10	
Quaker, No. 2—2 10	
Quaker, No. 2 1/2—2 85	

Blackberries	
Premio, No. 10—6 25	
Quaker, No. 2—1 70	
Blue Berries	
Eagle, No. 10—3 50	
Cherries	
Hart, No. 10—5 70	
Hart, No. 2 in syrup—2 25	
Hart Special, 2—1 25	
Supreme, No. 2 in syrup—3 25	
Hart Special, No. 2—1 35	
Cherries—Royal Ann	
Supreme, No. 2 1/2—3 20	
Supreme, No. 2—2 30	
Gibraltar, No. 10—9 25	
Gibraltar, No. 2 1/2—2 75	
Figs	
Beckwith Breakfast, No. 10—12 00	
Carpenter Preserved, 5 oz. glass—1 35	
Supreme Kodota, No. 1—1 90	
Fruit Salad	
Supreme, No. 10—12 00	
Quaker, No. 10—11 75	
Supreme, No. 2 1/2—3 60	
Supreme, No. 2—2 70	
Supreme, No. 2—2 10	
Quaker, No. 2 1/2—3 15	
Gooseberries	
Michigan, No. 10—5 35	
Grape Fruit	
Zeneda No. 2—1 35	
Grape Fruit Juice	
Florida Gold, No. 1—87 1/2	
Quaker, No. 2—1 35	
Florida Gold, No. 5—4 35	
Loganberries	
Premio, No. 10—6 75	
Peaches	
Forest, solid pack, No. 10—7 30	
Nile, sliced, No. 10—6 50	
Premio, halves, No. 10—6 50	
Quaker, sliced or halves, No. 10—8 20	
Gibraltar, No. 2 1/2—2 00	
Supreme, sliced No. 2 1/2—2 15	
Supreme, halves, No. 2 1/2—2 25	
Quaker, sliced or halves, No. 2 1/2—2 15	
Quaker sliced or halves, No. 2—1 70	
Pineapple Juice	
Doles, Diamond Head, No. 2—1 45	
Doles, Honey Dew, No. 10—6 75	
Pineapple, Crushed	
Imperial, No. 10—7 50	
Honey Dew, No. 2 1/2—3 40	
Honey Dew, No. 2—1 90	
Quaker, No. 2 1/2—2 85	
Quaker, No. 2—1 90	
Quaker, No. 1—1 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	
Ullkit, No. 10, 20% syrup—6 50	
Supreme Egg, No. 2 1/2—2 30	
Supreme Egg, No. 2—1 70	
Primo, No. 2, 40% syrup—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, Mince, No. 1/2—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	
Cove Oysters, 5 oz.—1 35	
Loyster, No. 4—2 25	
Shrimp, 1, wet—1 45	
Sard's, 1/4 Oil, k'less—3 97	
Salmon, Red Alaska—2 20	
Salmon, Med. Alaska—1 75	
Salmon, Pink, Alaska—1 35	
Sardines, Im. 1/4, ea. 6 1/2—1 00	
Sardines, Cal.—1 00	
Tuna, 1/2 Van Camps—1 75	
Tuna, 1/4s, Van Camps—1 15	
Tuna, 1s, Van Camps—3 45	
Tuna, 1/4s, Chicken Sea—1 70	
Tuna, 1/4 Bonita—1 25	
CANNED MEAT	
Bacon, med. Beechnut—2 50	
Bacon, lge., Beechnut—2 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—05	
Deviled Ham, 1/4s—1 25	
Deviled Ham, 1/2s—2 30	
Potted Meat, 1/4 Libby—43	
Potted Meat, 1/2 Libby—75	
Potted Meat, 3/4 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—1 80	
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. 36s, 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 Co. Soused—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—5 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 Gam, No. 2—3 15	
Sifted B. June, No. 2—2 00	
Marcel, Sw. W. No. 2—1 65	
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	
No. 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	
Michigan Flats—17 1/2	
Michigan Daisies—17 1/2	
Wisconsin Longhorn—18 1/2	
Imported Leyden—27	
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, Limbur, 1/2 lb. 1 85	

CHEWING GUM

Adams Black Jack—64
Adams Dentyne—65
Beeman's Pepsin—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—33 50
Webster Plaza—75 00
Webster Golden Wed. 75 00
Websterettes—87 50
Cincos—33 50
Garcia Grand Bables—40 00
Bradstreets—33 50
Odins—40 00
R G Dun Boquet—75 00
Perfect Garcia Subl. 95 00
Kenway—20 00
Budwiser—20 00
Isabella—20 00

Cocoonut

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	22½
Boston Breakfast	19½
Breakfast Cup	19
Competition	17
J. V.	22
Majestic	29½
Morton House	31
Nedrow	26
Quaker, in cartons	24½
Quaker, in glass jars	28½

CURRENTS Packages, 11 oz. 13 Quaker, 12s, pitted 1 40 Quaker, 12s, regular 1 10 Quaker, 12s, 1 1/2 lb. 2 80 Quaker, 12s, 1 lb. 1 45 Flgs Calif., 24-8 oz. case 1 80 Peaches Evap. Choice 15 Evap. Fancy 14 1/2 Peel Lemon, Torelli 90 4 oz. doz. 90 Orange, Torelli 90 4 oz. doz. 90 Citron, Torelli 90 4 oz. dozen 90 Raisins Seeded, bulk 7 1/2 Thompson's S'dless blk. 7 1/2 Quaker s'dless blk. 8 Quaker Seeded, 15 oz. 8 California Prunes 90/100, 25 lb. boxes @ 4 1/2 80/90, 25 lb. boxes @ 4 1/2 70/80, 25 lb. boxes @ 4 1/2 60/70, 25 lb. boxes @ 4 1/2 50/60, 25 lb. boxes @ 4 1/2 40/50, 25 lb. boxes @ 4 1/2 30/40, 25 lb. boxes @ 4 1/2 20/30, 25 lb. boxes @ 4 1/2 18/20, 25 lb. boxes @ 4 1/2 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 3 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. 3 22 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. 3 22 FRUIT CANS Ball Mason F. O. B. Grand Rapids One pint 7 75 One quart 9 00 Half gallon 12 00 Mason Can Tops, gro. 2 55 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 doz. 2 00 12 oz. Apple Jelly, dz. 1 60 12 oz. Mint Jelly, dz. 1 60 7 oz. Cranberry Jelly, dz. 90 JELLY GLASSES 14 Pkts. Tall per doz. 25 	JUNKET GOODS Junket Powder 1 30 Junket Tablets 1 35 MARGARINE Wilson & Co.'s Brands Oleo Nut 13 1/2 MATCHES Diamond, No. 5, 144 5 80 Searchlight, 144 box 5 80 Swan, 144 5 25 Diamond, No. 0 5 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 Alphabet, 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 16 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 56 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 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 1/2s 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. 19 Good Steers & Heif. 16 Med. Steers & Heif. 13 Com. Steers & Heif. 10 Veal Top 13 Good 12 Medium 11 Lamb Spring Lamb 18 Good 17 Medium 14 Poor 09 Mutton Good 06 Medium 07 Poor Pork Loins 22 Butts 21 Shoulders 17 Spareribs 16 Neck Bones 07 Trimmings 16 PROVISIONS Barreled Pork Clear Back 28 00 @ 34 00 Short Cut, Clear 30 00 Dry Salt Meats D S Bellies 20-25 19 Lard Pure in tierces 15 1/2 60 lb. tubs advance 1/4 50 lb. tubs advance 1/4 20 lb. pails advance 1/4 10 lb. pails advance 1/4 5 lb. pails advance 1/4 3 lb. pails advance 1/4 Compound, tierces 13 1/2 Compound, tubs 14 Sausages Bologna 15 Liver 23 Frankfort 20 Pork 20 Tongue, Jellied 35 Headcheese 18 Smoked Meats Hams, Cert., 14-16 lb. 22 Hams, Cert., Skinned 22 16-18 lb. @ 22 Ham, dried beef Knuckles @ 22 California Hams @ 22 Picnic Boiled Hams @ 22 Boiled Hams @ 22 Minced Hams @ 15 Bacon 4/6 Cert. @ 27 Beef Boneless, rump 1b23 00 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 SALERATAS Arm and Hammer 24s. 1 50 SAL SODA Granulated, 60 lbs. cs. 1 35 Granulated, 18-2 1/2 lb. packages 1 10 	HERRING Holland Herring Mixed, kegs 85 Flake White, 10 box 95 Boneless Herring, 10 lb. 15 Cut Lunch, 3 lb. pails 1 26 Mackerel Tubs, 60 Count, fy. fat 6 00 Pails, 10 lb. Fancy fat 1 50 White Fish Med. Fancy, 100 lb. 13 00 Milk, 100 lb. 18 50 K K K Norway 19 50 8 lb. pails 1 40 Cut Lunch 1 50 Boned, 10 lb. boxes 16 SHOE BLACKENING 2 in 1, Paste, doz. 1 30 E. Z. Combination, dz. 1 30 Dri-Foot, doz. 2 00 Bixbys, doz. 1 30 Shinola, doz. 90 STOVE POLISH Black, per doz. 1 30 Black Silk Liquid, doz. 1 30 Black Silk Paste, doz. 1 25 Emaline Paste, doz. 1 30 Emaline 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
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SHOE MARKET

Michigan Retail Shoe Dealers Association.
President—Clyde K. Taylor.
Executive Vice-President—M. A. Mittelman.

Vice-Presidents—J. A. Burton, Lansing; A. Allen, Grand Rapids; Edward Dittmann, Mt. Pleasant; R. H. Hainstock, Niles; E. T. Nunneley, Mt. Clemens; Fred Nentwig, Saginaw; E. C. Masters, Alpena; A. G. Pone, Jackson.

Secretary-Treasurer—Robert Murray, Charlotte.

Field Secretary—O. R. Jenkins, Portland.

Membership Committee—R. H. Hainstock, chairman; entire board to act as committee.

Board of Directors—E. T. Nunneley, Mt. Clemens; M. A. Mittelman, Detroit; Edw. Dittmann, Mt. Pleasant; Steven J. Jay, Detroit; Clyde K. Taylor, Detroit; John Mann, Port Huron; Max Harryman, Lansing; Wm. Van Dyke, Kalamazoo; Richard Schmidt, Hillsdale; Arthur Jochen, Saginaw; B. C. Olsee, Grand Rapids; Fred Elliott, Flint; P. B. Appeldoorn, Kalamazoo; Fred Murray, Charlotte; Ralph Meanwell, Ann Arbor; John Och, Cheboygan.

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

Betterment Indicated on All Fronts

The habit of optimism is winning out and pessimism passes with each day of sunshine. Someone has said: "You never make money—nor sound decisions—when you are afraid." The fears of the past five years developed many practices in business which must be removed if true progress toward prosperity is to be made in America. We are beginning to look upon the term "prosperity" as meaning step-by-step in the right direction rather than a fixed state of high profit and high living. We are, as merchants, appreciative of the fact that the public has been first to show evidences of optimism, for the retail outlook improves daily.

Dun & Bradstreet says: "Lincoln's birthday was a high spot for the retail trade and in many districts sales were from 30 to 50 per cent. higher than on the same day last year. The confidence with which the retailers view the outlook for Spring distribution is accelerating activity in wholesale markets."

Yes, indeed. The habit of optimism is increasing. The retailer has caught the spirit from the consumer and now it remains for the industries in back of the distributor to venture a little more and by so doing to give employment to millions in the capital goods industries. For make no mistake about it—such good signs as the gold decision, the President's Public Works program (indicating that most of the work will be done under private contract) and the vital necessity of all business going into action gives promise of a better Springtime. It is the right time of the year, for Nature is itself optimistic in Springtime. The farmer has less of the blues and the industrial worker lives in hopes of payrolls.

All this indicates betterment on all fronts. It takes optimism to venture in trade and the retailers' initial moves this year are indeed most encouraging.

If there is anything that needs closer watching than a falling market, it is a rising one. So we see the merchant and the manufacturer in serious huddle and study of consumers' buying attitudes.

Kenneth Goode, authority on such subjects, bases all his thinking on the study of definite public buying habits. He says: "Because of the habit-forming

tendency in human nature, it is possible to predetermine how groups of people will react. Individuals are sometimes eccentric, but groups are remarkably consistent and dependable. The law of averages makes it possible to know in advance what a group will do. The strongest and most universal of all human habits is that of turning everything into a habit."

Childs M. Edwards, Jr., instructor in merchandising at New York University, School of Retailing, also says: "Habit exerts such a powerful influence over people's buying activities and service requirements that it is the foundation upon which every successful business must be built. No merchant can hope to operate a successful store unless he utilizes all available means to learn, first, the current buying habits, prejudices, and service requirements of his present and prospective customers and, second, the changes in demand that are occurring slowly, but irresistibly."

By these quotations we see that now is the time to study the habits of people, at a time when optimism is rising. Customers are returning to those stores that made a habit of honest shoes and good service. When people had fears and phobias, they bought with price alone in mind. But now that there is a growing security to American living, there is every reason to expect an increased appreciation of good shoes and good service.

The restoration of confidence is the result of optimistic habits of thinking. Sentimental urges like that of the President's Ball—held in six thousand communities—and the coming King's Jubilee in England, when the entire British Empire goes sentimental over King George and Queen Mary, contribute to the betterment of the public mind and express themselves in purchases at retail. Communities, large and small in America, plan to hold festivals, fairs and other group meetings—all in good token of a change for the better in human spirits. The very stock market itself takes a turn for the better.—Boot and Shoe Recorder.

Proceedings of the Grand Rapids Bankruptcy Court

In the matter of William H. Fredericks, doing business as Fredericks Pharmacy, bankrupt No. 6096. The sale of assets has been called for March 9 at the office of the Referee, 845 Michigan Trust bldg., in the city of Grand Rapids. The assets for sale consist of drug stock, prescription room drugs, stock in basement, store fixtures and equipment, all appraised at \$4,724.66. All interested in such sale should be present at the date and time above referred to.

Feb. 25. On this day the reference, and adjudication in the matter of Charles Friesen and Mollie Friesen, bankrupts, were received. The schedules have been ordered filed. Upon receipt of same the assets and liabilities will be made known.

Feb. 25. On this day the reference, and adjudication in the matter of Milan Greenman, bankrupt No. 5923, were received. The schedules have been ordered filed. Upon receipt of same the assets and liabilities will be made known.

Feb. 25. On this day the reference, and adjudication in the matter of Manless McGuire, bankrupt No. 5934, were received. The schedules have been ordered filed. Upon receipt of same the assets and liabilities will be made known.

Feb. 25. On this day the reference, and adjudication in the matter of Fred and Alvina Reschke, bankrupts No. 5978, were received. The schedules have been ordered filed. Upon receipt of same the assets and liabilities will be made known.

Feb. 25. On this day the reference and adjudication in the matter of Cosimo and Laura Darato, bankrupts No. 6044, were received. The schedules have been ordered filed. Upon receipt of same the assets and liabilities will be made known.

Feb. 23. On this day the reference and adjudication in the matter of Louis H.

Harmon, bankrupt No. 6110, were received. The bankrupt is a druggist of Cadillac. The schedules have been ordered filed. Upon receipt of same, the assets and liabilities will be made known.

Feb. 25. On this day first meeting of creditors in the matter of Leonard A. Seymour, Ernst D. Seymour, Elsie Seymour, individually and doing business as L. Seymour & Co., bankrupt No. 6082 was held. Bankrupts were each present and represented by Diekema, Cross & Ten Cate, attorneys. M. N. Kennedy, custodian, was present in person. Jarrett N. Clark, of Zeeland, present on behalf of creditors, was appointed trustee, with bond of \$5,000. The report of M. N. Kennedy, custodian, was approved and allowed. The bankrupts were each sworn and examined before a reporter. The meeting then adjourned without date.

Feb. 23. On this day the schedules, reference, and adjudication in the matter of Chesney H. Van Dyke, doing business as Van Dyke & Nelander, bankrupt No. 6053, were received. The bankrupt is a truck driver of Whitehall. The schedules show total assets of \$2,348.90 (of which \$550 is claimed exempt), and total liabilities of \$3,115.23, listing the following creditors:

Franklin Oil & Gas Co., Bedford, O.	33.09
Beadle & Becker Wiping Cloth Co., Saginaw	6.50
Grant Storage Battery Co., G. R.	4.94
Fehrenbach Garage, Montague	7.97
Gulf Public Service Co., Whitehall	16.13
Gulf Refining Co., Toledo	15.40
Mich. Associated Telephone Co., Whitehall	7.95
Pike Garage, Whitehall	13.20
M1 Garage, Whitehall	2.58
W. C. Cotes Hardware Co., Whitehall	11.15

Enterprise Brass Works, Muskegon	8.09
Motor Rebuilders, Muskegon	218.65
Brown & Sehler Co., G. R.	75.00
James Seaver, Whitehall	54.05
Frank Thatcher, Whitehall	2,000.00
Felix E. Nelander, Whitehall	500.00
Whitelake Oil Co., Montague	25.00

On this day the schedules, reference, and adjudication in the matter of William P. Dawson, individually and doing business as Dawson's Market, bankrupt No. 6114, were received. The bankrupt is located in Grand Rapids. The schedules show total assets of \$10,109.48, (of which \$700 is claimed exempt), and total liabilities of \$2,759.43, listing the following creditors:

State of Michigan, Lansing	\$ 899.63
City Treasurer, Grand Rapids	80.00
Hobart Mfg. Co., Troy, O.	33.00
G. R. Store Equipment Corp., G. R.	132.00
Industrial Mfg. Co., G. R.	110.00
Universal Credit Co., G. R.	220.00
Plankinton Packing Co., Milwaukee	99.34

Post & Brady, G. R.	257.04
Herrud & Co., G. R.	43.14
Guy Soper, G. R.	672.47
Jacobsen Commission Co., G. R.	14.88
G. R. Paper Co., G. R.	54.57
Shedd Brown Mfg. Co., Minneapolis	15.32
Swift & Co., G. R.	233.38
G. R. Packing Co., G. R.	104.07
M. Dorn & Son, G. R.	26.00
East End Creamery, G. R.	27.88
Flint Curtis, G. R.	35.98
Alto Creamery, Alto	88.30
John Rauser, G. R.	43.00
Dr. A. C. Butterfield, G. R.	3.02
Dr. John Hoffert, G. R.	27.00
Dr. R. T. Lustig, G. R.	22.42
Dr. M. M. Henry, G. R.	12.50
Otto Palarski, G. R.	3.15
Gordon Van Chesse Co., G. R.	186.00
Thomasma Bros., G. R.	56.00
Armour & Co., Chicago	5.00
Wilson & Co., Chicago	8.06
Henry VanDen Brink, G. R.	36.88
Wm. Van Allen, G. R.	3.90
Wm. Wierenga, G. R.	14.90
Michigan Bell Telephone Co., G. R.	7.25
St. Mary's Hospital, G. R.	28.75
Union Bank of Michigan, G. R.	150.00

Feb. 27. On this day first meeting of creditors in the matter of Frank A. Madigan, Inc., a corporation, bankrupt No. 6047, was held. The bankrupt was present by Miss P. M. Jones, secretary, and represented by Dunham & Sherk, attorneys. Knappen, Uhl, Bryant & Snow, attorneys, were present on behalf of petitioning creditors. Certain creditors were present in person. Fred G. Timmer of Grand Rapids, elected trustee; bond \$1,000. P. M. Jones, secretary of bankrupt corporation, was sworn and examined before a reporter. Claims were filed only. The meeting then adjourned without date.

Feb. 28. On this day the reference, and adjudication in the matter of William E. DeGraw, bankrupt No. 5985, in bankruptcy were received. The schedules have been ordered filed. Upon receipt of same the assets and liabilities will be made known.

Feb. 28. On this day the reference, and adjudication in the matter of Carl Moritz and Anna Moritz, bankrupt No. 6018, were received. The schedules have been ordered filed. Upon receipt of same the assets and liabilities will be made known.

We know of men, says the New Richmond News, who are paying from \$2 to \$5 a quart for mighty inferior hard liquor who come into this establishment and haggle over the price of a wee bit of superior quality printing. Aren't folks funny?

WIND

DAMAGE

CAN'T BE PREVENTED
YOUR ONLY REAL SOUND
PROTECTION IS MUTUAL
WINDSTORM
PROTECTION
INSURE YOUR PROPERTY
BEFORE THE STORM, WITH THE

**MICHIGAN SHOE DEALERS MUTUAL
FIRE INSURANCE COMPANY**

MUTUAL BUILDING LANSING MICHIGAN
DETROIT GRAND RAPIDS SAGINAW

25% PRESENT PREMIUM SAVINGS

OUT AROUND

(Continued from page 9)

self. That I am not alone in condemning the presentation, I submit herewith a review of the picture which recently appeared in the New England Grocery and Market Magazine of Boston:

We have seen a private showing of the talking picture "Forward America" and, while we are not going to question the sincerity or the intent of the author, we are going to say that the picture is a clumsy attempt to capitalize the woes of the independent merchant by one who has not the slightest idea of merchandising or dramatic value or the distribution of commodities to the average consumer.

In our opinion, the picture libels rather than defends the independent merchant. "John Adams of Adamsville," the supposed hero of the picture, is not shown at all. In fact, there is no cast, it is all handled by a narrator. The general store, in all its prosperity and neighborhood friendliness before the "chain store blight," is not shown at all. The only picture of the Adams store is a broken-down building on a back street with a half finished sidewalk with a small sign on the door much the same as doctors and dentists use.

In contrast, the chain stores are shown spic and span and to us it would cause the average consumer to say, "Thank God for chain stores." No effort is made to set up the independent as a friendly and competent merchant. In fact the only active independents which we saw in the picture were the push cart peddlers in a ghetto scene. The only appeal is the old sob stuff about restoring community business without the consideration of the fact that the consumer goes for the low price, now, heretofore and hereafter.

"Forward America" is not the solution of the independent's woes. The solution lies with the independent himself whenever he decides to get up and get together to do something about it. The solution is in more efficient planning and merchandising together with the fair trade practice program which he now has under codes and which most independents are doing all they can to kick away without trying to understand it, support it or develop it.

It is a pity that so many merchants will go wild about something like "Forward America" when you couldn't get them into a dealer association or in any other dealer program of real merit with a team of horses. The answer to restored independent dealer progress is in common sense dealer co-operation and not in taking to the public a picture of a broken down derelict with a tin cup in his hands and a sign on his chest reading, "Please Help."

The public doesn't figure it that way.

In our opinion, "Forward America" will not reduce chain store prestige; it will enhance it. We would not want our customers to see it. We would hate to have them feel us to be so incompetent as John Adams appears to be from the view of his store in comparison with the stores shown of the chains.

Another impractical feature is the effort to do a job on the butter manufacturers and meat packers. Our customers are not going back to old-style, home-made butter or to undersized, poorly developed local beef as against improved creamery butter and scientifically produced heavy steer beef. The picture, in our opinion, is one of glaring inconsistencies. We are not for it. You may be but we don't think so. At least see it before you buy any tickets at 25c each to give to your customers.

The election of Mr. T. B. Taylor as judge of the Superior Court (Grand Rapids) is gratifying to those who appreciate the unpleasant position in which Judge Taylor was placed by the clandestine effort made to blacken his record. The effort was so utterly wretched in conception and so malicious in intent that it served to strengthen his position with people who believe in fair play and condemn political activities involving character assassination which no honorable man would resort to under any circumstances. Such methods find no response among people who live in an atmosphere of decency and good citizenship. Judge Taylor will continue to maintain the Superior Court on the high plane it has occupied ever since he assumed the judgeship.

Ex-president Hoover has recently become a member of the New York Life Insurance Board. In doing this, he has followed the example set by Calvin Coolidge. Any President of the United States has amassed, while in office, a wealth of knowledge. As an adviser, a sort of elder statesman if you will, a former Chief Executive can be of invaluable service to his country. Instead, he is discarded like a worn out suit of clothes, the benefits of his understanding of present-day problems lost to the American people. Surely the government would be wise to take advantage of the experience of past occupants of the White House.

When Mr. Roosevelt took office we said something about the possibility of a time coming when the iron hand would be required and we wondered if then the new President would show possession of it. Apparently that time has now come. Congress, even the Senate, was acquiescent to all the Roosevelt proposals in 1933. Some one had to assume leadership. He did so; the others were glad to follow. But business is over its deep scare. So is politics. Consequently, leadership is de-

fied. If it is to be retained it must be fought for.

E. A. Stowe.

Monthly Review By Hardware Association Secretary

(Continued from page 3)

Tuesday, April 9, Flint, Don McGuire, Fenton, chairman.

Wednesday, April 10, Frankenmuth, Wm. Dietrich, 718 Genesee, Saginaw, chairman.

Thursday, April 11, Bad Axe, Warren A. Slack, chairman.

Friday, April 12, Port Huron, Marshal Campbell, 514 Broad street, chm.

The Analysis and Business Control. "There's gold in them thar hills," as the old prospector said. Here's an idea, used by hundreds of successful stores, for making your business profitable. No other trade association in the state offers a comparable service... it's worth hundreds of dollars to you and it does not cost a cent. You don't have to lose money in 1935 unless you want to.

Here are two plans. In Plan No. 1 you will receive the forms, and do the work yourself. In Plan No. 2, you need only furnish figures on past business. The association does the rest. Choose the plan you want, there is no charge for either, and mail the slip to 1112 Olds Tower Building, Lansing.

Plan No. 1. Send me forms, without charge, for setting up a control plan for my business.

Plan No. 2. Send me forms for figures on my business. I'll fill them out and return to you for setting up the control plan. On request, not over four times during the year, I'll fill in reports on sales, purchases and expenses for comparison with the control plans.

H. W. Bervig, Sec'y.

Court Decisions Puzzle New Dealers

Administration officials are very much concerned over the recurring adverse court decisions to the New Deal program, fear being expressed that these may defeat some of the new plans that are in mind.

A survey of these decisions has been made and while those of the lower courts are not considered conclusive, since the United States Supreme Court will be petitioned for a ruling on each, nevertheless the repercussions are causing some embarrassment.

Pending legislation designed to put the public utility holding companies out of business may be endangered by the findings of the courts in cases already decided. This has attracted the attention of Administration counsel.

The Weirton decision may have a decided bearing on the N.I.R.A. legislation, for, it is averred, if the collective bargaining provisions of the law stand rejected by the courts, there is little disposition on the part of the labor bloc in Congress to go ahead with the other provisions.

A child is just a stomach, surrounded by curiosity.

Steel Sentiment Brightens

Despite the decline in the rate of steel activity in recent weeks, trade sentiment has definitely improved during the past few days. The opening of books for new orders on March 1 is expected to bring out sufficient buying to at least arrest the recent declining trend in the rate of operations.

Much significance is attached to the increase of 4 points in the Youngstown operating rate scheduled for next week. Changes for Youngstown often forecast the trend for the entire industry. That activity at the Farrell works of the Carnegie Co. has reached the highest point for the year is also encouraging.

The decline in scrap prices has been responsible for a goodly part of the pessimism latterly felt over the steel outlook. Scrap quotations have become a poor barometer, however, since the rapid spurt in automobile production caused a large amount of scrap to be suddenly offered on the market, thus depressing prices temporarily, also increased replacement of automobiles has been factor in augmented scrap supplies.

Over at Chanute last week a man who had never smoked a cigaret, drunk a glass of beer or worn a necktie, died at the age of 101. It's a little difficult to decide if the esteemed citizen really did live to a ripe old age, or if it just seemed that way.

It might help a little bit if all our readers would understand that a journalist is not a detective, a policeman or a moral censor.

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BUSINESS WANTS DEPARTMENT

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$4 per inch. Payment with order is required, as amounts are too small to open accounts.

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

IN THE REALM OF RASCALITY

Questionable Schemes Which Are Under Suspicion

Leo. E. Morris Co., of 1011 Farmer street, Detroit, has signed a stipulation with the Federal Trade Commission to cease and desist from unfair representations in the sale of its products. The company is a wholesaler of beauty and barber shop supplies. In the sale of a permanent waving machine, the company agrees no longer to use in its advertising copy certain statistical or other data purporting to compare its price with the alleged price at which a competitive product is sold, unless the price of the competitive product is truly represented. According to the stipulation, the price represented as that at which competitive machines were sold, was greater than the actual competitive price.

Unfair competition in the sale of cigars is alleged in a Federal Trade Commission complaint against John F. Bolon, of Bethesda, Ohio, trading as John F. Bolon Cigar Co. Cigars made of what is commonly known as Ohio and Connecticut tobacco were sold, according to the complaint, under such names as "Tampa Kid," "Garcia Sweets," and "Matchless Turkish Blend," erroneously indicating that they were made in whole or in part from Havana or Turkish tobacco, or were manufactured in the Tampa district of Florida. The cigars branded "Garcia Sweets" were advertised as "Cured in Rum," when this was not a fact, according to the complaint. These representations are alleged to constitute unfair methods of competition with companies manufacturing and selling similar products.

The Federal Trade Commission has ordered Peanut Specialty Company, of Chicago, to cease and desist from selling and distributing candy so packed and assembled that its sale to the public involves a lottery or gift enterprise. The order covers the distribution of candy to jobbers and wholesalers for resale to retail dealers or to the latter direct, and applies both to interstate commerce and to sale and distribution of the product in Illinois.

Misleading use of the word "Mills" in its trade name will be discontinued by the Gillette Fibre Mills, of 73 Tremont Street, Boston, according to a stipulated agreement between the Federal Trade Commission and this respondent. The company, a distributor of hard fibre board, will discontinue using the word "Mills" as a part of its trade name or in any way which would deceive purchasers into believing that it owns, controls or operates a mill or factory wherein the products it sells are manufactured, when this is not the fact.

The Italian Olive Oil Corporation, 156 Franklin Street, New York City, will no longer apply, without proper qualification, certain Italian names to olive oils not composed wholly of oils produced in and imported from Italy,

according to a stipulation between the Federal Trade Commission and this respondent. The phrases, "Product of Italy," "Italian Product," and "Prod-otto Italiano," will not be employed to describe this company's olive oils, unless, when the products are composed in substantial part of oils imported from Italy, the descriptive phrases shall be accompanied by other words in conspicuous type to clearly indicate that the products also contain oils not produced in Italy.

Hirsch Laboratories, Inc., 224-228 Jackson Ave., Toledo, has entered into a stipulation with the Federal Trade Commission to cease and desist from using without proper qualification the words "Turtle Oil" to label toilet preparations not consisting wholly of that oil. The stipulation provides that when a preparation having an oil content substantially of turtle oil is to be described as containing that oil, the fact that the oil content is not entirely of turtle oil shall be clearly shown. The respondent also agrees not to use the word "nourishing" so as to tend to mislead purchasers into believing that the product, on account of its turtle oil content, will nourish the human skin. Hirsch Laboratories, Inc., manufactures and sells toilet preparations under the names of "Braun House" and "Libby Parks."

The Federal Trade Commission has entered into a stipulation agreement with The People's College, Inc., a correspondence school, of Kansas City, Mo., to discontinue using the word "College" as part of its corporate or trade name or in any way which would deceive prospective customers into believing the school to be an institution of higher learning organized to give instruction in the liberal arts and sciences and to confer degrees. The respondent also agrees not to represent in advertising or correspondence that its scholarships have a value of \$100, when this is not true, and not to represent to prospective students that they have been recommended as worthy of an award, such as a free scholarship, or that such awards are based on the merit of their "Grapho-Analyses," when these allegations are not true.

Improper use of the slogan "Made in U.S.A." is to be discontinued by the New York Merchandise Co., Inc., of 32 West Twenty-third street, New York City, a manufacturer, according to a stipulation between the Federal Trade Commission and that respondent. In its sale of Christmas tree lighting outfits, the respondent company agrees no longer to employ the phrase, "Made in U.S.A." so as to imply or tend to deceive purchasers into believing that certain of its products are composed entirely of American-made parts. The stipulation provides that when these articles are composed only partly of material made in the United States, the slogan, if used, shall be accompanied by other words clearly indicating the presence of materials not manufactured in this country.

Legal Points for the Retail Merchant

It goes without saying, that a bank will be liable for the theft of a depositor's money or valuables by its officers or employees when the deposit is made in the usual course of business. On the other hand, where a customer of a bank deals only with an officer of a bank, in making a special deposit for safe keeping for which there is to be no charge, we find a quite different situation.

In cases of this kind, if the bank officer selected to receive such a deposit proves unfaithful, the customer may not be able to hold the bank liable because of his inability to connect the bank officially with the transaction. The application of this rule, and the possible danger in making free deposits with a bank officer rather than with the bank itself, is illustrated in the following case.

Here a business man gave the cashier of his bank certain negotiable bonds to hold for safekeeping in the bank vaults. The business man did not pay anything for this service, nor was he expected to pay therefor. It seems to have been a custom of the bank to render accommodation of this kind to its customers.

However, this transaction was strictly between the business man and the cashier. No other officer of the bank appears to have had knowledge of it, neither did the business man receive any receipt of paper that purported to bind the bank in any way. The business man appears to have simply delivered the bonds to the cashier to be put in the bank's vaults for safekeeping, no doubt having every faith in the cashier's honesty and integrity.

The cashier proved unfaithful to the trust and used the bonds for his own purpose. The business man thereupon sued the bank for the loss on the theory that the cashier was its agent in receiving the bonds and therefore liable for his dishonest act. In reasoning on this, and in declining to hold the bank liable, the court said:

"The cases hold that the act of the cashier by which he appropriates exclusively to himself a gratuitous special deposit in the bank, is not an act done in the bank's business and within the scope of his employment. The custody of the deposit implies no act to be done, but only a mere continuance of possession until a return of the property is demanded. The cashier had nothing to do about it except suffer it to remain in a safe place of deposit.

"Consequently, in taking it to himself he is said to 'step aside' from his employment to do an act for his personal gain, regardless of the business for which he was engaged. Such an act is lacking both in the rendition of, and in the intent to render, any service to the employer. The cashier does not, as a matter of fact, act with the bank's authority, and furthermore does not assent or even profess to act in its behalf. He represents nobody but himself.

"He throws off all allegiance to his master, and takes the part of a common enemy to all concerned. He becomes the same as a stranger from without who by robbery, burglary or stealth, deprives the bank of a special deposit; and the authorities hold that the bank is not chargeable with such a loss, in

the absence of gross negligence. * * *

"The bank cannot be said to have stolen when there is on its part no participation in the theft, no appropriation and no intent to appropriate the property."

In summing up it may be stated that there are cases that hold the bank liable under facts similar to those outlined in this case; especially so when the bank is what is called a "one man" bank, and practically all of its business is transacted by a cashier or other officer. Here a number of courts have held the acts of the cashier in stealing valuables left with him to be the act of the bank.

However, the case reviewed apparently represents the great weight of authority on the question involved. And, in view of its holding, it constitutes a striking example of the possible danger in dealing with an officer of a bank as an individual, rather than with the bank itself, in making a free or special deposit; or in the transaction of any other business with a bank for that matter where the intention of the customer is to bind the bank.

Leslie Childs.

Canada May Undersell Wheat

A radical change in Canada's wheat policy, which may cause her to enter world markets aggressively by lowering prices, is indicated for the near future.

A new Canadian grain board has been proposed, to take over the wheat pool's holdings of spot and future grain. This board, it is believed in informed circles here, will then lower the spread between Winnipeg and world wheat prices, in contrast with the recent policy of pegging the quotation at 75c a bushel.

Argentina, by pursuing an aggressive policy, has expanded her exports to the point where she threatens to replace Canada as the leading grain exporter in the world. The Argentine Government has marketed grain abroad at prices below those guaranteed her farmers.

Canada apparently now proposes to resort to similar strategy, with consequent likely financial losses to the Dominion Government. Needless to say, such a policy of competitive bidding for the available world wheat demand will tend to depress the price sharply.

Inflation Threatened

The Treasury has been borrowing huge sums so easily that there is an inclination to think nothing of two billions more or less. In the last fiscal year the deficit was four billions. In the current year it will be close to five billions and in the next fiscal year almost as much.

To add more than two billions to the deficit of this year or next increases the danger that the Treasury finally will be compelled to turn to inflationary financing methods. No nation can continue to roll up large deficits year after year without encountering trouble.

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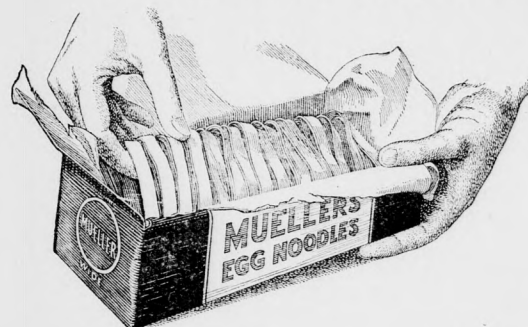
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Not Afraid To Tell The Truth

The Department of Internal Revenue is in receipt of the following letter:

Secretary of the Treasury, U. S. Treasury Department, Washington, D.C.

Dear Sir:

The enclosed form, on which I am asked to make a record of my income for the last fiscal year, is returned to you with my respects and my deepest appreciation of this subtle form of flattery. I was particularly impressed by its resurrections of old forms and figures of English speech, such as "compensation from outside sources," "net profit received," "income from rents," "interest on bank deposits," etc.

The question I got a great laugh out of was, "Were you during the taxable year supporting in your household one or more persons related to you?" Boy, that's a honey.

Say, Mister Secretary, you would be surprised. There are so many persons closely related to me staying at my house that I am what you would call surrounded. Only the other day, three more distant cousins of my wife's blew in, making a new high for the movement. And one of them brought a friend.

For the last four years my house has been full of strangers, all claiming to be my cousins or aunts or something. I can't identify half of them, and what burned me up was when my wife's Uncle Jerry, who has been living with us for a year, slapped me on the back the other day and asked, "Haven't I seen you some place before?"

The blank says it will allow me \$400 for each dependent relative, and I would say the Government is overpricing them, as I would trade the entire lot for \$11 and throw in a pair of bicycle pants and a magic lantern (Two of my wife's aunts you can have for the asking).

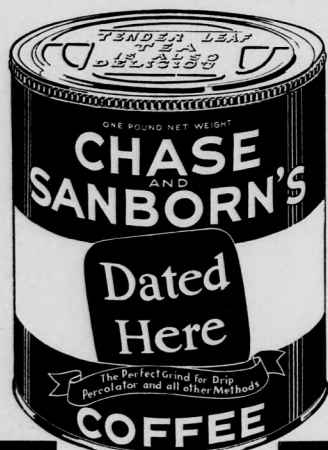
Heigh-ho and lackaday! The blank also asks me to "describe your business as provided in Item 2", and I am glad to answer, "Lousy, Mister Secretary, lousy." And it asks me to "enter on line 1 of Schedule A my total receipts." I wish you would stop joking, Mister Secretary. Fun is fun, but enough is enough, and you can carry anything too far.

Then you say something about allowance for "obsolescence, depreciation and depletion." That's where I come in. As an American business man I am a study in obsolescence. I am depleted, deflated, depressed, denatured, denounced, deranged and dejected.

(Signed) _____

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