

APRIL

Come up, April, through the valley,
In your robes of beauty drest,
Come and wake your flowery children
From their wintry beds of rest;
Come and overblow them softly
With the sweet breath of the south;
Drop upon them, warm and loving,
Tenderest kisses of your mouth.

Call the crowfoot and the crocus,
Call the pale anemone,
Call the violet and the daisy,
Clothed with careful modesty;
Seek the low and humble blossoms,
Of their beauties unaware,
Let the dandelion and fennel,
Show their golden hair.

PHOEBE CARY

A PRAYER FOR JOY

God give me joy in the common things:
In the dawn that lures, the eve that sings.
In the new grass sparkling after rain,
In the late wind's wild and weird refrain;
In the springtime's spacious field of gold,
In the precious light by winter doled.
God give me joy in the love of friends,
In their dear home talk as summer ends;
In the songs of children, unrestrained;
In the sober wisdom age has gained.
God give me joy in the tasks that press,
In the memories that burn and bless;
In the thought that life has love to spend,
In the faith that God's at journey's end.
God give me hope for each day that springs,
God give me joy in the common things.

THE FOOTPATH OF PEACE

To be glad of life because it gives you the chance to love and to work and to play and to look up at the stars; to be satisfied with your possessions, but not contented with yourself until you have made the best of them; to despise nothing in the world except falsehood and meanness, and to fear nothing except cowardice; to be governed by your admiration rather than by your disgusts; to covet nothing that is your neighbor's except his kindness of heart and gentleness of manners; to think seldom of your enemies, often of your friend and every day of Christ; and to spend as much time as you can with body and with spirit, in God's out-of-doors — these are little guide-posts on the footpath of peace.

DR. HENRY VAN DYKE

Rademaker-Dooge Grocer Co.

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LEE & CADY

MICHIGAN TRADESMAN

Fifty-second Year

GRAND RAPIDS, WEDNESDAY, APRIL 10, 1935

Number 2690

MICHIGAN TRADESMAN E. A. Stowe, Editor

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SOME TRENDS OF TRADE

Sidelights on the General Business Situation

Colonel Leonard P. Ayres of the Cleveland Trust Company is one of the many business commentators currently doing a bit of "viewing with alarm." He says "general business activity has neither made important gains nor suffered serious setbacks during the first quarter of the year. The most important sustaining influence has been the continuing vigorous production of the automobile industry."

We believe that most of the commentators are in error in thinking of the automobile industry as being exceptional in the fact that it is going ahead. We are influenced in our thinking by a study recently completed by Ray B. Prescott, one of our editors, who shows that each year for the past 15 years the correlation between new passenger car sales and the total national income of the country was at least 94 per cent.; that in more than two-thirds of those years the variance has been less than 5 per cent.

So, if this precedent can be taken as a guide to the future, and we think it can, there is no point in worrying over other industries. Automobiles are to business what Maine is to national politics. So long as the automobile business forges ahead, the rest of the country—and that means all businesses—will show progress. Preliminary reports for the first three months of the year indicate that automobile sales are outstripping those of last year by the ratio of 2 to 1.

The fifty-two big industries represented on Secretary Roper's Business Advisory and Planning Council polled themselves recently on the state of their businesses. Three-fourths of them reported increases in volume and/or profit for the first two months of 1935, varying from merely "satisfactory" to

30 per cent. above last year. Those reporting no gains were confined to companies connected with the heavy industries—railroads, cotton and some mining products.

These individual companies confirm the indications shown by most of the business indices. Business activity has receded a few points from its recent high, but supply-demand statistics present a relatively well balanced condition, and business volume should remain strong for the next few weeks. The same Colonel Ayres quoted above finds that the index of industrial production is now only 18.1 per cent. below normal.

And some industries show no regard for depression at all and shoot ahead to new levels. Our output of tin plate has been stepped up sharply in recent weeks and now is at the highest rate on record—one-sixth greater than 1929.

Business profits in 1934 increased 42.9 per cent. over the previous year, according to the analysis by the National City Bank made from the reports of 840 corporations. Included in this total are railroads and other public utilities which in general showed declines. A special tabulation of 200 leading industrial corporations shows that their net profits increased 62 per cent.

The much maligned AAA could close up shop to-day with a net profit of \$64,956,594 for its less than two-years' operation—but it isn't going to close up shop. The profit is the difference between what the AAA has collected in processing taxes and what has been poured back into the farmers' pockets in benefit payments. Eventually the profit will reach the farmer.

The C. B. & Q. Railroad has added a fourth section to its Zephyr train on the Lincoln-Omaha-Kansas City run. The company points to an increase of 150 per cent. in number of passengers carried, a reduction of almost half in operating expenses, and a cost for fuel and lubrication of approximately one-fourth the previous costs on steam trains for the same run. At the present rate, net earnings of the train will pay all production costs within two years, and the Burlington has two additional stream-lined trains on order.

Dun & Bradstreet's nation-wide reports for last week show that retail sales were higher by 2 to 7 per cent. in dollar value, with a gain in unit turnover still higher. All retail merchandise prices, with the exception of groceries and foodstuffs, are between 3 and 5 per cent. less than the 1934 level.

Last week's showing is particularly encouraging because of the fact that the week's comparison is made with the 1934 week when the final stages of Easter buying were lifting sales.

Bank clearings last week took another spurt upward and exceeded those

for any preceding week this year. The increase over last year was nearly 16 per cent. Federal Reserve Board bank debit figures for February show an increase of 10 per cent. over last year. The only encouraging factor in the February building construction reports is the 14 per cent increase in residential contracts. The Irving Fisher Preliminary Index of Business Conditions in March shows a normal seasonal pick-up over February. His all-commodity wholesale price index has dropped back to 81 (100 is the 1926 average) from the high of 82.4 reached February 16 and the highest since Nov. 2, 1930.

According to a compilation made by Merrill, Lynch & Co., twenty-five leading chain store companies had an increase in sales of 8.7 per cent. for February over the same month last year. The February gain was better than in January.

The National Industrial Conference Board announces a revised estimate of unemployment, and figures that there has been a net increase of 3,158,000 in employed workers since the month of March, 1933, when the number of unemployed reached a peak.

Westinghouse E. & M. Co. will submit to its stockholders on the 10th of this month a proposal for additional compensation for a management group estimated at 150, consisting of officers and department heads. Distribution for any year would be limited to 7 per cent. of the net profits of that year, and must not exceed 10 per cent. of dividends paid in that year on account of common stock.

Automobile output last week broke a record that has stood since 1930, when production of passenger cars and trucks passed the 100,000 mark. The peak week of 1934 was the April 28 production of 95,336. The all-time peak week was a production of 102,000 units July 12, 1930. In less than three months the motor industry produced the first million units of its 1935 output.

In number of units the airplane industry looks small compared with automobiles, but it has its gains nevertheless. The Bureau of Air Commerce reports that 1,615 airplanes were produced last year as compared with 1,324 in 1933; 1,396 in 1932; 2,800 in 1931; and 3,427 in 1930. As in the case of automobiles, closed types are fast superseding open ones.

A study of consumer debts was made recently by the Consumers Advisory Board of the NRA and has now been released by the Bureau of Foreign & Domestic Commerce. The sample was admittedly small, but the total net business of the 718 service and retail businesses studied was \$462,578,517 in 1933. The service group did 90 per cent. of their business on credit; the retail group 54 per cent. The ratio of de-

linquents (six months or more) among service creditors was 59 per cent.; among retail creditors, only 13 per cent.

One of the most interesting sections of the report has to do with the question, "Of the book value of accounts delinquent six months or more, what proportion do you expect to collect?" The retail group expects to get 68 per cent.; and the service group only 52 per cent. In the retail group, furniture stores are the most optimistic with a 74 per cent. estimate, but many of them expect to collect through the repossession route; department stores think they will get a 66 per cent. return; grocers 59 per cent.; men's clothing 65 per cent.; women's clothing 68 per cent. Doctors indicate that they will be satisfied if they collect 37 per cent. on their delinquent accounts; dentists expect 40 per cent., and the most optimistic of all in the service group are the undertakers, who feel sure they will get 64 per cent.

The recent favorable reports from Washington as to the pick-up in security issues seem to be based on more than a sporadic registration of a large issue or two. The Securities and Exchange Commission emphasizes that registrations are growing and that they have indications in the way of inquiries, etc., that registrations should continue to increase. The combination of the gold decisions and simplifications in registration procedure have brought about the change in attitude.

Food and drug legislation is not nearly so sure of enactment as seemed probable a few weeks ago. The Senate is headed definitely toward restoration of the anti-trust laws, the new NRA will be stripped of this emergency concession, and only the basic NRA principles covering maximum hours, minimum wages and child labor abolition are sure to stay.

A special poll made by the editors of Congressional Intelligence in the Senate last week proves that 52 Senators at present are opposed to placing a modified NRA under the Federal Trade Commission.

Meadville, Pennsylvania, knows of no depression. New houses and stores are being built at a rapid rate. The housing shortage is so acute that factory workers commute from as far as forty miles away, according to J. F. Keilly, sales manager of the Hookless Fastener Co., who spoke before the Sales Executive's Club of New York the other day.

His company is forty years old, but their sales were greater in 1934 than in all the previous years combined. The number of employes in their Meadville factory jumped from 400 in 1931 to 4,200 now. Selling ideas, instead of a mere physical product, was the big answer to turning their sales curve.



Lines of Interest to Grand Rapids Council

Stark tragedy has again made its appearance through the negligence of someone. Whether the driver misjudged the highway or whether faulty mechanism was to blame, the lives and property of others were endangered Wednesday evening, April 3, when Percy Little, driver for a transportation company of Detroit lost control of his highway freight train, loaded with refined oil, crashed at the intersection of M50 and Ball Park blvd. He met a gruesome death in the seething flames that consumed the cargo and the real cause of the catastrophe will always remain a mystery. The most plausible answer is an inadequate braking system for the tonnage being handled. While hundreds viewed the flaming wreckage another truck came down the Ball Park hill on M 50 out of control and narrowly missed killing and maiming several people. His brakes failed to hold the load he was hauling. Mammoth trucks are operating on the highways with faulty and inadequate brakes that endanger the lives and property of the public and little is said about it. No apparent effort is being made to remedy this hazard. Light and heavy passenger cars are operating with a braking area that reduces the car weight per square inch of braking surface to 16 and 17 pounds while the huge, clumsy trucks that weigh ten times as much without a load are equipped with brakes that must control from 100 to 150 pounds to the square inch. This is not sufficient to insure safety to the drivers or to the general public. Another fault that is eminent in our highway truck transportation, which amounts to nothing more or less than highway freight trains, is that much of the equipment is in the hands of inexperienced operators. On a railroad engine that has a defined, level and controlled course to travel, you will find that the operator has had years of experience before he is allowed to assume control of the train. On our highways no apprenticeship is necessary before taking control of the giant freight carriers that ply between our cities and towns on a public thoroughfare that is crowded with vehicles of all kinds. This local happening is but one of the many that occur but we hear little of them. It is time our legislature was awakening to the fact that it might render a commendable service to the public if it advanced some constructive measures to cope with the ever increasing dangers of the trucking situation.

Yes, he died a natural death: he was killed by an automobile.

Local fishermen are preparing to put on some piscatorial calisthenics May 1. The old boots are being reconditioned and tackle is being overhauled so that the big one that got away last year will surely find a resting place

amid the fern and water-grass in the old creel this year. The wise old fellow that hangs around the shaded pool will again have to watch his diet or he will be a wriggler on the end of somebody's line. We have a place all picked out where there is nary a sign of human tracks and the fish are abundant but we will bet a dollar to a worn collar-button that at 12:01 on the morning of May 1 we will have to elbow our way through a throng that was just as sure that no one knew of the luring spot. One doesn't mind little competition but too much is enough of anything. It will be with enough of anything. It will be with interest that we await the coming of the usual stories after the season opens.

As per plans previously announced, the Ladies Auxiliary did put on a "gorgeous" dinner at the Moose Temple Saturday evening for the members of No. 131 and their friends. We do not know how they do it for thirty-five cents per plate and make money, but they do. The dinners this season have been a great feature of the meetings, and have promoted attendance and good-fellowship in a great degree. Mrs. Harley Lovall was chairman of the committee in charge of the affair; it was well organized, efficiently handled and the committee is congratulated upon results.

Did the new officers "snap into it." They certainly had us right on our toes trying to guess what would be done next; it was a great meeting and the brothers who did not attend missed something quite worth while. Next meeting on May 4, and those who have not attended the meetings for some time, will have a great surprise if they will be present at next meeting.

During this splendid meeting there was a ring of sadness. A letter from Brother Harry E. Nash, now of Milwaukee, Wis., was read in which he very graciously thanked the members of the Council and the Ladies Auxiliary, for their many acts of courtesy, thoughtfulness and kindness toward him and Mrs. Nash during her illness, and at the time of her passing on and the funeral. Brother Nash hopes to be in attendance next meeting, as he is yet a member of the Executive Committee.

Word has come to us that a former member of No. 131, Edward W. Klein, who returned to Grand Rapids a few weeks ago, and is now with the Reliable Dry Cleaners, Eastern avenue, had the misfortune to break his leg a few days ago while helping to adjust some furniture to a different position. We are sorry to hear this; but to you brothers who read this column, do not overlook your assessments or your dues. Quite a number of years ago, the scribe while picking cherries, had the hard luck to break his arm in the elbow, right arm at that. All the friends he met, including the surgeon, that took care of him, predicted a permanently disabled arm. The fact that he was well insured with U.C.T. protection and others, enabled him to dismiss the financial worries that he otherwise would have experienced and the arm repaired itself O.K. In all

sincerity, based upon the best medical authority, ample protection improves your health and increases your efficiency. Always place the proper value upon reliable protection.

It was a joy to behold the class of candidates who filed into the Council rooms under the guidance of Brother Fred DeGraff and his associates. Six mighty capable men if their appearance and carriage is an index to their ability. It is a pleasure to list their names and addresses: William Berger, proprietor of the Berger Automobile Co. on Lake Drive; Milford J. DeCrick, 126 Oak Grove avenue, Parchment, who represents the Fitzpatrick Brothers of Chicago, Ill.; Jacob B. Emaus, residing at 66 Auburn avenue, Grand Rapids, employed by Valley City Milling Co.; Raymond Eves, living at 1552 Robinson Road, and representing the Pillsbury Flour Mills in this trade territory; Elmer F. Knittle living at 742 Bridge street and is president of the Grand Rapids Display Co.; James B. Somers, living at Morton Hotel, Grand Rapids, and representing Duro Test Corporation in the capacity of field manager. John W. Wagner, living at 822 Den Heutig Drive, Grand Rapids, was reinstated. He is in the employ of National Gypson Co., of Buffalo, N. Y.

The annual memorial services, held Sunday afternoon in the Moose Temple, were very impressive and beautifully done by the brothers in charge. The names of twelve were called during the roll-call that did not answer. This is a large number for 131 to lose by death during one year. Traveling salesmen are still considered an excellent risk, but an unfortunate disaster increased the number. One of the mysteries; one of the unsolved riddles, is why do the members side-step this memorial service. It is not only a duty, but one of life's fine privileges to meet once a year to pay a tribute of respect and honor to the memory of our departed brothers. I hope that next year, with proper publicity, we may have the largest attendance of any meeting during the year.

The May issue of the Sample Case will carry a little surprise for the members of Grand Rapids. Read it carefully. It will pay a tribute to a very worthy brother of No. 131.

Brother R. E. Groom reported that hotel arrangements had been made for the delegates and their wives, who will attend the convention to be held in Saginaw, June 7-8. More details on this will be reported later.

April Scribe.

The highest compact we can make with our fellow is, let there be truth between us two forevermore. It is sublime to feel and say of another, I need never meet, or speak, or write to him; we need not reinforce ourselves, or send tokens of remembrance; I rely on him as on myself; if he did not thus or thus, I know it was right.—Emerson.

When is propaganda not proganada? When issued by bureaucrats' press agents.

IN THE REALM OF RASCALITY

Questionable Schemes Which Are Under Suspicion

Marshall Field & Co., of Chicago, have been served with a cease and desist order by the Federal Trade Commission, requiring them, in the sale of "Sunlight" or any other knitting yarn, to discontinue representing that such yarn is moth proof. The order also directs discontinuance of the assertions that such yarn cannot be damaged by moths, and that it is guaranteed, or gives permanent guarantee against moth damage. Representations implying that any treatment given the yarn is a permanent and continuous preventative against moths or moth damage throughout the normal life of the yarn, is also prohibited, provided, however, that nothing in the order shall prevent representation that the yarn has been specially treated to prevent moth damage, so long as this is true. The order also provides that nothing shall prohibit the respondent from guaranteeing that the yarn has been specially treated to prevent moth damage and that the company will replace the yarn if it is damaged by moths, so long as this is also true.

False and misleading representations in violation of Section 5 of the Federal Trade Commission Act is charged against The Electric Paint & Varnish Co., of Cleveland, in a complaint just issued against that concern by the Federal Trade Commission. The complaint charges that the respondent company represents that it is the manufacturer of paint and that in the sale of its products it saves to the consumers the middleman's profits when, in fact, the Commission alleges, the respondent company does not own or operate a factory and the prices at which it sells its products are not factory or manufacturers' prices, but are dealers' prices and include elements of costs, profits and other expenses of middlemen. The complaint also charges that a product which the respondent advertises as a roofing is not a roofing, but a roof paint. It is further charged that in the conduct of its business, the respondent company uses the name of a purported collection agency, Wolf Mercantile Agency, for the collection of sums alleged to be due the respondent company, when such collection agency does not in fact exist. The complaint sets out that by reason of the use of the name of such fictitious collection agency, the respondent company attempts unlawfully to intimidate and coerce members of the purchasing public into paying to the respondent sums of money demanded as purchase money due on alleged deliveries by the respondent.

Saks & Company, Inc., a New York department store, stipulates it will cease using the word "Panama" to represent a hat not made from the leaves of the Paja Toquilla or Jipi Japa and not made in accordance with the process used in the manufacture of Panama hats. The hat had been advertised

(Continued on page 22)

Progress . . .

THE NATIONAL BANK OF GRAND RAPIDS
is pleased to make the following report of progress:

DEPOSITS

March 31, 1934	\$4,584,826.76
June 30, 1934	5,957,466.57
September 30, 1934	6,171,064.81
December 31, 1934	6,459,030.82
March 30, 1935	6,848,969.49

This is an increase of over 49 per cent in the twelve months.

Our loans to individuals and industries have been limited only by sound banking practice. It is our desire to increase these loans daily in pace with the needs of the community.

All deposits in amounts up to \$5,000 are fully insured under the amended Banking Act of 1933.

The Officers and Directors of the Bank appreciate the co-operation of their customers and pledge their support to the up-building of the commercial activities of Grand Rapids and Western Michigan . . . always.

The National Bank of Grand Rapids

MOVEMENTS OF MERCHANTS.

Plainwell—The Plainwell Canning Co. will erect a storage plant 40 by 100 feet.

Hastings—Mrs. A. Belson, formerly of Nashville, has opened a bakery on State street.

Detroit—Gice & Co., 1337 Winder street, has changed its name to the Huffer Fish Co.

Stanton—The State Savings Bank of Stanton has decreased its capital stock from \$40,000 to \$25,000.

Detroit—The Westlof Tool & Die Co., 428 Bellevue avenue, has a capital stock of \$7,000 all paid in.

Galesburg—Freer & Carson grocers and meat dealers, have dissolved partnership and retired from trade.

Detroit—W. J. Schorn & Co., foot of Leib street, has increased its capital stock from \$500,000 to \$750,000.

Iron Mountain—A. Sackim & Co. have installed a \$3 dress shop in the basement of their department store.

Detroit—The Modern Store Fixture Co., 2517 Grand River avenue, has a capital stock of \$2,550, all paid in.

Detroit—The Reinhold Manufacturing Co., 8628 Medbury street, has increased its capital stock from \$1,000 to \$10,000.

Detroit—The Walter J. Hiller Co., 1340 Concord avenue, general store, has a capital stock of \$20,000, all paid in.

Detroit—Pronto-Michigan, Inc., 2826 David Stott Bldg., carbonated beverages, has a capital stock of \$10,000, all paid in.

Detroit—The Detroit Wrecking Co., 2986 Hart avenue, has a capital stock of 2,500 shares at \$10 each, \$1,000 being paid in.

Kalamazoo—Bertha Hawley has engaged in business at 927 East Michigan avenue under the style of the Hawley Food Shop.

Kalamazoo—Harry R. Zimmerman is now sole owner of the Ramblers Inn having taken over the interest of Florence B. Zimmerman.

Grand Rapids—George Xanira succeeds Charles Kafoury in the grocery and confectionery business at 204 Michigan street, N. W.

Detroit—The Quality Dairy Shoppes System, Inc., 4255 Waverly, has been incorporated with a capital stock of \$5,000, \$1,010 being paid in.

Detroit—The Whelan Drug Co., Inc., c/o Corporation Co., Dime Savings Bank Bldg., has a capital stock of \$50,000, \$1,000 being paid in.

Union City—J. D. Van Riper, manager of the Danser department store which has been installed here, has opened the store for business.

Kalamazoo—Al DeBoer has engaged in the retail lumber business at 725 East Walnut street under the style of the DeBoer & Sons Lumber Co.

Flint—The Cocoon Grove Corporation, 515 Harrison avenue, dealer in beauty parlor appliances, has a capital stock of \$25,000, \$1,000 being paid in.

Ludington—Harold Jacobson and Dell Hailey have engaged in business at 214 West Ludington avenue, under the style of the J. & H. Fish Market.

Detroit—Vanity Maid Millinery, Inc., organized to deal in millinery,

hosiery, etc., for women at wholesale, has a capital stock of \$10,000, all paid in.

Detroit—Schreibman's, Inc., 5441 Michigan avenue, dealer in clothing and furnishings for men has changed its name to Schreibman & Gorman, Inc.

Highland Park—Henry Dace, Inc., 16525 Hamilton avenue, dealer in building, heating and plumbing materials, has a capital stock of \$3,000, all paid in.

Tecumseh—The Hayden Fuel & Supply Co. has merged its business into a stock company under the same style with a capital stock of \$20,000, all paid in.

Saginaw—Jack Provanzano has sold his grocery stock to Prezzato & Son who will continue the business at the same location, 2453 North Michigan avenue.

Pequaming—Joseph Sanregret, proprietor of the Chocolate Shop, has sold it to his brother, Henry Sanregret, recently of L'Anse, who will continue the business.

Hamtramck—The Right Style Dress Shop, Inc., 9729 Jos. Campau street, retail dealer in wearing apparel for women, has a capital stock of \$10,000 all paid in.

Detroit—H. C. & S. Inc., 225 West Grand River avenue, has changed its name to Hugh Conolly & Son, Inc., and increased its capital stock from \$1,000 to \$30,000.

Detroit—The Michigan Farm Products Co., 8748 Goethe avenue, dairy, farm and food products, has a capital stock of 1,000 shares at \$50 each, \$1,500 being paid in.

Pontiac—The Standard Gravel Co., 36 North Saginaw street, has merged its business into a stock company under the same style with a capital stock of \$50,000, all paid in.

Mulliken—R. J. Austin has returned to the village after an absence of five years and has purchased the Hoytville store. Harold Goosen, who sold out, is returning to Grand Rapids.

Battle Creek—The Battle Creek Florists' Exchange, Inc., dealer in florist products at wholesale, commission and retail with a capital stock of \$50,000, \$2,000 being paid in.

Detroit—Wm. Devlin, Inc., dealer in clocks, jewelry, ecclesiastical goods, etc., has a capital stock of \$10,000 with \$1,000 being paid in. The business is located at 226 State street.

Wayland—George E. Walker & Sons, of Grand Rapids, have purchased the local Libby pickle station. The stations at Shelbyville, Hopkins and Hilliards were included in the deal.

Belding—Fred B. Post, vice-president and cashier of the Ionia State Bank announces they will open their branch bank here May 1, with Charles H. Cook, of Woodland as manager.

Royal Oak—The Nagel-Ryan Company, Inc., 4363 Woodward avenue, organized to deal in machinery and equipment of mechanical nature, has a capital stock of \$5,000, all paid in.

Detroit—The Cadillac Ginger Ale Co., 688 East Columbia street, has merged its business into a stock company under the same style with a cap-

ital stock of \$25,000, \$1,000 being paid in.

St. Clair—Roswell L. Smith, dealer in general merchandise, has merged the business into a stock company under the style of Smith's 5c to \$1 Stores, Inc., with a capital stock of \$50,000, \$40,000 being paid in.

Detroit—The Homebuilders' Lumber & Supply Co., 14341 Schaefer highway, has merged its business into a stock company under the same style with a capital stock of \$25,000, \$5,000 of which has been paid in.

Manistee—Don Greenaway, auditor at the Hotel Rowe in Grand Rapids, has accepted a position with the Hotel Chippewa here. Starting April 28 he will have charge of the dining room, kitchen and sale of beverages.

Pontiac—J. L. Marcero & Co., Inc., has merged its wholesale confectionery and tobacco business into a stock company under the style of the Marcero Cigar & Candy Co., with a capital stock of \$10,000, \$5,000 being paid in.

Grand Rapids—The Electro-Tool, Inc., 921 Knapp street, N.E., has been organized to manufacture and deal in electrical and mechanical household tools, cosmetics and tonics, with a capital stock of \$10,000, \$4,000 being paid in.

Holland—Jack DeVries has taken possession of the recently purchased E. H. Ormiston grocery stock, and meat market, Maple avenue and 13th street. He is assisted by Gerrit DeWeerd. The store belongs to the IGA group.

Detroit—Goldstein & Averbuch, 655 Illinois avenue, dealer in metal and paper scrap, has merged the business into a stock company under the style of the Goldstein & Averbuch Co. with a capital stock of \$50,000, \$3,000 being paid in.

Whittemore—Fire destroyed the drug stock and store building of Mrs. Bessie Smith April 7 and before it was brought under control destroyed the warehouse and stock therein of the Joe Danin Co., which conducts a department store.

Grand Rapids—Roelofs & Son, who conduct a Red & White grocery store and meat market at 4402 Division avenue, South, have purchased the grocery stock of H. T. Pell, 1151 Giddings avenue, S. E., which will also be a Red & White store.

Frankfort—Frank DeFer, who runs a clothing store in Traverse City, has opened a branch store in the building recently vacated by Ralph Peterson. F. L. Webber, optometrist of Kalamazoo, has located here in the office of Dr. F. J. LaRue.

Grand Rapids—The Rademaker & Dooge Grocer Co. has sold four new stocks during the past week, as follows: Jas. H. French, 1108 Wealthy street, City; J. B. Harnish, Dorr; L. R. Audrian, Muskegon; Clara M. Martin, Whitefish Lake.

Belding—Arnold Ditmer, recently of Holland, has purchased the bakery of the late Lester E. Trimble from Mrs. Trimble, who has conducted it since the death of her husband. Mr. Ditmer has taken possession and will continue

the business at the same location, having leased the Trimble building.

Petoskey—Herman C. Meyer, well known hardware dealer and resident of Boyne Falls for 31 years, has opened his new Petoskey hardware store for business. A modern brick building has been erected by Mr. Meyer to house his stock. It has a frontage of 85 feet and depth of 114 feet and is located at 321-25 East Mitchell street.

Muskegon—Sam Aron's Sons, dealer in clothing and furnishings for men, at 198 West Western avenue, have taken over the store adjoining their own and removed the partition, thus doubling the frontage on Western avenue. The combined stores will be remodeled and redecorated and a modern luggage department opened in connection with their business.

Hastings—A bankruptcy sale of the stock and fixtures of the R. E. Loppenthien department store was held here last Tuesday. Bidding began at 2 o'clock and at 2:30 the entire stock and fixtures had been sold to Joseph Sikkema of Grand Rapids. Richard Loppenthien, the proprietor of the store, had been in the dry goods business here for twenty-six years. At present he is in Pennock hospital recovering from injuries received about ten days ago when his car went out of control on the Freeport road and crashed into a tree.

Grand Rapids—Anthony Ver Merris and Edward Sleight have formed a co-partnership under the style of the Modern Store Equipment to engage in the sale of store fixtures at 40 Market street. They will handle Terrell's steel shelving, wrapping counters, bread and cake display racks, dew fresh vegetable counters, hardware counters, dry goods counters, standard scales, meat slicers, grinders, coffee grinders and Dry Kold refrigerators and butcher supplies. Mr. Ver Merris was with the Grand Rapids Store Equipment Co. since 1929 and Mr. Sleight was with the same establishment nine years.

Manufacturing Matters

Flint—Ed. Cumings, Inc., has been incorporated to manufacture and sell fishing tackle with a capital stock of \$25,000, \$15,000 of which has been paid in.

Detroit—The Modern Stamping & Manufacturing Co., 227 Iron street, has a capital stock of \$25,000, \$5,800 being paid in.

Grand Ledge—The Grand Ledge Milk Co., manufacturer and dealer in dairy products, is capitalized at \$50,000, \$1,500 being paid in.

Detroit—The Tenbrook Corporation, 17 Cadillac Square, manufacturer and dealer in pipe and pipe fittings, has a capital stock of \$1,000, all paid in.

Javkson—Hayes Industries, Inc., manufacturer of instruments and machines, Fern & Wildwood streets, has a capital stock of \$50,000, \$1,000 being paid in.

Detroit—The Engineering Service, Inc., 642 Beaubien street, manufacturer and dealer in mechanical devices, with a capital stock of \$10,000, \$1,000 being paid in.

Essential Features of the Grocery Staples

Sugar—Jobbers now hold cane granulated at \$5.05 and beet sugar at \$4.80.

Tea—The first hands tea market in this country has been quiet during the week, with considerable complaint about volume. Prices show no particular change in this country and not much in primary markets.

Coffee—The market for Rio and Santos futures green and in a large way started the week with rather substantial advances in price. This, however, was almost immediately lost and the market turned easy again. After the decline, the situation remained fairly steady the balance of the week. Actual Rio and Santos green and in a large way first advanced on account of the advance in futures and later declined. At present the market is rather soft with a poor demand. Milds are about unchanged for the week. Jobbing market on roasted coffee has a rather soft undertone without any general fluctuations since the last report. Consumptive demand for coffee is good.

Syrup and Molasses—Demand for sugar syrup continues steady, but not overly large. Production limited and prices firm. Compound syrup is dull and easy on account of conditions in the corn market. There is a normal demand for the finer grades of molasses, prices of which are unchanged.

Beans and Peas—The market for dried beans and dried peas has remained unchanged during the past week. The situation is very dull and sluggish, with prices easy and in buyer's favor.

Salt Fish—Demand for mackerel and other salt fish is declining to some extent so far as the first hands market is concerned, as dealers are well supplied. Prices, however, are still firm. Consumptive demand for salt fish is reported good.

Olive Oil—The olive oil market was unchanged this week and there is little activity for shipment owing to the uncertainty in the exchange markets. Prices abroad have not changed materially, but some importers are dealing in dollars and others in liras, and so considerable confusion has resulted. Business here is routine and prices are steady.

Nuts—The market is quiet generally, as stocks for nearby requirements in the Jewish trade for the holiday season this month have been accumulated. Buyers anticipated their demands very closely and there may be some last minute business done yet. Shelled nuts are in fair demand, going into manufacturers' hands in a routine way. Prices are generally unchanged.

Rice—The market continues active for export, with business placed some time back being consummated, now that the export rebate schedules have been announced and put into effect. In all, it has been estimated a total of 500,000 pockets may move to South America, Cuba and Europe by May 1. This will have a naturally strengthening effect on the domestic market. Business here has been fairly active, but has slowed down of late because of the coming of the Jewish holidays

and the Jewish trade requirements are well covered for that period.

Dried Fruit—The Coast dried fruit market has been slow, along with various other lines of business this week. Jobbers on the other hand have been occupied with filling Jewish holiday needs, they tell us, along with a certain routine demand from the local and interior markets. The demand is fairly broad, it was said, covering prunes, apricots, raisins, peaches, etc. Lake County pears were acquired in good volume from the Coast for the holiday period. Packaged domestic figs have been selling at considerably lower prices than those which prevailed during the winter and inasmuch as imported figs are so closely cleaned up, Easter demand is expected to be largely centered on them. Prices on the Coast have shown little change. The medium and smaller sizes of prunes worked a little lower recently, and dried peaches were off slightly, too, but apricots, particularly the better grades continue quite firm. There has been little demand for shipment from the Coast.

Olives—No change is reported in olive prices. The damage currently appears rather light. Stocks are being augmented by a steady flow of new crop arrivals, which approximate normal for this time of the year. Small and medium sizes of stuffed queens continue scarce since the new crop is chiefly the larger sizes.

Vinegar—Vinegar prices are firm. The demand, however, continues light, since it is the in-between season.

Salt—No changes mark the salt list. A sporadic demand shows for the commercial and the rock salt. Ice plants are preparing for the summer. Table grades still quiet, since wholesalers are heavily stocked.

Cheese—Italian cheese prices are firm. They have been low for some time and give definite signs of advancing in the near future. Roman cheese shows a moderate rise. Dutch cheese prices, on the other hand, are barely steady, with the demand light. Domestic lines of cheese have turned firm. New production American cheese is comparatively scarce and has recently staged a nice advance. There is hope that the coming of the grass season has been discounted. Dealers are trading actively among themselves, and there is an improvement in consumer demand.

Canned Fruits—The canned fruit market is expected to do better in the coming weeks. The lull which has existed for the past few weeks has given retail outlets and jobbers a chance to reduce stocks, and consumption of goods has held up well, which after all is important. Wholesalers and jobbers are resisting new commitments to work off floor stocks contracted for but unshipped. There has been some delay in ordering out shipments. Credit continues pretty tight in some spots. Some jobbers were probably a little too optimistic in anticipating inventory appreciations and covered too liberally some time back.

Canned Vegetables—Basically there seems to be nothing wrong with the market. General business has eased off, of course, since February, and industry

and employment have not made seasonal gains throughout the country, but people must eat, whether through private employment or public grant. The major items have been well cleared out of first hands, and on the small lots remaining, prices in some instances have tended to ease off.

Canned Salmon—Canned salmon has been steady, but it looks as though there will be some production on Bristol Bay this year, and reds and pinks have just held unchanged. Covering for the Lenten season which took place during the first two months of the year, was rather broad, and so new commitments are not being made at this time on varieties usually affected by this season, but shipments are being ordered out in reasonable frequency.

Review of the Produce Market

Apples — Jonathans, \$1.50; No. 1 Spys, \$1.50 and \$2; Baldwins, \$1.50. Artichokes—\$1.10 per doz. Asparagus—30c per bunch; \$3.50 per case of 12 bunches weighing 2½ lbs. per bunch. Bananas—5c per lb. Beet Greens—80c per 10 lb. basket, hot house. Butter—Cartons, 27½c; tubs, 27. Cabbage—\$3.50 per hamper for Florida. Calavos—\$2.25 per case from Calif. Carrots—Calif., 55c per doz. bunches or \$3 per crate of 6 doz. Cauliflower—\$2.25 per crate for California. Celery — Florida, \$3.40 per crate; 12 stalks to bunch, 40c. Cucumbers—Missouri extra fancy, \$1.20 per doz. Dried Beans—Michigan jobbers pay as follows for hand picked at shipping stations:

C. H. P. from farmer.....	\$2.75
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 20@21c per doz. for all clean receipts. They sell as follows:	

Large white, extra fancy.....	24c
Standard fancy select, cartons.....	23c
Current receipts	23c
Medium	22c
Checks	19c
Egg Plant—15c each from Florida.	
Garlic—15c per lb.	
Grape Fruit — Florida, \$3 for all sizes; Texas, \$3.25.	
Green Beans — \$3.25 per hamper for Florida.	
Green Onions—Chalots, 35c per doz.	
Green Peas — \$3.75 per hamper for California.	
Green Peppers — 50c per dozen for Florida.	
Honey Dew Melons—\$2.50 per case.	
Kumquats—16c per qt.	
Limes—21c per dozen.	

Lemons—The price is as follows:

360 Sunkist.....	\$4.00
300 Sunkist.....	4.00
360 Red Ball.....	3.50
300 Red Ball.....	3.50
Lettuce — In good demand on the following basis:	
California, 4s and 5s, crate.....	\$4.00
Leaf, hot house.....	8c

Mushrooms—29c per box. Onions—Home grown, \$3 for yellow or white.

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

126	\$3.50
150	4.00
176	4.25
200	5.00
216	5.00
252	5.00
288	5.00
324	5.00

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, 30c per bu. Idaho, \$2.50 per 100 lb. sack.

Poultry—Wilson & Company pay as follows:

Heavy Fowls	19c
Light Fowls	17c
Turkeys	20c
Geese	11c
Radishes—Hot house, 35c per dozen bunches.	

Rhubarb—50c for 5 lb. box, home grown hot house; \$2.75 for 40 lb. box Ill. outdoor grown.

Spinach—\$1.25 per bu. for Texas. Strawberries—16@17c per pint for Florida. The quality is very poor. Sweet Potatoes—\$1.75 per bushel for Jerseys.

Tomatoes — Florida repacked, \$1 per 10 lb. box.

Veal Calves — Wilson & Company pay as follows:

Fancy	11½c
Good	09c
Wax Beans—Florida, \$3.50 per hamper.	

Twenty-Seven New Readers of the Tradesman

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

- Galloway & Son, Hudson
- Walter Swanson, Grand Rapids
- Peter Dornbos, Grand Rapids
- D. A. Barstis, Grand Rapids
- Ray Vander Hyde, Grand Rapids
- Bert Hoogeboom, Grand Rapids
- G. C. Strink, Grand Rapids
- John W. Rietdyk, Grand Rapids
- George Vander Veen, Grand Rapids
- Neal Vander Meer, Grand Rapids
- C. Vander Jagt, Grand Rapids
- Overbeek & Hoogerhyde, Gr. Rapids
- Joseph Zoet, Grand Rapids
- Wencel Rymar, Grand Rapids
- Alex Ragir, Grand Rapids
- S. J. Wesorick, Grand Rapids
- Henry J. Kamp, Grand Rapids
- C. J. Peterson, Grand Rapids
- B. A. Soderlind, Grand Rapids
- Modern Store Equipment, Grand Rapids
- Ferris Sickrey, Grand Rapids
- George L. Lehman, Grand Rapids
- Terranova Bros., Grand Rapids
- Sam Damico, Grand Rapids
- J. King, Grand Rapids
- W. Schwartzkoff, Grand Rapids
- S. R. Johnson, Grand Rapids.

Love your enemies and you will have none.

MUTUAL INSURANCE (Fire and Life)

Loss Prevention and Mutual Insurance

I want to write very informally about a purpose of mutual insurance that I think we need to emphasize again and again at this time. Insurance has been described as a practical device of civilized man for protection of himself against the exigencies of life. That is a pretty good definition, because the development of insurance is merely a manifestation of civilized progress. Insurance has really two purposes. One is to pay losses. Every one knows that is why insurance companies have been organized, and that they usually do pay losses, but the insurance company, and particularly the mutual insurance company, that merely exists as long as it gathers in premiums and pays out losses really does not have any good claim to continuance in this world. The second is prevention of losses, and that is what I want to talk about. It seems to me we should as an insurance company be recognized as a cooperative enterprise. We have all the essential characteristics for doing a real job in the prevention of losses. I like to look upon a mutual insurance company as not merely a financial institution gathering in money and paying out losses. A stock company can do that. But the thing which we can do is to have our insurance company the instrument through which we can make our cooperation effective in achieving something in the way of loss prevention, rather than in losses paid.

Going back a bit to the origin of insurance, I think about 1666, the City of London burned down, or a large part of it. That resulted in the forming of an insurance company. It followed very naturally that the people who cooperated in forming the company should prevent the losses themselves. So you have the origin of the fire brigades. It is rather interesting to know that the handling of fire brigades was in the hands of fire insurance companies until about eighty years ago. Benjamin Franklin started to work on fire prevention many years ago, before insurance companies were thought of, fire prevention being his first thought. It was about 200 years ago that he organized the fire brigade. His invention of the Franklin stove stood for an effort to prevent fires. Coming on down to more recent times, Zachariah Allen was a man who owned a mill, and a man who had done a great deal of work in making his mill the best mill from a fire insurance standpoint of any mill around. He then went to the fire insurance companies and said, I have a mill that is not as likely to burn as the others, I ought to have consideration as to rates, and the insurance companies told him no, that the fire insurance companies could make more money if all insureds paid the same rate, that if everybody paid the same rate in the aggregate you will do a bigger volume of business than

you will if the rates are carefully graduated. It was impossible for Mr. Allen to get any great consideration, so he went out and gave the people an opportunity to study fires and the methods of fire prevention, and incidentally to get insurance at the lowest possible cost. That was the origin of the factory mutuals of New England. Fifty years ago fire insurance losses ate up about eighty cents on the hundred, to-day it is less than two cents.

It is possible to go on indefinitely in the field of compensation insurance. Those companies, which have looked upon compensation insurance as merely a business in which the money is taken in and hoped the losses will be less than the premiums they receive, have lost a great deal of money. Some have withdrawn from the field for the good of the country generally, and the cry has been that the business has been unprofitable and that the rates should be raised. I do not believe in that. The higher you raise the rates the more people are going to reduce their insurance and you lose the best people, and as rates get higher and higher you are insuring the poorer class of business. You can keep your rates up part way, but the raising of rates causes reduction of insurance.

We write the policy in the hope that the losses will be less than the premiums. A mutual company writing compensation insurance looks upon it as a field in which through cooperative effort losses can be prevented and money saved to its policyholders. In the automobile field we have an even more difficult problem. We know that in the operation of a fleet of cars we can reduce the losses. We can control the type of person hired to drive the cars; we can subject him to rigid restriction; we can even examine him physically; we can show a reduction of about forty to fifty per cent. and sometimes more, and can reduce the rate for owners of all other fleets. Our problem has been to do something for the individual car driver. You know some drivers are better than others, and it is possible you might be rather surprised if you yourself discovered you were a bad risk. There is nothing immoral or bad about it. It might be you have not the quick reaction to situations that makes you a careful and cautious driver. The problem with individual car owners is simply this, everybody has a right to own a car, apparently everybody has a right to drive a car, and it is difficult to get it home to the individual car driver and owner the fact that he himself has something to do with his losses. So the automobile insurance business has been largely a matter of taking in money and paying out losses, and hoping the premiums received will exceed the losses.

This is a random approach to what I want to say. I believe the advantage of mutual insurance is to really do something for the policyholder other than to act as a financial institution. I know great things have been achieved by the fire insurance companies, and I know great things have been achieved by the companies that are willing to go out and do something. I believe

equally great things can be done in the automobile insurance field when the companies can get across to their own policyholders this simple fact, that a mutual insurance company is a cooperative undertaking where a group of buyers of insurance each has an interest in the results of that company's operations and each believes he, as an individual, has something to do with reducing losses. I believe the job of mutual insurance is only half done at this time. I have been stumped for a long while trying to find out how, as a mutual insurance company, we could make an approach to the automobile owner that would get him to see that he was a party in interest; that he was just as much interested in his automobile insurance company as the man who buys fire insurance. There is something altogether too impersonal between the buyer of automobile insurance and the company and I believe if mutual insurance is to continue to prosper it must recognize that it must do something to prevent losses as well as pay losses.

We are confronted at the present time with a great drive for social insurance. I present no case as to the merits or demerits of the social insurance program. I do believe, however, that just as in the organization of the fire companies the prevention of fires comes first that the primary desire is to prevent unemployment, and unless whatever scheme is developed encourages the efforts of the employer and the employee to prevent unemployment, I am very much afraid that the

unemployment scheme will prove a curse rather than a benefit. We should emphasize to the employer and to the employe, as with every other form of insurance, that preventing losses is necessary in order that we may go safely ahead.

In this drive for social insurance it is possible that some of the private insurance business may be taken over by the states and the federal government. Too many advocates of social insurance are not so much interested in the insurance as they are in the opportunity to take over the insurance business. I believe the one thing mutual insurance has to offer, a thing which can never be duplicated by state enterprise, is the thing it gets through cooperation of its policyholders in the prevention of loss. A state insurance scheme ignores completely that part of the insurance business. It recognizes that the state can only effectually collect money, and in some cases prevent losses, but it does not recognize the prevention of losses as a primary function. If our companies are to have a permanent place in the scheme of things it will be because we have taken advantage of this cooperative scheme, something that cannot be duplicated in any other way.

I believe the time has come when we should recognize that unless we as insurance companies, speaking for our policyholders, can get this interest of the policyholder in his company we have not any business in the insurance field. Have we a place in writing au-

(Continued on page 18)

DON'T INSURE

for

FIRE OR WIND

UNTIL YOU HAVE CONSULTED US

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**MICHIGAN BANKERS & MERCHANTS
MUTUAL FIRE INSURANCE CO.**

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Wm. N. Senf, Sec'y

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Finnish Mutual Fire Insurance Company of Calumet, Mich., has paid losses promptly and fully — have led the way in fire prevention — have consistently returned annual savings to policyholders. There is available to you through Finnish Mutual Fire Insurance Co., all the traditional advantages of the mutual plan of fire insurance — safety, service and savings. Get the facts. They speak for themselves.

Finnish Mutual Fire Insurance Company
CALUMET MICHIGAN

Open Letter To Reverend Father Charles E. Coughlin.

Battle Creek, March 2, 1935.

Reverend Father Charles E. Coughlin,
Royal Oak, Michigan.

My dear Father Coughlin.—This letter is not from a "fly-by-night" or a "radical" but I do want to tell you where I think you are all wrong on a vital thing to the American people and everyone associated with you in the National Union for Social Justice.

By way of introduction of myself I happen to be President of the Michigan Retail Dry Goods Association and one of the founders and a member of the board of directors of the Federated Merchants Association of Michigan, an independent merchants organization, and having a great interest in the National Union for Social Justice and desirous of showing you how to increase that membership by hundreds of thousands prompted me to write this letter to you.

First, I want you to know that there is never a Sunday but what I listen to you over the radio. I agree with you on almost everything you have said. Naturally there are some exceptions, but particularly I agree with you on what you have said relative to the bankers and the international bankers and other contributing factors to the present day five year old depression. I think that 95 per cent of the independent merchants of America will agree with you on that—but, Father Coughlin, why not tell the whole story? You have only told the half of it when you stop where you were up to Sunday, February 24, and every Sunday I am one of probably hundreds of thousands who are patiently waiting the Sunday to come when you will come out with the remainder of the story to complete the picture as to the causes of the present day depression in America.

Here's The Part You Have Neglected

I am an independent merchant and through my various state associations represent approximately thirty thousand independent merchants in Michigan, and can prove everything I say relative to the chain store menace in America to-day and it is time someone saw the light and exposed these pirates and parasites who live on the community and not in it in which they do business.

I have been in the retail business in Battle Creek for twenty years and during that time I have seen a great change take place in our local community, then made up of independent retail merchants.

I saw the ford automobile come along and saw it to be the means of transforming our roads of slush and mud into hard surface roads. I saw farmers buying fords by the hundreds; I saw these same farmers get into their flivvers and drive to town over a hard surfaced road and go to the independent merchant of their choice and make their purchases and when this time arrived I saw the business of their "old source of supply," the mail order house, fade away, and so the mail order houses chose to bring their business to the neighborhood nearby where they had served the people so long by mail; then

Presto! A great movement in the retail field took place. Independent merchants all over America were gypped out of their own business by the money pirates on Wall street, yet even Father Coughlin hasn't the intestinal stamina to get up and fight an American menace greater than any other one thing as a contributing factor to the continuance of the present day depression.

I think we will all agree that A. Mitchell Palmer, who was Attorney General during President Wilson's administration, should be an authority, especially after making an exhaustive investigation, and the following is a part of an exhaustive report to the present administration by A. Mitchell Palmer during the period of the much-talked-of McLeod bill, which was talked of during the last Congress.

Quote: "The main complaint of the money system in force which really caused the enactment of the Federal Reserve Act was that all the money of the country was drawn to New York and other already overly financed centers.

"Now the bankers of New York, whatever you may call them, have never closed their eyes to their own interest. They took advantage of a new economic tendency in America, namely, the spread of the chain store merchandising system throughout the country.

"The tremendous drain on the cash of the people located in the country banks made it much harder for the banks to remain in a condition where they could stand a strain, due to the fact in the meantime they had been urged, if not compelled, by Washington as represented by the law and the administration of the law, to invest their money in so-called secondary reserves and in listed securities.

"When this enormous influx of capital got to New York from the merchandising system it began to be used in the stock market to help boost prices of stocks and bonds. The country banker thought he was sitting on top of the world, but, of course, a smash had to come.

"Now, if the country banker, and I speak of the bankers West of the Hudson River, had been let alone in his method of serving the community, and if the business of the chain merchandising system had not come along, for which the Government was not responsible—although I think it could easily have been possible to work out a plan whereby all of that money would not go to New York, just as the Federal reserve system was supposed to have done—if he had been let alone the banks would not have been in the jam in which they found themselves in the last four or five years, without money to pay their depositors."

These chain stores claim through mass purchasing and mass distribution to deliver merchandise to the American public at a lower price than through the channels of the independent merchant distributing system. Now for argument's sake—they don't—suppose they do.

What Price Economy?

To-day in our own store, where we used to have forty to fifty traveling men calling on us, there is one. To-day the hotels in all towns like Battle Creek are losing money because there are no traveling men. Hundreds of thousands of traveling men have lost their jobs on account of the chain stores. They do not need traveling men. Their bench manager, sitting at his fine desk in New York, buys the merchandise for their stores and I could tell you the procedure of the buying, but it would be too long a story, but the economic loss of these traveling men's jobs, their expenses, salaries, etc., runs into billions of dollars. Now thousands of them are on relief. I could go on and tell you the loss to railroads, etc., but the story is too long. Yet too many traveling men leave their money with the chains.

Since 1923 billions of dollars' worth of hotels have been built all over America and to-day 85 per cent of these new hotels are in the hands of receivers or their bonds are in default, because there were no traveling men to patronize them on account of the chain store.

What Price Economy?

I could tell you the low wages they pay, the long hours of employment, the NRA violations by them, and as chairman of the local Compliance Board, how they look at me and tell me to "Go take a jump in the lake," and literally I have to do it, because the state board has failed to settle a single complaint and they will not allow me or our board authority to put these pirates in their place.

I could tell you about the taxes they do not pay and therefore make the taxes higher on every other citizen.

I could tell you how no printer in towns where they do business gets any of their business, because their circulars, etc., are all canned in one town and shipped to each store, thereby depriving that town of any of their money for wages, materials, or anything else.

I could tell you how the chain stores coerce the newspapers in our cities and towns to refrain from telling the truth about this menace.

Exaggerated reports are made of their being able to take the output of factories, etc. I could tell you how this is done and the starvation wages that that factory has to pay its employes in order to make the merchandise at the low price insisted upon by the chain making the contract.

I could tell you how little they pay into the community chest in the various towns in which they do business.

I could tell you the number of billions of dollars that are shipped to Wall street bankers every year, and the amount is astounding and is proof of the fact that this is one of the underlying causes of present day conditions.

I can give you any and all information you want, but I dare say that you yourself are as familiar if not more so than I.

At any rate, Father Coughlin, I appeal to you in behalf of hundreds of thousands of Independent merchants all over America and thousands of towns from coast to coast who have had their cash and business taken from them by these pirates, to show your patriotism to your own town, your state, and the Nation and help to get back into American business that old individual initiative which has built our towns, our schools, our churches, and that put America at the top rank of the foremost countries of the world.

God pity you and me, Father Coughlin, and all the remainder of the people of America if the time ever comes when the finances of America are controlled by one or two and the retail distribution of merchandise is in the hands of a few. When that day comes (if it ever does) then the work of the money changers will show to their best, and it will be too bad the way we will all be gouged.

Won't you please acknowledge receipt and rest assured you can plan on any information you want along this line from me?

JOS. C. GRANT.

PRICE FIXING ACTION

Although successful in one of its major cases, the recovery administration suffered another set-back last week through the proposed anti-trust proceedings against fire-hose manufacturers for price-fixing. A Federal Trade Commission investigator recommended such action after describing price increases of 100 to 150 per cent. which followed establishment of the code and the rigid uniform bids made on city contracts.

There is little doubt that the industrial field is honeycombed with such practices. They were common in the years before the Recovery Act and when enforcement of the anti-trust laws had been permitted to languish. The excuse is made that "open price filing" does not mean price-fixing per se, and yet it always seems to tend strongly in that direction. Competition may force uniform prices, but there is usually some seller who would find a way to name a lower figure if he was not a subscriber to a "gentlemen's agreement."

Percy S. Straus, president of R. H. Macy & Co., Inc., in presenting his report to stockholders last week, took occasion to score this evil of the codes. Fair trade provisions, he said, in many cases are patently, if not frankly, intended to curb and often eliminate competition.

"If prices be raised," he added, "it is a self-evident result that sales of units will be retarded. This in turn means that fewer units will be produced. Lower production spells increased unemployment. The downward spiral will again start. The basic purpose of the National Industrial Recovery Act, to decrease unemployment, will have been destroyed."

MERCANTILE CO-OPERATION

With indications that the 1934 sales total of \$365,000,000 will be substantially exceeded this year, the growth in volume, merchandising importance and "price dominance" of consumer co-operatives in this country is attracting an increasing amount of attention in retail circles.

Based on total retail sales in this country last year of approximately \$30,000,000,000, the business done by the co-operatives represents but 1.2 per cent. The potentialities for increase, however, are indicated by the fact that in Great Britain, the birthplace of the original Rochdale movement, about 12 per cent. of the total retail trade is done by co-operatives and about 40 per cent. in Sweden and other Scandinavian countries where the co-operative consumer idea has taken firm hold.

Estimates are that the 6,600 co-operative societies here effected \$30,000,000 in "surplus savings" for their 1,800,000 member customers last year, according to E. R. Bowen, general secretary of the Co-operative League of the U.S.A., with headquarters in New York City. The league is the National union of "co-ops," having 1,450 member societies with a total of 500,000 individual members, doing a business of nearly \$100,000,000 annually.

While attention has largely centered on the large business done by about

1,500 oil and petroleum product consumer co-operatives in the Middle West, the increasing range of the co-operative movement is indicated by figures showing that there are 2,100 banking groups, 1,600 farmers' supply co-operatives, 500 societies with retail stores and about 900 other groups maintaining co-operative restaurants, bakeries, milk supply, insurance, telephone service, medical care, electrical supply and other services.

The trend of expansion is indicated by the statement that the Consumers Co-operative Association (formerly the Union Oil Co-operative), with headquarters in North Kansas City, Mo., has set up a five-year plan of progress for the co-operative movement of the Central West, which calls for the addition of 227 co-operative organizations before Jan. 1, 1940, in order to bring the total membership in the association in that area to 170,000. The plan is being supplemented by a five-year educational plan to include membership, employe and public education in the history, principles and methods of the co-operative movement.

Another illustration is that the Central Co-operative Wholesale, or merchandise supply source, owned and operated by 101 co-operative retail stores in Minnesota, Wisconsin and Northern Michigan, will dedicate a \$100,000 headquarters in Superior, Wis., Saturday of this week. This is a modern warehouse and office building with 122,000 square feet of space and facilities for loading or unloading six freight cars and ten trucks simultaneously. This wholesale organization did a business of more than \$1,790,000 last year, an increase of \$433,000.

DRY GOODS CONDITIONS

Approaching the pre-Easter peak, retail trade spurted ahead last week in a way deemed quite satisfactory. Reports from various sections of the country indicated that increases were running 20 to 25 per cent. ahead of last year. In this area results were somewhat spotty, but the gain was put at about 10 per cent. Weather conditions here militated against large volume in the apparel lines, but, on the other hand, home furnishing sales were better than expected.

Sales comparisons for last month disclosed various tendencies. Thus, the largest mail order chain company reported an increase of almost 30 per cent. over the same period last year, while a large fixed-price chain organization sustained a decrease of 15 per cent. Increases and decreases were sprinkled in between these results.

Trade figures continue to show the South leading in sales increases. Spotier reports have been coming recently from Western points, while in the East there is the lag which has characterized this territory for some months.

Wholesale merchandise markets have been more active. Under the rush of reorders which has followed retail gains, deliveries have tightened on a number of Easter items. Apparel manufacturers are now introducing new price ranges for May promotions. Dry goods jobbers renewed their buying for the first time in about two months,

feeling that prices had reached more attractive levels. Their retail customers were also more active.

NRA TO PRESS CASE

In its decision to press the Schechter poultry case to a conclusion in the United States Supreme Court the Recovery Administration may retrieve some of the ground it has undoubtedly lost in dropping its appeal of the Belcher lumber issue. A good deal of demoralization has followed the latter action and in many quarters business men are proceeding on the theory that the Recovery Act may be scrapped except for the labor provisions.

In explaining its move in the lumber case the administration admitted that, in delegating power over production and prices to the Code Authority, the government occupied an untenable position and in view of the "hot oil" decision could not hope for a favorable ruling from the highest court. Furthermore, there was no detailed evidence or testimony at hand on which to rush the case through.

The Schechter appeal, on the other hand, will follow a favorable decision of the Circuit Court of Appeals for this district on all but the minimum-wage and maximum-hour provisions of the code. Mr. Richberg described it as the most important judicial decision rendered on the NRA. Complete testimony is available and the case will come before the May term of the United States Supreme Court.

"Until the Supreme Court has ruled," Mr. Richberg said, "this opinion of the Circuit Court will be accepted as the most authoritative statement of the law which is, in brief, that the National Industrial Recovery Act and its administration are fundamentally constitutional."

INDUSTRIAL INCREASES

In the absence of major developments at home, except for passage of the work relief bill, the foreign situation continued to hold first place in the consideration of business interests during the week. The war scare seemed to subside a little and no armament supply orders were reported as received here, although inquiries were numerous. Holland and Switzerland appeared to be moving toward the devaluation action taken by Belgium.

A summary of business conditions in leading cities issued by the Department of Commerce indicated increased activity and employment in leading manufacturing centers. Trade was reported as "fairly satisfactory," the information having been gathered ahead of the current upturn. Labor conditions were pronounced unsettled in Cleveland and on the Pacific Coast.

Reflecting the tendency toward slackening, the business index is unchanged for the latest week. Chiefly due to the rise in railroad carloadings, the declines in four of the other components were offset. Automobile output was higher and, apparently, is moving in line with increased sales.

Of interest in foreign trade quarters was the proclamation of the Belgian reciprocal tariff treaty by President Roosevelt and his division of countries which will benefit in varying degrees

from it. The treaty becomes effective May 1 and those countries which have been discriminating through tariff advances, quotas, etc., have been warned that the United States will be forced to retaliate.

RETAIL LABOR BUREAU

Formation of a Bureau of Employee Relations was announced during the week by the National Retail Dry Goods Association. The bureau will collect and distribute information designed to promote mutually beneficial relationships between store management and store employes. Data will be issued under two classifications—government activities and internal store operations.

This represented the first move of the retail stores of the country to deal with their labor problems in a constructive way. The Retailers National Council, comprising sixteen retail organizations, has gone on record, however, as opposing the Wagner bill.

It is the purpose of the relations bureau to present unbiased reports to its members, endeavoring to keep them solely factual in character, according to Channing E. Sweitzer, managing director of the parent organization. He explained that future bulletins will make special efforts to point out to members possible sources of friction and employe dissatisfaction which should be corrected in order to promote more harmonious relationships.

This field should prove a wide one for the bureau to cultivate inasmuch as the depression has imposed extra heavy burdens on retail workers when conditions even in prosperous days were not so favorable in many cases. Since the personnel side of many stores continues their weakest operating link, it is more than likely that the bureau may return real profits to the membership.

Bad will be the day for every man when he becomes absolutely contented with the life that he is living, with the thoughts that he is thinking, with the deeds that he is doing; when there is not forever beating at the doors of his soul some great desire to do something larger, which he knows that he was meant and made to do because he is still, in spite of all, the child of God.—Phillips Brooks.

If you succeed in life, you must do it in spite of the efforts of others to pull you down. There is nothing in the idea that people are willing to help those who help themselves. People are willing to help a man who can't help himself, but as soon as a man is able to help himself, and does it, they join in making his life as uncomfortable as possible.

No one has success until he has the abounding life. This is made up of the many-fold activity of energy, enthusiasm and gladness. It is to spring to meet the day with a thrill at being alive. It is to go forth to meet the morning in an ecstasy of joy. It is to realize the oneness of humanity in true spiritual sympathy.—Lillian Whiting.

Your sole contribution to the sum of things is yourself.

OUT AROUND

Things Seen and Heard on a Week End Trip

Last Saturday found us headed for Allegan, where there were so many automobiles parked in the business district that I had to leave my car several blocks distant from the down town section.

At Cutlerville I discovered a new grocery store on the East side of the street. It is conducted by the younger generation of the Andringa family, which is a pretty good indication it will be successful.

At Wayland cards were up in all the stores announcing the centennial celebration of the founding of the town later in the year. Grocery purchases of 25 cents at the stores entitle the buyer to a ticket participating in a raffle for an automobile.

At Martin I was very sorry to learn of the continued illness of Freeman G. Hall. Mrs. Hall expects to see him improved in health and strength as soon as warm weather approaches.

As indicated above business was certainly in evidence at Allegan. It seemed like the return to old times, when Allegan enjoyed the reputation of being one of the best trading centers in Michigan.

At Hopkins I found C. Elmer Wolfinger, at his post of duty as a pharmacist for forty-six consecutive years. Few druggists enjoy such an enviable record as this young 75 year old gentleman. He offers his stock for sale and will probably find a purchaser as business improves. I shall be sorry to part company with a merchant who so wonderfully dignifies his calling. I have visited him every year for nearly half a century. I recall that on the occasion of my first call, and before he had ascertained my occupation, he asked me if I was the new Methodist preacher who had been assigned to Hopkins.

I met a similar experience at Rockford about twenty years ago. My mother had always told me that in buying poultry I should always ask for yellow legged fowls. En route home from some towns North on the G. R. & L., I stopped at a market in Rockford which had recently changed hands. The newcomer did not happen to know me. I asked the man behind the counter if he had any yellow legged chickens. His face broadened into a smile of large proportions as he replied: "You must be the new Methodist preacher."

These are the only times I have ever been mistaken for a preacher. I was once relating these circumstances to a friend, when he remarked: "If I was out shooting preachers I would never draw a bead on you."

At Byron Center I found Henry Geukes had transferred his grocery stock to Harkema & Potter. He still retains his meat market, located in the

store next door to the grocery stock. Incidentally, he mentioned that he had transferred his insurance policy on the grocery stock to the purchasers.

The next man I met on the street was L. A. Winchester, who is one of the most industrious fire insurance solicitors I have ever known. He resides on a beautiful farm about three miles from Byron Center, but the transfer of the insurance policy had never been reported to him, although it was written by his company. If the new grocers had burned out any time prior to last Saturday they would have found their policy null and void, because they had not completed their full duty in having the change of ownership recorded by the company or reported to its energetic representative. I congratulate the new merchants that they were so lucky that they did not have to face such a disaster. I am glad I was able to do them a good turn before the fire demon happened along.

The recent disgraceful occurrence at Ann Arbor, where a thousand or more students took an oath not to support the Government in the event of the United States becoming involved in war, reminds me of the experience Calvin College had with her pro-German professors, who had espoused the cause of the kaiser without making any impression on the students. The latter noted that Calvin College was the only educational institution in the city which did not float the stars and stripes on the college grounds. A committee was appointed to bring the omission to the attention of President Rooks. The latter stated that he dare not display the flag because it "would give offense to our pro-German professors." Before the day was over President Rooks was presented with a statement signed by every student to the effect that there would be no students in the college the next day unless the American flag was in evidence. This brought the President to time. I am naturally wondering if any of the professors who objected to the display of the flag are still in the employ of the college. If they are, this would be a good time to make some changes before Germany precipitates another war.

I consider the action of the college boys at Ann Arbor one of the most disgraceful circumstances which has ever happened in Michigan. I hope President Ruthven and his associates show their disapproval of the action and their abhorrence of the attitude assumed by the students in the most emphatic manner as the result of the teaching of red professors who receive their political views from Moscow.

The social importance of good salesmanship can be pointed out very well by showing the failures of salespeople of the past generation. As one goes through homes and notes the incongruous furnishings, lacking both in art and in usefulness, one cannot help but think of the wasted opportunity of salesmen to point out to purchasers how—and generally without additional

expense—they might have improved their homes. Much of the wastes of American cookery in the towns and cities could be eliminated by a word of advice given by skilled grocers' salesmen now and then. It is said by shoemen that at least 75 per cent. of adults have troubles with their feet—corns, bunions, ingrowing toenails, broken down arches and so on. Most of these troubles are directly traceable to poor shoe fitting; in other words, poor shoe salesmanship. Much of the waste, inefficiency and even suffering, due to badly furnished homes, poor clothing, badly fitted garments and shoes, wrongly selected foods, and so forth, are chargeable to a very large extent to bad retail salesmanship. One should not overlook the responsibility of the consumer for being in the plight he is often in, but the work of the retailer and his salespeople as purchasing and distributing agents for the community might well include such education of the consumer in the use of materials as the retailer and his salesmen are best fitted to give. There is unbounded opportunity for progress along these lines.

It is not to be inferred that because of the great social services the salesmen perform and the still greater ones that there are opportunities for, that there are no evils connected with selling. There can be no doubt that many people are led to place too high estimation of value upon certain goods that common sense would dictate should be placed in a subordinate order. But purchases made by consumers are largely dictated by custom, and the ultimate satisfaction derived from the purchase must determine its value in comparison with other possible purchases and the wisdom of the purchase. If its use results in comparatively little satisfaction, then we may say that the purchase was unwise; otherwise, not. Many a purchaser has been called a fool by his acquaintances for investing in a new contrivance which ultimately brought him great results, and many an unwise purchase has been made by consumers where no salesman's persuasion had anything to do with it whatever. It is likely that no more people have been deluded into buying things they did not need, and could not get full value from, than have been deluded into voting the wrong ticket and for the wrong men in politics or into taking any other unwise individual or social action. Evils in other lines do not excuse evils in selling, but an understanding of the general prevalence of such things causes one to take a broader view of the matter. One of the main results to be hoped for from a thorough system of educating salespeople for their work is a clearer and keener conscience upon this point. As a further remedy the practice now followed by many stores of exchanging goods freely or of refunding the purchase price if customers are not satisfied with the goods, offers almost a complete remedy.

The great evils frequently associated with salesmanship are dishonesty and misrepresentation. If goods are de-

clared to possess qualities which they do not possess, and which the customer cannot safely pass judgment upon, a great wrong is perpetrated. Under such circumstances the customer buys, thinking that he is receiving what he is really not getting at all. Much of this dishonesty appeared in the old time "puffing" of goods, horse traders' bragging and merchants' higgling. Much of it has survived, though in decreasing proportions, down to the present day. The attempt is now under way to purge advertising of this fault and the next step is to hold salespeople equally responsible for every statement they make.

A most insidious form of dishonesty in selling is that committed by manufacturers who adulterate or misbrand their products. Retail salesmen may be and are, in many cases, as helpless before this form of dishonesty as the customers themselves.

Nothing but close public supervision and regulation will eliminate such forms of dishonesty. Opponents of public interference in business must bear in mind that rules are necessary in all situations where people come together, whether it be a game or a public assembly. Regulation supplies the rules under which business must be conducted. Its purpose is to provide fair play to all concerned.

The factors of successful salesmanship are the salesperson's knowledge, experience, attitude towards the work and personality. The knowledge referred to is that which applies directly to the work of the retail store—knowledge of the qualities and uses of the goods sold and the ability to describe them properly to prospective customers; knowledge of people, their traits and ways of thinking, their ways of using goods, their methods of arriving at an appreciation of values, their standards of living, their consumption habits and customs; knowledge of the store, its plans and policies; and of its stock, so that no time need be wasted in locating the goods wanted when serving a customer. Experience is needed to give deftness in handling and apply these forms of knowledge.

The attitude towards the work is highly important. The salesperson's constant contact with the customer and the ultimate relationship between the goods offered and the salesperson in the customer's mind, make it highly imperative that the salesperson present a mental attitude that is favorable to salesmaking. What this attitude must be is somewhat difficult to define except in most general terms. It involves a liking for the work, a liking for people and human nature of all kinds, an optimistic view of life and its problems, enthusiasm and ambition. The salesman must feel, not make-believe, that he has a great work to perform, that he is one of the luckiest of mortals to have the opportunity, and that every person who approaches his counter is his possible friend. Liking for the work and a feeling of

(Continued on page 23)

FINANCIAL

Too Many Unsound Restrictive Measures

A somewhat more optimistic attitude seems to be present with respect to business. Motor production continues at high rate while decline in retail activity is less pronounced. Steel sales continue fair. Labor troubles appear less dangerous taking the various affected industries as a whole. Nevertheless, too much optimism is hardly logical for the near term business outlook. The government is still pushing forward new means of interfering with the economic processes. Although the Relief Bill has been passed, its beneficial effect on business will likely be slow in being felt. Probably the large scale refunding of high coupon issues in the bond market may be the factor doing much to eliminate the jittery attitude.

Of course, the legislative picture remains confusing, even though the relief bill is now out of the way. Congress is definitely more questioning with respect to new legislation so that it can hardly offer any other type of situation even though this development should be looked upon with favor. Moreover, the administration's refusal to carry one NRA case to the Supreme Court and then the selection of another case to be subjected to such a decision after widespread criticism, tended to give the impression that there was an attempt to circumvent the constitution. This development along with the new NRA bill, which many claim is little clearer than the original, tends to leave business in a skeptical attitude even though it is generally believed that new NRA legislation will be tame compared with the old. The cotton price situation and evidence of consumer resistance to higher prices of agricultural products presents a question as to the future of the AAA. The relief bill, containing a feature whereby agricultural benefits might become a subsidy rather than self-supporting through processing taxes, further suggests the weakness of the AAA's position. Encouraging features of these temporary confusing developments are the evidence of the pressure which economic forces eventually bring upon unsound restrictive measures.

J. H. Petter.

Proceedings of the Grand Rapids Bankruptcy Court


March 28. On this day the reference, and adjudication in the matter of Russell Mahaffay, bankrupt No. 5861, were received. The schedules have been ordered filed. Upon receipt of same the assets and liabilities will be made known.
 March 28. On this day the reference, and adjudication in the matter of Frank E. Sayles and Lena M. Sayles, bankrupts No. 6028, were received. The schedules have been ordered filed. Upon receipt of same the assets and liabilities will be made known.
 March 28. On this day the schedules, reference, and adjudication in the matter of Arthur J. Toogood, bankrupt No. 6051, were received. The schedules show total assets of \$8,510 (of which \$550 is claimed exempt), and total liabilities of \$10,271.03, listing the following creditors:
 County Treasurer, Grand Haven \$ 408.00
 County Treasurer, White Cloud 309.58
 Jennie Lane, Big Rapids; Ruth F. Norton, Big Rapids; and Harlie J. Lane, Stanwood 7,972.00
 Big Rapids Savings Bank 300.00
 International Harvester Co., G. R. 169.00
 J. B. Pettie, Morley 115.00
 Kalamazoo Stove Co., Kalamazoo 160.00
 Citizens State Bank, Big Rapids 230.00
 Peoples Savings Bank, Coopersville 70.00
 Eli Packer 50.00
 Adams Hardware, White Cloud 75.00

Borick Brothers, Big Rapids 22.50
 Dr. Glenn Grieves, Big Rapids 24.00
 Brindle Hardware, Big Rapids 17.50
 E. P. Peterson, Woodville 37.50
 Henry Fox, Fremont 70.00
 First National Bank, Reed City 220.00
 Big Rapids Farmers Coop. Elevator 20.95
 March 26. On this day the reference, and adjudication in the matter of George Gotham and Daisy M. Gotham, bankrupts No. 6054, were received. The schedules have been ordered filed. Upon receipt of same the assets and liabilities will be made known.
 In the matter of William E. DeGraw, bankrupt No. 5985. The first meeting of creditors has been called for April 18.
 In the matter of Elijah L. Green, bankrupt No. 6168. The first meeting of creditors has been called for April 16.
 In the matter of Roy Young, bankrupt No. 6148. The first meeting of creditors has been called for April 16.
 In the matter of Frank M. Buzzell, bankrupt No. 6142. The first meeting of creditors has been called for April 15.
 In the matter of John Ellwell, bankrupt No. 6116. The first meeting of creditors has been called for April 15.
 In the matter of John Bolama, bankrupt No. 6143. The first meeting of creditors has been called for April 15.
 In the matter of Ford Blake Fuel Co., Inc., bankrupt No. 5761. The sale of accounts receivable will be held at the office of the Referee, 845 Michigan Trust Bldg., Grand Rapids, on April 15. The accounts for sale aggregate approximately \$3,362.48.
 April 1. On this day the schedules, reference, and adjudication in the matter of Mid-West Securities Corp., bankrupt No. 6171, were received. The schedules show total assets of \$19,845.16, and total liabilities of \$127,740.47, listing the following creditors:
 Collector of Internal Revenue, Detroit \$4,927.52
 F. V. Smith, Grand Rapids (city treasurer) \$19.04
 G. R. Savings Bank, William R. McCaslin, Receiver, 10,993.91
 Detroit Savings Bank, Detroit 10,000.00
 American Home Security Bank, G. R. 30,000.00
 R. E. Clark, Grand Rapids 750.00
 April 2. On this day the schedules, reference, and adjudication in the matter of Wells Smith and Harry Ladner, individually and as co-partners doing business under the name and style of Smith & Ladner, bankrupts No. 6172, were received. The bankrupts operated a hardware store at Reed City. The partnership schedules show total assets \$4,454.47, and total liabilities of \$7,242.40, listing the following creditors:
 Partnership Debts
 City Treasurer, Reed City 56.00
 County Treasurer, Reed City 151.00
 Fulkerson Bros., Puxico, Mo. 33.50
 B. J. Ford, Co., Wadotte 36.81
 Flint & Walling Mfg. Co., Kendallville 19.71
 Greenville Hdwe. Co., Greenville 24.25
 G. R. Paint & Varnish Co., G. R. 10.00
 Lish Bros., Memphis, Tenn. 58.31
 G. L. Mfg. Co., Canasota, N. Y. 42.23
 Edw. Katzinger Co., Chicago 5.50
 Morley Bros., G. R. 34.88
 Malleable Iron Range Co., Beaver Dam, Wis. 3.04
 Moose Enameling Co., West Lafayette, Ohio 15.00
 Jno. Sevens & Co., G. R. 3.35
 Judson Hdwe. Co., Big Rapids 23.54
 Desher Broom Co., Desher, Neb. 15.00
 Osceola County Herald, Reed City 56.52
 Western Oil & Turpentine Co., G. R. 5.90
 Yeaky Scrip Co., G. R. 50.00
 H. Behren Mfg. Co., Chicago 8.00
 S. G. Lodi Co., Lancaster, G. R. Pa. 14.50
 H. Leonard Sons & Co., G. R. 12.00
 Baer Bros., New York 21.40
 Buhs Sons & Co., Detroit 232.26
 Ohio Plate Glass Co., Toledo 10.00
 Ohio Cultivator Co., Bellevue 13.50
 Perfection Stove Co., Detroit 60.00
 Robinson Rochester Co., Rochester, New York 10.00
 Rimstra Sale Co., Sturgis 10.00
 Richard Mfg. Co., G. R. 2.32
 Starr Stoneware Co., Crookville, O. 24.84
 Toledo Plate Glass Co., G. R. 100.00
 Union Fork & Hay Co., Columbus West Bend Aluminum Co., West Bend, Wis. 5.47
 Westinghouse Electric Light Co., G. R. 86.25
 Gilbert Bennett Mfg. Co., Chicago 10.00
 Martin Senour Co., Chicago 8.75
 St. Louis Ladder Co., Tpsilanti, Mich. 14.02
 Toledo Meta Wheel Co., Toledo 20.00
 Mich. Hardware Co., G. R. 3,363.45
 First Nat'l Bank, Reed City 1,483.30
 Reed City National Bank 100.00
 W. W. Mills Co., G. R. 2.00
 Globe Stove Co., Kokomo, Ind. 45.54
 Wm. Curtis, Reed City 160.00
 Norval LaBadie, St. Clair Shores 500.00
 Wm. Curtis, Reed City - unknown
 The schedules of Wells Smith, individually, show total assets of \$300 (all of which is claimed exempt), and total liabilities of \$831.29, listing the following creditors:
 Individual liability as a co-partner in the firm of Smith & Ladner, as shown in the above list.
 Bert Miller, Big Rapids \$ 400.00
 C. B. Smith, Armada 200.00
 Dr. G. H. Yeo, Big Rapids 16.50
 Spinder, G. R. 200.00
 Star Green Houses, Big Rapids 79.29
 Dr. Hayse, Reed City 10.00
 (The schedules of Henry Ladner individually show total assets of \$520 (of which \$90 is claimed exempt), and no liabilities, other than the individual

liability in the firm of Smith & Ladner, as shown in the above list.
 April 2. On this day the schedules, reference, and adjudication in the matter of Roswell E. Park, bankrupt No. 6174, were received. The bankrupt is a shoe repair and dealer, of Grand Rapids. The schedules show total assets of \$1400 (of which is claimed exempt), and total liabilities of \$2,862.43, listing the following creditors:
 Fidelity Loan Co., G. R. \$ 50.00
 William H. Hickok 200.00
 Marvin H. Sharpiro Shoe Co., Chicago 50.11
 Western Shoe Co., Toledo 486.82
 U. S. Rubber Co., Chicago 48.50
 Harry P. Williams, Fort Wayne 1,000.00
 Dr. Paul W. Willets, G. R. 75.00
 Boss Leather Co., G. R. 6000
 Braden & Whiting Leather Co., Flint 72.00
 J. B. Nicholson 120.00
 April 4. On this day the schedules, reference, and adjudication in the matter of Russell J. Thrall, bankrupt No. 6175, were received. The bankrupt is house manager of Our Theatre, Grand Rapids. The schedules show total assets of \$300 (of which is claimed exempt), and total liabilities of \$1,345.07, listing the following creditors:
 Herpolsheimers, G. R. \$ 20.95
 Miller's Dress Shop, G. R. 14.00
 P. H. Dress Ass'n, G. R. 137.22
 Dr. Dixon, G. R. 12.00
 Dr. Schnoor, G. R. 84.50
 Dr. McKenna, G. R. 109.00
 St. Mary's Hospital, G. R. 104.44
 Peter Hoek, G. R. 75.00
 Mich. Bell Tele. Co., G. R. 9.21
 Van Heulen Fuel Co., G. R. 4.50
 Ver Sluis Photo Shop, G. R. 6.00
 Boston Store, G. R. 53.10
 Verry's Grocery, G. R. 9.43
 Harry Hart, G. R. 40.00
 Alexander Hamilton Institute, Chicago 108.00
 Cross's Greenhouse, G. R. 12.80
 Cary Shop, G. R. 18.73
 Phillip's Tailor Shop, G. R. 26.21
 Friedrich Music House, G. R. 83.29
 Davenport McLachlan Business College, G. R. 84.75
 Paul Steketee & Sons, G. R. 161.84
 Koert Dairy, G. R. 33.81
 Herrng Dairy, G. R. 20.18
 Freyling & Mendels, G. R. 2.00
 Dr. Moore, G. R. 15.00
 April 4. On this day the schedules, reference, and adjudication in the matter of Alan D. Swain, bankrupt No. 6176, were received. The bankrupt is an insurance agent, of Grand Rapids. The schedules show total assets of \$885 (of which \$475 is claimed exempt), and total liabilities of \$71,140.34, listing the following creditors:
 American Home Security Bank, G. R. 704.01
 Citizens Industrial Bank, G. R. 500.00
 Leola Staley, G. R. 200.00
 George J. Pike, G. R. 500.00
 Pearl Hagens, New York City 700.00
 G. R. Nat'l Bank, G. R. 1,969.83
 Gast Motor Sales, G. R. 6.00
 Benjamin's, Inc., G. R. 8.85
 Charles Trankla & Co., G. R. 32.75
 Briggs Electric Co., G. R. 1.10
 Wurzlings Dry Goods Co., G. R. 75.10
 Mich. Bell Tele. Co., G. R. 19.27
 Paul Steketee & Sons, G. R. 72.08
 Herpolsheimer Co., G. R. 143.46
 L. A. Herald, G. R. 27.80
 L. A. Cornelius, G. R. 325.00
 Ethelwyn Carlin, G. R. 50.00
 Masonic Country Club, G. R. 42.50
 George Fortier & Co., 1,600.00
 George F. Manahan, Big Rapids 263.00
 Benjamin Powers, G. R. 9.17
 Fred E. Hill Sr., G. R. 32.00
 George H. Balt, M. D., G. R. 20.00
 K. J. Heinzelman & Co., G. R. 185.00
 George Walker, G. R. 100.00
 Drs. Southwick and Hutchinson, 57.50
 Blodgett Packing & Storage Co., G. R. 87.00
 Vandenbosch & McVoy, Inc., G. R. 47.50
 J. J. Hendreckse, G. R. 8.50
 Kalamazoo Pharmacy Co., G. R. 1000
 E. G. R. High School 27.50
 Charles Van Sluyters, G. R. 25.00
 Ronald H. Miller, G. R. 62.50

Boltwood & Boltwood, G. R. 58.50
 Economy Dye House, G. R. 7.70
 Michigan Trust Co., G. R. 504.11
 Reconstruction Fin. Corp., G. R. 3,818.05
 Old Kent Bank, G. R. 1,353.52
 American Home Security Bank, G. R. 437.87
 Alberda-Shook Chev. Inc., G. R. 10.07
 Strouse Creamery Co., G. R. 15.50
 Rason & Dows, G. R. 5.00
 H. R. Geer, G. R. 198.15
 Claude N. Jaqua, G. R. 25.00
 Guarantee Bond & Mortgage Co., G. R. 4.95
 Blakeslee Bros., G. R. 181.00
 The following list of discounted notes involves four types of transactions:
 1. Loans to petitioner from individuals schedules, the latter giving petitioner their notes for the purpose of discounting.
 2. Notes given to petitioner as payment of insurance premiums on life insurance sold by him.
 3. Notes indorsed by petitioner and his (then) partner, Wm. H. Strahan. These notes were taken from their debtors as payment on loans. The debtors have not paid the notes.
 4. Notes given to petitioner and Wm. H. Strahan as payment on life insurance sold by them as partners. Notes endorsed by both.
 All of the notes were discounted at the Grand Rapids National Bank and are now held by David Uhl, as receiver of the bank. As security for the payment of these notes, petitioner assigned to the bank all money to which he might become entitled by way of commissions in the future on all policies of insurance which he had previously sold as agent for the New England Mutual Life Insurance Co. of Boston. The value of such renewal commissions is unknown.
 Notes Under Classification 1
 Emerson E. Elliott, G. R. \$ 95.92
 E. B. Higgins, G. R. 207.95
 Frederick E. Hill, Sr., G. R. 98.02
 John O. Hume, Estate, Muskegon 162.31
 M. J. Lucid, E. G. R. 59.93
 Miss H. R. Macham, Chicago 73.11
 James J. McDermott, Muskegon 224.05
 Benjamin Powers, G. R. 213.21
 Roland R. Shook, E. G. R. 142.99
 W. A. Young, Muskegon 95.07
 Notes Under Classification 2
 Anderson Shoe Co., G. R. 89.75
 Charles E. Broman, Sparta 66.63
 Harry L. Colton, G. R. 238.48
 Harry A. Fisher, Muskegon 220.33
 H. R. Geer, G. R. 76.39
 George V. Hepburn, G. R. 110.30
 Donald L. Hunting, G. R. 151.47
 John Slykhouse, G. R. 215.22
 A. Dexter Swain, Jr., G. R. 408.97
 Mrs. E. B. Van Bysterveld, Walhalla 69.20
 J. C. Yeakey, G. R. 139.18
 Notes Under Classification 3
 A. DeWitt and C. W. Himmeler, G.R. 85.85
 Carl Duvall, G. R. 93.39
 Notes Under Classification 4
 Albert L. Hammer, G. R. 34.28
 Martin D. Verdier, G. R. 93.16
 The following list of discounted notes is held by William R. McCaslin, receiver of the Grand Rapids Savings Bank. The notes were discounted by petitioner and involve two (2) kinds of transactions:
 1. Money loaned by petitioner to maker of note, note being taken by petitioner and discounted at bank.
 2. Notes received by petitioner in payment of insurance premiums on policies sold by him, notes being discounted at bank.
 Notes Under Classification 1
 John Austin, G. R. 44.50
 Notes Under Classification 2
 Walter H. Brooks, G. R. 15.00
 C. P. Perkins, E. G. R. 257.76
 G. W. Perkins, G. R. 230.38
 Harry J. Fisher, Muskegon 135.15
 The following three items are notes

All Issues
CONSUMERS POWER PREFERRED
 BOUGHT—SOLD—QUOTED
 Buying and Selling orders executed
 All listed and unlisted Stocks and Bonds
 Your Inquiries Invited
ROGER VERSEPUT & CO.
 Investment Bankers—Brokers
 332-338 MICHIGAN TRUST BLDG.
 GRAND RAPIDS Phone 8-1217

 **West Michigan's oldest and largest bank**
 solicits your account on the basis of sound policies and many helpful services
OLD KENT BANK
 2 Downtown Offices
 12 Community Offices

J. H. PETTER & CO.
 INVESTMENT BANKERS
 GRAND RAPIDS Phone 9-417
 MUSKEGON Phone 2-3486

which were taken by petitioner from the makers in payment of money owed by them to petitioner and by him discounted at the American Home Security Bank, and now held by Howard C. Lawrence, receiver of the bank.

New York City..... \$52.17
 V. I. Cilley, G. R. 334.92
 George V. Hepburn, G. R. 54.18
 John Slykhouse, G. R. 107.78
 Old Kent Bank, G. R. 2,186.07
 Preferred Accident Insurance Co.,

The following items all involve notes endorsed by petitioner and V. I. Cilley, 15 Fountain street, G. R., president and secretary-treasurer, respectively of Letterneg Devises, Inc., prior to the giving of said notes the corporation had issued stock with the promise of Swain & Cilley to repurchase it at the end of one year after issuance. Afterward it was discovered that it was impossible to repurchase said stock due to lack of funds of the corporation. These notes were given to purchase back the stock in lieu of cash payments. Petitioner and Cilley endorsed each note. Letterneg Devises, Inc., is now defunct.

Charles McQuewan, G. R. 587.54
 E. M. Herpolsheimer, G. R. 9,555.08
 John O. Hume, estate, Muskegon 2,892.85
 Willard H. Kinder, G. R. 3,360.00
 G. L. & N. R. Warren, E. G. R. 6,344.08
 Antoinette Campbell, E. G. R. 1,720.25
 Francis D. Campau, G. R. 4,321.47
 John Slykhouse, G. R. 569.53
 Benjamin Powers, G. R. 1,682.78
 Chas. L. Witman, G. R. 1,135.94
 Dr. Alfred Dean, G. R. 1,135.94
 Henry Geukes, G. R. 567.39
 Theodore J. Bayne, G. R. 680.52
 Wm. S. Herpolsheimer, G. R. 2,374.87
 Theodore O. Williams, E. G. R. 564.96
 Ada B. Rogers & B. Hinkley, G. R. 1,182.12
 Helen S. James, Los Angeles. 718.39
 Miss F. Stone, G. R. 4,497.56
 Edward H. Idema, G. R. 2,616.25
 Thomas E. Johnson, G. R. 200.00
 Petitioner is one of the directors of the Anderson Shoe Co., of Grand Rapids, a Michigan Corporation. In 1929 he and the other directors signed a credit guarantee bond for the corporation indemnifying the Grand Rapids Savings Bank in their extension of credit to the said corporation. The names and addressees of the other directors who signed said bond follows: Reese Veatch, 135 Mayfield avenue; John Anderson, 2017 Division avenue; Joseph H. Hummel, 941 Michigan Trust Bldg.; M. Edmond Davenport, 215 Sheldon avenue; Emerson E. Elliott, C. A. Van Ringelsteyn and G. Van Ringelsteyn, 540 Elliott street, Loren Staples, 610 Windsor Terrace, all of Grand Rapids. The amount now owed and part due is \$2,360.00. This bond has been hypothecated to the Reconstruction Finance Corporation \$2,360.00

Billions May Be Wasted

While supporting public works as a means of relief within certain limitations, this paper has long contended that it was a method necessarily slow in application, requiring much time to get to the employment stage, its benefits necessarily limited to those persons who are either more or less trained mechanics, or to the heavy work termed "common labor," and that its cost is very much greater than direct relief. That where it can be properly applied work relief is preferable to direct relief is beyond question, but its field is limited. To substitute work relief entirely for direct relief is impossible, as we have frequently shown. The government is setting out to spend further billions in this endeavor, under the mistaken notion that it is possible. And in so doing it will necessarily add more and more to the accumulation of the public debt. Where is it going to end?

A Stalled New Deal

The New Deal has stalled. It has stalled for two reasons — one political and personal, the other economic. The political reason relates to the inability of the Democratic leaders, in the White House as well as in Congress, to control their followers. The economic reason is the quiet but determined reluctance on the part of the nation at large to have the administration go ahead with a program that is not doing what has been claimed for it. A possible answer to the whole disturbing situation is to forget reform for the time being and to concentrate on recovery.

MEN OF MARK

Howard C. Lawrence, President Central Bank of Grand Rapids

The election is over. A good many citizens wonder what keeps the Republican party in Michigan together, working cohesively. The answer is—Howard C. Lawrence.

The Grand Old Party has had a lot of state central committee chairmen. Many of them have been very good. But none has been truer to the party, more conscientious in handling party matters, more straight-forward in his desire to see the party win, than Lawrence. Time after time he has surrendered time that belonged to his

most every other state, still under the golden spell of the so-called New Deal, went pell mell in the other direction.

Lawrence is serving his fourth term as chairman of the Republican central committee. He is still in his mid forties. The sacrifices he has made can best be visualized by a realization of the fact that he has gone much farther in the business world—and had before he became associated with politics—than most men of his age. Right now he is the guiding genius for one of Grand Rapids' largest banks. He is making it go because he inspires confidence and is as efficient as he looks.

He is a Michigander and a Republican from start to finish. Born on an

When Green moved into the executive office in Lansing it followed as naturally as night after day that Lawrence should move his efficient personality to Lansing too. He served as secretary and counselor to Governor Green from 1927 to 1930 inclusive. Then he was nominated by the Republican party for the office of state treasurer and was elected. Had he been nominated for the same position last year there are those who believe he would be in office to-day instead of a Democrat.

Lawrence's hair is graying. He wears glasses. He has the distinguished look of one who has worked hard but successfully. The Republican party ought to give him a medal. He has given his time and money to the cause, and has been the mainspring that caused elements of the party to hang together in the unpleasant years since 1932.—Michigan State Digest.

Drastic But Safe

The Bernard Baruch plan for keeping America out of war—as outlined to a Senate committee—is a drastic one, but probably not too drastic, if we are to hope for success. He would have us refuse to sell munitions to any belligerent and would have us proclaim that Americans go into war zones entirely at their own risk.

This means simply that we would waive commercial rights, would decline to insist that our merchant ships or our citizens have a right to go any place a belligerent might choose to call war territory. This would entail not only the sacrifice of such commercial activity as might be due to war, but a possible sacrifice of our established and peacetime trade.

Yet, unless we alter our doctrine of the rights of neutrals, depart from principles which we upheld in the world war, we will, in case of conflict between any of the great powers, be almost certain of being drawn in.

Encouraging the Radicals

The longer efforts to limit Federal expenditures and to balance the budget are delayed the stronger is the possibility that a grave inflation issue must be faced. If the administration were to indicate that, even to a slight degree, it was trying to retrench and economize with a view to eventual budget balancing, the fiat money shouters, the currency cranks and the something-for-nothing boys might not be so noisy as they now are.



Howard C. Lawrence

business to help the party. He has labored in the vineyard as diligently when candidates he didn't like, personally, were on the ticket, as when he was running himself. A Republican of the type that blooms too seldom—that is Lawrence.

Lawrence has the deserved reputation of being as honest as the day is long. No taint has ever touched him, although he has been in public life many years. His given word is a pledge. The Republican party of Michigan might very well give thanks for the young man from Ionia and Grand Rapids who so skillfully has guided its destinies through the darkest years of its life. Lawrence made Michigan win for the Republicans in 1934 when al-

Ionia county farm 45 years ago, he went to a typical little red school house in the country. He went to high school in Lake Odessa, which, to say the most, is not a humming metropolis. He gained the confidence of the folk of that rural atmosphere sufficiently to become the town banker—and that, ladies and gentlemen was an honor not idly bestowed in the good old days. The banker usually was the town head man. After climbing to the top of the ladder in the Lake Odessa bank, larger fields beckoned. Lawrence became associated with Fred W. Green, former governor and millionaire furniture manufacturer in Ionia in 1921. He became secretary-treasurer of the Ypsilanti Reed Furniture Company.

In time of great anxiety we can draw power from our friends. We should at such times, however, avoid friends who sympathize too deeply, who give us pity rather than strength. Like so many unwise parents, such friends—well meaning, though they be—give "set lessons in fear" rather than in courage. It is said that Napoleon before one of his great battles used to invite his marshals to file past his tent, where he grasped their hands in silence. Certain friends, like Napoleon, can give us a sense of triumphing power.

The New Deal must by and by make good or make room for something else.

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.

"Give Your Boy a Chance"

I am frank to say that I have scant patience with the sort of "give-your-boy-a-chance" campaigns which have been running of late in certain districts. Some reasons why are these: That the "chance" sought for is evidently limited to mediocrity. The boy is to be free to operate a little business, but if he grows beyond that, something must be done to handicap him. Another is that the attitude is destructive, as are all handicap efforts. Again, this is against all American traditions and institutions. Not only have we gained freedom, but we have assumed it as a postulate; we have preserved it among the states; we have "cried it up," to use an ancient, expressive phrase; we have thought—and in the abstract continue to think—that freedom is every American's birthright. Yet what is now sought for on every hand is to stop men from full development; and when we do that, we absolutely negate all our protestations and contravene our historical background. To the extent that such efforts are successful they are retrogressive—they set back the clock of history.

It should not be necessary to say that in all this I do not condone lawlessness nor any encroachment by one man or set of men on the right of others, but it seems that this must be said because when anyone sets out to do his bit toward a stemming of the tide of any popular error, he risks an impugnation of his integrity and good faith. So: For every real offense against anyone's freedom, there is already ample remedy in our laws and institutions. We need nothing new in that direction.

Let us think further and we see that every law is restrictive. That is the essence of law. It says—always must say—"Thou Shalt Not" to somebody. Through many centuries our British forefathers fought to shake off similar shackles on individual freedom—once going so far as to turn down a state police though the land was infested with robbers. Experience had taught them, bitterly, that it was better to chance robbery and murder than the virtual certainty that more government would mean tyranny renewed.

Did not Thomas Jefferson gain part of his fame by insistence that "That government is best which governs least"? We continue to venerate Jefferson's principle "with our lips," but not "in our lives" whenever we lightly seek more government control of anybody. We prate glibly of such freedom as American hitherto have enjoyed to grow and develop as far as each one can, depending only on his own ability. This doctrine, of course, has been abused often. There has been

crying abuse of late years; but not a touch of that has entered the grocery business.

It is ironical—and to my mind most unfortunate—that sectors of the business of retail food and grocery distribution are to-day being attacked, because whatever may have entered other lines, our business has made steady, consistent progress toward improvement in every portion of it: stores, systems, sanitation, orderliness, and—most vital of all—radical reduction in distribution cost to the consumer, the community.

So, assuming that a proper aim is to preserve the opportunity of worthy merchants, the peculiar futility and needlessness of the agitation is apparent; because from my own personal observations in more than thirty years of travel in all the states, contacting grocers everywhere, I find nothing that evokes the least alarm or justifies agitation. In every region, state, virtually every city or town with which I am familiar, I find representative grocers with long histories behind them, men as stable in their business now as any ever were; as stable as any human institutions ever are.

A few come to mind: S. S. Pierce & Co., Boston, more than 100 years old; Peebles, Cincinnati, around sixty-five years—maybe more; Hicks and Clark, New York, Clark at least seventy-five years continuously operating; McLean, Johnson Bros., Feiling & Ingram—these merely representative of San Francisco's standbys; Seeley-Dresser, Portland; Curnow, Stockton; Grosjean with several stores covering Marin County, California, more than fifty years in business; Kamper, Atlanta.

These, of course, are old style operators, full-service grocers. That is often advanced as a reason why they are not men whom grocers of today can emulate. I ask why not, inasmuch as experience shows that the enduring successes among solo grocers are merchants who trade up consistently, ever doing a higher grade business. Are these men not the best leaders in this field?

But reports from all sections run to the effect that the independent is gaining steadily back to his former stability. What does this show? Surely, that he has gained back in the circumstances of the last few years, for no drastic change has come in competition as yet that favors him—outside of himself, that is. And that likewise shows that he has again developed a new set of faculties, as he has done in every former evolutionary trade development and thus finds himself master of his business on the new lines.

If this be a clear view of to-day's actualities, then surely it were the greatest error to seek radical change now. That would be equivalent to setting up a new set of conditions to which adjustment must be achieved. Such course, in fact, is precisely the objection to any sort of radicalism. It operates by sudden removal of familiar landmarks, whereas evolution, such as proceeds about us daily, can be grappled with and overcome bit by bit as changes develop.

For example, there are signs of real recovery of basic American sanity about us now, and I distinguish what I mean thus from the various alphabetical plans which are failing no more than might have been foreseen, but just as anyone could have pronosticated from experience. Among these signs is the old reliable that folks again look for service and credit to a renewed extent. Here, again, I mean the worth while folks, for, of course, the mere credit seekers who have little or no thought of paying up are always plentiful.

Evidently sensing this tendency, certain trade papers are offering credit-education service to their readers, and of such education grocers might well beware because far too much of it deals with how to collect bills that are more or less delinquent.

Now the hopefulness of this new development lies in the fact that this credit-trading segment is our stablest; all of half the total trade. That is why good service merchants stand so solidly through the decades. One prominent grocer I know who was rather hard pressed only three years ago now sees daylight again and I feel certain his experience will safeguard him from danger hereafter.

Because the one credit lesson that every grocer must absorb to be successful in this highly profitable line is to prevent losses and slow pays.

Paul Findlay.

Satisfactory Hearing on the Diehl Bill

Friends of House Bill No. 53, known as the Diehl bill, and introduced into the House by Representative Diehl, of Monroe, met with the General Taxation committee of the House, on April 4, for the purpose of general discussion of the merits of the bill. The Taxation Committee is composed of nine members, Messrs. Brown, Holbeck, Adams, Conmans, Helme, Jamison, Lingeman, Long and Wagner. Besides the committee were a few other members of the House. The hearing was arranged upon short notice and only a few merchants knew of it, as the committee were not prepared for a large delegation at this time.

Among those presenting the merits of the Diehl bill was the author, who explained its purpose was to provide an amendment to the present chain store license law, recently declared constitutional by the State Supreme Court, which would increase the license tax. He cited the devastating competition of chain store corporations and the restricting influence it is having upon the opportunities of American youth

in the commercial field. He said the bill was aimed to close many of the stores of the National chain store corporations through the increased license, thus bringing a measure of relief to local business. Representative Diehl is evidently a close student of economic conditions and well qualified to work for the home interests of his district and that of the state. Others speaking in support of the Diehl bill were C. L. Clark, W. B. Garber, Hugh I. McLean and J. E. Vanwormer, of Greenville, also Leonard VanderJagt, of Grand Rapids, and E. B. Stebbins of the staff of the Michigan Tradesman.

Speakers declared that the invasion of the state by greedy monopolies had greatly increased the distress of the people and that they should be branded as public enemies. These powerful corporations do not advance the public welfare, but they rob communities and the state of hundreds of millions of dollars, which formerly remained here. They cited the evils of chain store practices and showed that every community needs the profit on its own trade if it is to remain in a healthful condition. Business surveys in many parts of the state show the chain stores receive from fifty to seventy per cent. of local trade, on which every dollar of profit is stripped from the community. They said no one could point to a single instance in which the chain store corporations had been builders of the community. Always they have sent away the profit on trade, which is the life blood of business. The committee was urged to consider the human problem, as it is affected by the impoverishment of local merchants, hundreds of whom have been driven out of business and nowhere to turn for a livelihood, and often are forced to seek public welfare relief. Members of the Taxation Committee gave most respectful attention to the speakers and it is the hope of friends of the Diehl bill who were present that the members will favor the bill and recommend its enactment this session of the legislature.

E. B. Stebbins.

Washington's vicious anti-utility policy isn't proving useful vote-getting-wise.

Modern Store Equipment

40 50 South Market Ave. Telephone 82176
GRAND RAPIDS, MICH.

DISTRIBUTORS OF

TERRELL'S Steel Shelving, Wrapping Counters, Bread and Cake Display Racks, Dew Fresh Vegetable Counters, Hardware Counters, Dry Goods Counters, Standard Scales, Meat Slicers, Grinders, Coffee Grinders, Dry-Roll Refrigerators and Butcher Supplies

ANTHONY VER MERRIS EDWARD SLEIGH

FOR CONSISTENT TURN-OVER!

● LILY WHITE FLOUR

"The flour the best cooks use"

VALLEY CITY MILLING CO.

PORTLAND
HOLLAND

GRAND RAPIDS
DETROIT

TRAVERSE CITY
KALAMAZOO

MEAT DEALER

Sell Meat Most in Demand

I welcome the opportunity to express my views about the retail meat situation in our city. It can be said we have followed our government and gone off the gold standard—the standard of giving people the best in meats, poultry and groceries.

For the last twenty years cattle raisers have striven to improve the livestock in order to stimulate production and consumption of meat. Now we find ourselves in a position somewhat similar to the manufacturers of high priced cars. They are beginning to make cheaper cars and many of us are adding cheaper grades of meats. Car makers still have high class cars for those who are willing to pay the price. I too have some choice meats to sell but am finding it harder every day to dispose of them and still make the necessary profit.

One of the reasons for this condition is that many people are out of work or are making little money and simply cannot afford the best meat. There is also another reason, and that is competition—that powerful element that is supposed to guard against profiteering and exploiting of the buying public. In my opinion, it does its job well and in two ways. It is making it harder every day for honest, conscientious dealers to stay in business, and does it by fooling the public more than ever before.

I know that someone must sell the lower grades of meat, but why they should be permitted to advertise them as the best and offer canned goods below wholesale prices is beyond me. The renewal of the practice of selling meat by the piece, conducting of drawing for prizes and attendance prizes are the very evils that we have been fighting for years. All these abuses were to be remedied by the food code.

What has the grocers' code done? Nothing. What will the meat dealers' code do? I believe that it will never even begin to function and that the promoters should not solicit funds to do so. I believe in being sincere and expressing myself as I feel and wish our so-called leaders would do the same.

Instead of painting rosy pictures which they know themselves will never materialize, rather they should concentrate on local affairs. Give up all this idle talk about National and State organization, about bills in legislature, friends in Washington and other for-faw.

What we need is a good local organization and we are far from having it. It is a big field to work to build it up. What did all the State and National conventions of ours accomplish? The resolutions they have written would stop a Mississippi flood, but it did not stop the troubles of small dealers any. All they benefit is the few people with plenty of money to have a good time. I have attended several and thus know what I am talking about.

But coming back to my little shop and what to do to weather the present

storm. When big organizations find a place is not making money for them they either have the location changed or close it. Many retailers have reached that stage but cannot afford to close, move or sell their business. My advice to them is to give all the energy they are able to generate to their business. Improve fixtures if possible, sell the kind of meat they have the most demand for—that is, put the pride of having always handled the best in the storm cellar, for the present at least. Advertise, above all. Handbills have proved most satisfactory for the small dealer. Don't try to beat your competition with prices. Someone will always be cheaper than you, and so will his grade of meat. Be first in your shop in the morning and the last to leave it at night. Watch your overhead, pay your bills promptly, and say with that spirit with which this city was built, I will hold my ground.

Fred Kucera.

Service a Factor in Meat Price Spread

"Frequent references to the supposedly wider spread between meat prices and cattle prices which exists now as compared with pre-war years are based on very inadequate and unreliable data," Howard C. Greer, director of the Department of Marketing of the Packers Institute, told the Kansas Livestock Association at Wichita. "If 1934 prices of cattle, beef, and by-products are compared with those prevailing from 1910 to 1914, for example, it can be calculated that the spread is now either narrower than formerly or wider than formerly, depending on which set of quotations is used.

"While it seems probable that since the war there has been some increase in the cost of processing and distributing meat, the increase is not nearly so great as popularly supposed. More extensive processing, greater services to customers, and particularly the greater amount of transportation required because of the longer distances between centers of production and consumption, are responsible for the major increases in cost. At the same time, rates of wages, freight charges, taxes, and many other expenses have more than doubled.

"If the housewife, however, prefers more stores, better store equipment, a wider variety of meats, smaller units of sale, and other added services, the meeting of her demands will increase distribution costs. Yet it does not necessarily follow that the livestock producer is in any way injured. The producer is interested primarily in the amount of money he receives, not in its ratio to the price paid by the customer; and if the housewife prefers to pay for more service rather than for more meat, there is not much that can be done about it, either by the packing industry or anyone else.

"As a matter of fact, the efforts of packers and retailers to please the consumer are the things which in the long run make possible the continued marketing of livestock products. Processors and distributors are the selling agents to producers, and they employ the best methods they can discover to do the job effectively."

Like Children, We Play With Fire

We professional writers do not always write wisely, and the National Association of Retail Grocers is no exception to this generalization.

But in appealing for concerted opposition to Senate Bill S 1807, wherein amendments to the Agricultural Adjustment Act are proposed, Chicago headquarters uttered a profound truth—so profound that its full scope and sinister significance appear to have escaped its writer. It read thus:

"The power to tax is the power to destroy."

Never was truth more tremendous expressed in any number of words. As we scan that statement and ponder it, what threat of tyranny, absolute oppression and unadulterated autocracy lies within it!

Yet it points precisely to the direction in which we are drifting, and we are headed that way in large measure by reason of the profound alteration which has occurred and continues to proceed in our basic institutions; and this alteration is in process to such a startling extent, unnoted by most of us, because organized minorities have sought—and seek now—to limit the liberties of others.

S 1807 is a mere symptom, regardless of what it may contain, but, incidentally, it connotes the growth of a single department of our National Government from virtually nothing to an annual expenditure—before the New Deal—of more than 25 per cent. in excess of what our entire National Government cost us in McKinley's time.

Should we watch our step, that we do not ourselves countenance or further any additional tax burdens or extension of bureaucratic power—regardless of any supposed interest, including our own? I submit the opinion that we should do just that.

Paul Findlay.

No Wonder Prosperity Cannot Find Its Way Back

In spite of NRA codes regulating a minimum wage and working hours, chain store corporations in this state are paying clerks such a low salary they have been forced to apply for welfare relief in order to care for their families, as the earnings of the breadwinner would not reach around. This is but another example of greed shown by the powerful chain store corporations. All through this depression they have waxed fat, declaring regular and often special dividends for the stock holders. Only this week one of the great mail order chain store corporations banqueted its employes of its Grand Rapids store for having broken all records for sales. This is the same greedy corporation which induces young men to canvass among the farmers of the state, distributing its order blanks and advertising, on which is printed the name and address of the solicitor. He tells the farmer he is seeking a college education and urges him to buy from this giant corporation, who agree to pay the young man a commission on all orders received, bearing his name. This same chain corporation also has another new

scheme which will open the eyes of the local lumber dealers, hardware merchants and plumbers. It will make you a loan to improve your home, supply you with lumber, hardware, plumbing, paints, varnishes, floor coverings etc., providing your security is satisfactory. Then you can repay the loan on installments. Besides this it will supply you with food, clothing, medicine and about every other human need, including a tombstone to mark your last resting place. Mail order chain store corporations are a great blessing to their stockholders, who are now in the Wall street class. No wonder prosperity cannot find its way back, and it is necessary for wise legislation to enact laws for the protection of many who do not realize they are prolonging the depression by buying from these greedy monsters.

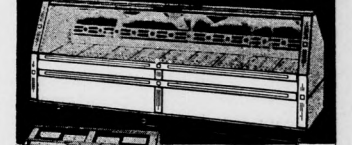
E. B. Stebbins.

South Threatened

California's cotton crop, fast growing into a major threat to the Southern planter, now generates further bad news to him. The planters of Kern County, 80 miles north of Los Angeles, have just finished adding up their 1934 crop figures; the totals, they claim, set a new world's record for average yield with 1.3 bales to the acre. (The U. S. average is a quarter of a bale an acre.) And, to rub things in, California's 1934 yield per acre as a whole tops that of any other state. Reasons: Favorable climate and soil; concentration on one variety of pureseed cotton; prevention of crossbreeding with other varieties.

INVESTIGATE and you'll choose

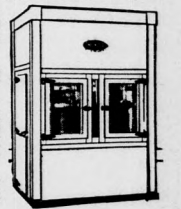
DRY-KOLD REFRIGERATORS



because only

BALANCED HUMIDITY can produce Perfect Refrigeration.

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



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

HARDWARE

Michigan Retail Hardware Association.

President—A. D. Vandervoort.

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

Secretary—Harold W. Bervig, Lansing.

Treasurer—William Moore, Detroit.

Farm Equipment Always Should Be First

The depression has made some strange business bedfellows. I will never forget how shocked I was three years ago when an implement dealer told me he had put in a stock of groceries. "I can foresee," said he, "that the farmers in my territory are not going to buy many implements in the next year or two. I've got to make a living some way and the people who have been buying farm machines from me have got to eat. In addition to this, we happen to be short a first class food store. Why shouldn't I handle groceries as a sideline?"

Probably he is not the only implement dealer who has been selling groceries. Building materials and implements, or hardware and implements, have always been associated lines. During the depth of the hard times, all three of these staples got so dull that something else had to be added to keep the wolf from the door. Some implement stores added garages and solicited with good success service work on cars and trucks as well as selling gasoline, oil and tires.

Undertaking and furniture came under the same roof with farm implements in places where such a service seemed to offer an opportunity to make a profit. Plumbing has kept some implement dealers from having to close their doors. Household appliances have proved a boon. Notions, a five-and-ten cent department, automobile accessories, almost anything to fill in the spaces between the customers who wanted to buy the things that we expect to see sold in an implement store.

This spring, even in localities where the drought cut deep into farm incomes, implements are moving again. Farmers do not need a lot of money and credit that has kept them out of the market so long. They have waited until they feel they have reasonable assurance that the crops they produce will be worth harvesting. Fourteen-cent corn makes hogs just as fat as when it is worth five times as much, but it means actual loss to the farmer to feed worthless corn to \$2 hogs.

"If we raise anything this year, we are almost sure to get a decent price for it!" This has come to be the farmer's theme song in this territory of ours where the last three crops we raised we gave away.

The farmer is not only buying new machines to help him plant and harvest his crops, but he is planning to buy new household appliances, he has to buy seed, and he must eat. Houses need repairing, and plumbing in hundreds of houses is ready to give out. Many a dealer finds that he is overworked, now that his implement business is coming back. Particularly if he has built up a service business, such as plumbing or undertaking or automobile servicing, he finds that he has more

business than he can take care of with his present force.

The manufacturers that he represents are bringing pressure to bear. The implement manufacturers resent the time that their dealers give to selling gas stoves. The gas stove manufacturer thinks automatic refrigerator are a nuisance, and the refrigerator manufacturer cannot understand why any intelligent man should want to spend any time selling washing machines. The washing machine manufacturer says it is a waste of time to spend so much effort preparing for the implement repair season. Each of these is within his rights.

The manufacturer of implements entrusted his dealers with the business of getting farm equipment to the farmers. Naturally he wants effort put behind sales. He insists that the dealer prepare to give repair service for the machines he has already sold. The other lines that the dealer handles are just as anxious to have a suitable outlet for their products. They are all pushing the dealer until he scarcely knows which way to turn.

These dealers say they cannot afford to let any of this business get away from them, in any line they have been working so hard with such little result during the past years. The harvest time is here and they have earned the right to profit. How can they be fair with the manufacturers and themselves?

The big task of a dealer of this class is to decide how to handle his new problem of too much business for his man power. It is a problem of selection, of setting up a leading line and making other things of secondary importance, if they are retained. Personally I feel strongly the value of the implement business to the community and the importance of having the finest type of men engaged in selling and servicing farm machines.

Now, nobody can be blamed for giving the best of his time to selling the items that make him the most money. There have been times, when certain individuals who held the same contract that we did were using our sample floor to help them cut prices, that we felt we could not make any money in the implement business.

I confidently believe that such difficulty is past. I believe, and experience this spring backs up my judgment, that the sale of new implements will be just as profitable as selling any other piece of merchandise. Indeed, there are few lines that offer the repeated profits that implements offer, because every machine sold this year becomes, a user of parts with attendant profits, in a year or two. Every machine two years old or older is working for the parts department of the manufacturer who made it and for the dealer who is equipped to service it.

Perhaps it is the code that has changed the attitude of the people who are competing with each other. Doubtless it has helped. But I believe that the greater credit belongs to the manufacturers themselves, who are backing up the efforts of dealers to make a legitimate profit. We can never entirely stamp out price cutting and other

unethical business methods, but manufacturers can protect their own dealers from each other. We may reasonably expect, as they appreciate the advantage to themselves as well as to their dealers, that they will emphasize their declaration to stand behind the principles embodied in the code and that they will help dealers in their efforts to raise their standards of doing business.

It is too soon for dealers to expect complete protection from "agents" who carry no stock, give no service, have no bookkeeping system except the notebook carried in their hip pocket along with some manufacturer's price list. But it is indeed time that the dealer who carries well displayed samples, who canvasses for sales, and services machines sold, be protected from "agents" peddling the same line at ruinous discounts.

We are coming closer to the realization of this hope than we have ever been before. Reports of profitable sales, of reasonable trade-in practices, of friendly co-operation between neighboring dealers to trace down exaggerated tales of cut prices, of branch managers who actually are preaching to their dealers the gospel of a profit from every sale.

Important as it is to make money in any business, there is something still more vital and that is to be of actual service to the community that makes it possible for us to be in business. The implement dealer serves every farmer who will permit himself to be shown that the way to make money is to widen the margin between the selling price of farm produce and the cost of producing it.

The implement dealer serves every merchant in his town by making it possible for the farmers to be more prosperous and thus have more money to spend in the town. Just at present the right type of business man selling implements and servicing them on the farms does a great service in restoring the farmer's confidence in himself and in helping him to believe that farming is one of the most promising occupations on earth. The implement dealers of America have had much to do with the new courage with which the farmers are going ahead to-day.

Perhaps the people who believe that there is no money to be made in the implement business are just as well out of it. Possibly they have convinced themselves that they are going to have to give away their profits in order to sell anything. If such is the case, then the implement business in general is better off without them. Some very worthy people who might succeed in other lines may be misfits in the implement business. That is for individuals to decide for themselves.

There is only one way to sell implements, and that is to do it wholeheartedly. Hire an extra salesman, if necessary, to promote other activities,

keep as many lines as are profitable, but always keep foremost in the minds of the community the fact that the implement store is the store of service, the shop that serves the men who lay the foundation for all wealth.

We need to remind ourselves when considering the articles that we will continue and those that we will drop that a big sales volume means nothing unless each item of that volume carries a profit with it. There is little advantage in scattering our interests to the point that we are running hither and thither and it is costing us so much for overhead that we have no margin left. It is necessary once in a while to count up the cost of getting the sales volume and to determine whether or not we are actually making a profit.

There are certain items that are sit-and-wait merchandise. They carry such a small margin that nobody can afford to push them. They are essentials and farmers have to buy them. We can all think of articles that need not be stocked but can be ordered from a jobbing house by some accommodating merchant with a catalog. The dealer who handles this type of merchandise must expect to sell on a very narrow margin. It is sit-and-wait-for-customers stock.

I believe that the profitable merchandise for the implement dealer to sell along with his implements is that which carries a wide enough margin of profit that it can be taken to the customer. Because implements are sold by backdoor contacts, it seems to me that similar articles lend themselves best to the selling plan of the average dealer. There are, of course, exceptions to this. Each dealer must select whatever seems to offer an opportunity for giving service in exchange for a profit. Having decided on what he means to handle, he must push it. Profits come from selling goods, not keeping them in stock.

But, let's not be wrangled out of being implement dealers. Let's not hesitate to tell the distributor of some elegant specialty who suggests that we ought to erase the word "implement" from our trade name that we are selling implements and that we are proud of the fact. Even if we run a dress making establishment or a bonnet shop in connection with our implements, let us first be implement dealers.

Ellen Newman.

All works of taste must bear a price in proportion to the skill, taste, time, expense and risk attending their invention and manufacture.

Those things called dear are, when justly established, the cheapest; they are attended with much less profit to the artist than those which everybody calls cheap.

If Washington would only take a rest, the rest of the country would go ahead.

GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS MICHIGAN

DRY GOODS

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

Price Uncertainty Rules in Linens

Forward trading in Belgian linens came to a complete standstill in New York as importers were advised by Belgian yarn and cloth producers that trading there had been halted. For at least a week Belgian producers will refuse to quote prices or take new orders, it was said. Instead of lowering the cost of Belgian linens to American buyers, devaluation of the belga is likely to have the opposite effect since all flax used in making cloth for export is imported from Russia and paid for in gold. Importers here made no change in quotations yesterday and announced that they would continue to sell from present stocks at current prices.

Develops Slit Cellophane Yarns

Special research work by textile engineers has resulted in the development of slit cellophane yarns that have softness and strength, as well as the sparkle of this material. This was announced by John Dunlop's Sons, Inc., under whose direction the research work was done. The qualities of softness and strength are essential in the weaving of cellophane fabrics, according to Ralph Taylor of the firm. He has arranged a display showing slit cellophane yarns of special twists for striping in warp, filling and knitting. Some combine the cellophane with raw silk, spun rayon and rayon crepe yarns.

Millinery Orders Show Gain

Advance of the season brought a substantial increase in the pre-Easter millinery orders received. Stores are counting on a notably heavy trade during the next two weeks and orders to fill in depleted stocks have been quite heavy. Straw types are receiving marked attention, with brimmed models selling well. Dressy models are in active demand for current delivery, although felts in the newer shades are meeting with increased popularity. Retailers are reordering well on Breton and similar styles which have met with good consumer reception.

Glass Orders Show Improvement

While production averages for the glass-manufacturing industry have been holding at a firm level during the last few weeks, several divisions of the industry have found recent orders developing in better volume. This week has furnished an appreciable upswing in the demand for general lines of glassware for table and home use. Among producers of flat glass, the major demand continues for safety and plate glass from the mirror and furniture industries. Jobbers' sales of plate and window glass have improved slightly.

Underwear Trade Settles Down

Having arrived at the conclusion that buyers will come into the market only when the uncertainty surrounding both cotton and general business is eliminated, the heavy cotton ribbed under-

wear market settled down this week. Mills, which had been juggling prices and construction, ceased their efforts to push sales and decided to mark time until jobbers were ready to operate. Manufacturers will not pile up stock goods, so that few of them as yet have started machinery to turning out fall styles. If buying is delayed for any extended time, it was thought possible that merchandise will not be plentiful later in the year.

Noiseless Skates Introduced

Retailers here are showing interest in new "noiseless" skates which a manufacturer is now introducing in the East. The skates, instead of the usual four wheels, have three wheels each, two in the front and a pivot wheel in the rear. These wheels are made of a vulcanized rubber and fiber composition and reduce the friction noise of skating to a negligible amount. By means of a patented multiple-sleeve and self-oiling bronze bushing, the speed of the wheels is greatly increased, according to the manufacturer. The finish is rust-proof. The standard size of the skates is priced to retail at \$2 and the size for children up to 7 at \$1.75.

Low Ringless Price Disturbing

The hosiery industry is considerably disturbed by reports of a 4 thread 45 gauge ringless style at \$5.25 a dozen, the lowest price which has yet been quoted on these numbers. While mills are unable to confirm the price, they hear so much mention of it by buyers that they have come to the conclusion it is true. This quotation is at least 25 cents per dozen under those prevailing in other centers, with most manufacturers asking 50 to 75 cents more for 45 gauge numbers. Whether other mills will attempt to follow this price is dependent on the volume of business developing in the next few weeks, it was said.

Retailers Order Stationery

Late orders for Easter merchandise and initial commitments on goods for summer delivery have brought a sharp increase in activity in the stationery market. Buyers seeking writing papers for immediate shipment confined orders to popular price numbers for the most part. Merchandise to retail in the \$1 and \$1.50 ranges and packed in special Easter boxes was in best demand. The active buying came as a welcome change after three weeks of limited volume in the industry. Initial orders on fall goods are due, producers said, before the close of this month.

Felt Base Prices Up 5 Per Cent. May 1

Price advances averaging 5 per cent. will go into effect on light-weight felt base floor coverings May 1. Congoleum-Nairn, Inc., confirmed the report and other major producers indicated that they would take similar action. The price increase restores quotations on felt-base rugs to the levels prevailing last October and puts yard goods close to the figures in force before prices were cut last fall. Wholesalers say that buying at present is slow and that the price rise would not increase activity.

To Meet on NRA Extension

Results of the questionnaire on the NRA sent out last week by the Apparel Industries Committee for the Renewal of the NRA, and conclusions drawn from them, will be given at a luncheon to be held under the auspices of the committee on Friday at 99 Park avenue. The conclusions will be codified and sent to Washington as an expression of how the women's and men's apparel and accessory trades regard the functioning of the NRA. The meeting will afford the opportunity for business men themselves to seek the extinction of the NRA, based on what it has actually done to ruin their industries.

Distress Liquor Worries Trade

Price competition on all types of liquors is causing wide concern among distillers, wholesalers and retailers at present. Distress stock, dumped on the market by jobbers in need of ready cash, recently resulted in the retailing of many foreign whiskies and some domestic brands at prices as much as 25 per cent. below previous levels. No organized attempt to check up on the amount of distress goods held in the market has been made to date by either jobbers or retailers. Opinions on the subject varied widely yesterday, with the majority holding the off-price merchandise would be moved into consumption before the middle of this month.

Primer in Astronomy

You could pack 1,300,000 earths into the sun and sun would not mind it at all.

The temperature in the center of the sun runs up to 40,000,000 degrees of heat and the sun is 332,000 times as heavy as the earth.

There are at least eleven million million suns in the universe larger, hotter and brighter than our sun.

There are more stars in the sky than there are grains of sand on all the sea shores of the world.

Space is so huge that with all the stars and suns in the universe space is as empty as a sky with a few fireflies winging through it.

That a search of the entire universe discovers no place man can live except the puny little earth which is relatively so small and unimportant in a corner of our little solar system.

That the universe is so vast that light traveling 186,000 miles a second takes five hundred thousand million years to cross it.

That some of the clusters of nebula that look like the Milky Way are so distant that their light takes 50,000,000 years to reach us and light travels faster than electricity.

That the star S. Doradus, looking like a pin point, has a candle power 300,000 times that of the sun, and if placed where our sun is would turn the earth into a vapor instantly, so intense is this star's heat.

That the planet Jupiter is nearly eleven times as big as the earth and is 317 times heavier, while the outer planets Pluto, Neptune, Uranus and Saturn are colder than anything we ever knew on earth.

The above data is not at all original but may be found in any popular book on astronomy you get at the Public Library. Clarence Milligan.

Twelve Things to Remember

1. The value of time.
2. The success of perseverance.
3. The pleasure of working.
4. The dignity of simplicity.
5. The worth of character.
6. The power of kindness.
7. The influence of example.
8. The obligation of duty.
9. The wisdom of economy.
10. The virtue of patience.
11. The improvement of talent.
12. The joy of originating.

Marshall Field.

Building tradesmen could make more by lowering their hourly wage rate.

WHOLESALE LINOLEUM, CARPETS AND RUGS

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ARMSTRONG'S LINOLEUM

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320 HOUSEMAN BLDG.

GRAND RAPIDS, MICH.

HOTEL DEPARTMENT

California Weather Long Way Ahead of Old Standard

Los Angeles, April 6—The strike of millinery workers here, inaugurated several weeks ago, has collapsed without a single accomplishment of any kind to show for the demonstration. The striking workers are to be taken back without discrimination. The unionists have agreed not to try to organize any non-union shop for a year, and have dropped their objections to the right of discharge and their demand for union preference in employment. The strike of oil-tanker crews is collapsing, after three weeks, with the sailing of tanker after tanker with non-union crews. This union has voluntarily admitted willingness to arbitrate the one question at issue—the closed shop. Before the strike they demanded that "union preference" be granted before arbitration of other questions. The strikes had nothing in common, of course, except that both were engineered from Eastern sources, both had the closed shop as their objective, and both failed for the same reason—the essential injustice of the cause. Strikes which cannot get public sentiment in back of them are always doomed to failure, and only a strike which is genuinely a last resort can muster much public sentiment. In Los Angeles no strike for a "closed shop" will probably ever accomplish anything. And I doubt if under any circumstances can the small percentage of unionists ever accomplish anything anywhere. Real wage earners do not agitate at the behest of chronic loafers.

I happened in the other day at an informal meeting of country newspaper men and enjoyed it. The California country newspaper is an institution. There are not so many of them, but such as are do prosper exceedingly well. I always have a fraternal feeling for this class of public educators because once upon a time I, too, "moulded" public sentiment away back in Wisconsin. In those days running a country newspaper was no picnic. If you raised money enough to get your "patent insides" out of the express office, you were much in luck, and if you collected one-third of your subscription accounts you were luckier. But think of the splendid times you had riding on a free railroad pass and getting into the circus as a dead head. But California country papers have gone a long way ahead of the old standard in every way and especially in their business conduct. Through consolidations they have done away with much competition and while they may not be so strongly organized, they have more respect for one another and realize there is money to be made if they are systematic. Also, they do not attempt too much. They leave the matter of news gathering and electing presidents to the big city papers and when they get a job of printing auction bills they get a fair price for them. But all the same I notice the big city papers frequently copy editorials which are really worth while and which emanate from what we used to call the "sanctum." Being a journalist still has its joys even if one's efforts are confined to conducting the hotel page in a great, moral journal.

At the age of 98 a Chicago woman is telling that she thinks she owes her health, activity and sunny disposition to the fact that she loves cake. She likes all brands—especially the chocolate and cocoanut layer specimens—and she has tried to take on some every day of her life since her childhood days. The doctors will explain that there must be a mistake somewhere and that the good lady might even be 110 years old to-day if she had left the sweets alone.

Most everybody picks up a menu in a restaurant, looks it over carefully, and then orders ham and eggs, in a manner indicating that they didn't expect to find it there, but the statistics show that next to beefsteak, the combination meat and dairy dish wins the medal.

One hotel out here has been sued because a guest picked up a needle with his bare foot, which proves that one operating a hotel must exercise the greatest precautions, not only against the fool who peddles needles in this way, but the other variety who waddles around his apartment in his bare feet and makes a collection of this commodity.

A wonderful new accounting machine which abolishes hotel ledgers and prepares the bill for the guest, has been adopted by several Detroit hotels. It has 170 keys and every one of them is placed there for a purpose. Whether it is coffee, a taxi or your morning paper, it is all there recorded and when the guest asks for his bill it is there by the pressing of a button. The entire old system of books, ledgers and bills has been swept away. And the machine assumes all the responsibility.

I was much interested in a meeting of Los Angeles Charter of Hotel Greeters, the other evening, over the topic of just what does a hotel guest really require for his entertainment. Many views were expressed on the subject, which could be taken up by other similar organizations. The way I look at it the hotel employe is a public servant, in a way, and when he displays austerity towards his guests, is making a mistake which a lot of them are slow to forgive. Sooner or later they transfer their affections to some other hotel, and the manager never knows what the trouble really is. And yet, on the other hand, it is rather difficult to establish a rule, or any set of regulations, which altogether fit all emergencies. No two guests can be handled in the same way, just as no two diseases will respond to the same treatment. Every guest who walks into your hotel is an individual problem and he should be handled as such. If possible, without smearing him all over with salve, find out what he wants and then do your level best to supply it. Do not give him just what Mr. Jones likes and wants, because Mr. Jones may have an erratic taste, even if the example before you has not. A lot of substantial guests have been driven away from hotels because of overzealousness on the part of the employe. You have a couple of hundred rooms. Some of your guests come to you because of the glad hand, but there are a lot of others who do not object to a sincere handshake but have no desire to be slobbered over. Sincerity is what appeals to all of them. They will resent, many times, the bestowal of special courtesies to which they are not particularly entitled, believing it to be a form of cheap advertising. It requires tact to meet the public. If you do not possess it make an effort to acquire it, but include the art of discrimination as well, for your guests may also be unused to the unusual. One of the prime objects of Greeterism is to acquire tact in the fine art of dispensing hospitality.

Medical men say that a fish entree and ice cream should not be served at the same meal. I should hope not. The combination would be almost as bad as garnishing raw oysters with sugar.

News of the death of Fred Oliver, former superintendent of dining cars of the Pere Marquette R.R., has just been imparted to me by an Easton friend, it being my first knowledge of this sad affair. I knew Mr. Oliver

quite well. When I was operating the Verbeck Tavern, at Pentwater, he was managing Portage Point Inn, at Onkema, and used to pay me occasional visits on his way to and fro from Grand Rapids. He was very popular and made a success of his calling.

At Grand Canyon, in a wildly scenic setting, is the tomb of Charles A. Brant, who at one time managed the old Michigan Hotel, at Detroit. This was in the early 70's, whence he went to New Mexico in 1880 to engage in the same line at Albuquerque. Beginning with 1904 he entered the Fred Harvey service and continued in the management of their Grand Canyon hotel until his death, seventeen years later. He was a great friend of the late James R. Hayes, by whom he was employed for some time, and I presume some of my readers will remember him in connection with his early Michigan activities.

Over in Detroit the caterers' association is making an investigation to ascertain to a reality whether grandmother's cherry pie was really so much better than the hand-tooled product of to-day, and really there is much evidence presented to prove that her pie-crust reeking with lard, was not really as digestible as the modern day

E. L. PIPER has assumed Personal Charge of the PIPER HOTEL, Man-ton, Michigan, and wants to See You Soon; Entirely Redecorated; Old Time "Piper" Meals; "Stop and See Me Sometime." "PIPE."

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SERVIDOR

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European
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- "Pub," our famous Tony at the service bar. Delicious 60c lunches and \$1 dinners.

Pantlind

GRAND RAPIDS
750 ROOMS \$2 UP

product resulting from the use of vegetable "shortening." Out here several of the better class of pie foundries turn out a paste made exclusively from graham cracker crumbs, moistened with cream, which they swear will not harm an eight week's old infant, all of which disposes of the controversy altogether.

The lowly onion, virtually a social outcast when "in the raw," has found a new defender in the bureau of home economics of the U. S. Department of Agriculture. Historically the onion is one of the most ancient of foods, so old, in fact, its native habitat is a matter of pure speculation. Palestine and the Orient, generally, used it extensively many centuries ago. While the Israelites were doing that famous and very tough hike in the wilderness they missed the onions, and they complained to Moses about the matter. The record, however, does not show what resulted. They had to be content, apparently, with the "manna" which Providence provided. An inscription was found in the Great Pyramid of Egypt stating that 1600 talents were expended for onions, garlic and radishes consumed by the laborers on that job. Despite its lowly station, the onion has some respectable relatives who are welcome in the most exclusive circles. It is declared to be a second cousin to the lovely Easter lily, as well as some connection with the tulip, if not its particular aroma. Nutritionists—and here is where the hotel and restaurant man horn in—assert that the onion has considerable mineral and vitamin value—especially the raw article, I add, as you prepare to shudder perhaps. In its efforts to make the onion more popular the bureau mentioned will supply information which may well be worth the while of my readers.

Here is a story they relate about a young married couple who recently registered at a local hotel. In the morning they had breakfast sent to their room. The room-service waiter, after a proper length of time, went up to remove the table. The bride met him at the door with the statement that she was not quite ready for him as she had not completed the dish washing.

One cafeteria out here attaches a neatly printed slip to its breakfast menu, reading: "It may be a perfectly beautiful day. Then again maybe it is not a nice morning at all. It may be cloudy or actually storming. Either way let it be a good morning, indeed—particularly if our breakfast can make it so. Our good morning and your good breakfast."

A lot of hotels and restaurants spoil an otherwise appetizing table d'hôte meal by leaving out an important item—salad. At a meager cost this essential might be added and its cost compensated for by abbreviating somewhat the heavier items. A lot of folks nowadays consider a tasty salad one of the chief elements in a meal and I heartily agree with them.

Los Angeles has certainly "taken a tumble to itself," to use a common expression, in the regulation of its traffic on down-town streets. Pedestrians, as well as drivers, are compelled to toe the mark or else pay the fiddler. No jaywalking is permitted at any time. Pedestrians must pedal with the heavy traffic in the same direction. It costs one buck if you take it pleasantly, or a five spot if you get funny.

Frank S. Verbeck.

If you listen to the neverdo's, it's never done.

He who considers too much will perform little.

Death of Leading Citizen of Mobile

Gregory M. Luce, son of Ransom Luce, Grand Rapids pioneer and founder of the Luce Furniture Co., died unexpectedly in Mobile, Ala., last Thursday night.

Mr. Luce, who was about 75 years old, was born in Grand Rapids and received his education in the local public schools. He left Grand Rapids about forty years ago and was engaged in the lumber business in Alabama with a son, Jex H. Luce, who survives him.

He was founder of the town of Lucedale, Miss., which was built around a large canning enterprise established there. His wife, formerly Miss Saddle Howard, daughter of Manley D. Howard, Holland banker, died unexpectedly in July, 1934, while at their summer home in the South.

On completing his education, more than fifty years ago, Mr. Luce traveled several years for the former wholesale grocery house of Hawkins & Perry. His father purchased a large tract of timber near the present location of Lucedale, which reached tidewater at Mobile by means of a large stream. Mr. Luce never cut any lumber during the many years he was engaged in lumbering this timber tract. The logs were floated to Mobile and confined in booms until sold to tramp steamships from foreign countries. He was president of a bank, president of a trust company and president of the organization which conducted the Battle House. He was regarded as one of the foremost men in Mobile, held many offices of trust and responsibility and was reported to be very well fixed in a financial way. He did Grand Rapids a good turn many years ago by getting under the Luce Furniture Co. when it was languishing and placing it in the proud position it has maintained for many years.

Gives His Readers Liberal Cultural Education

There is not a more remarkable man in Michigan than E. A. Stowe, who has been for more than half a century editor and publisher of the Michigan Tradesman at Grand Rapids.

He celebrated his 76th birthday a few days ago, and that genius of literary heartfulness, Frank M. Sparks, formerly of this paper and the Sault, wrote a beautiful editorial commending him. Mr. Sparks states that Mr. Stowe founded the Tradesman and has made it the best publication of the kind in the world. He calls the splendid Stowe "the daddy of us all."

To us, one of the remarkable things about the Michigan Tradesman is the fact that Editor Stowe publishes in every issue, on the front cover, a select poem or song or piece of ethical or cultural writing. It is one of the most attractive things done by any publication in America. A few weeks ago he had the simple poem by James Whitcomb Riley, Grigsby's Station. It rang down the aisles of America from the Lakes to the Gulf. We heard it from the Gulf of Mexico and we are here on Lake Superior ourselves. As the reader shall recall, this verse relates to a back country farmer who invented something that made him rich. He

moved into a big mansion in a big town. It tells appealingly of the things he lost. In the last verse he says:

What's in all this grand life and high situation,
And nary pink nor hollyhock a-blooming
at the door?
Le's go a-visitin' back to Grigsby's Station—
Back where we ust to be so happy and
so pore!

Not only does Mr. Stowe keep his trade readers up to the minute in news pertaining to their various enterprises, but he is also giving them a liberal cultural education.

We add our good wishes to those of Frank Sparks, with unending applause.—Soo Evening News.

Flickinger Chains To Sell Stores To Managers

All retail stores of the S. M. Flickinger Co., Inc., in Jamestown and Southwestern New York and Northern Pennsylvania are to be sold to the manager of each unit. This action follows similar procedure during the past few months with the company's stores in Rochester and Buffalo, N. Y., and in Erie, Pa. The plan was tried out as an experiment about a year ago with the Rochester units of the firm. It worked out so successfully that within a few months the Buffalo stores were sold to managers on the same basis. Several months ago the Erie, Pa., units were turned over.

Each Flickinger store will be changed over to a Red and White cooperative unit. The Red and White organization, sponsored by the Flickinger company, maintained 150 supply houses in strategic locations throughout the country.

Turning over the last of its retail units releases the Flickinger company from the retail grocery business. Its organization will continue as a wholesale concern, with executive headquarters in Buffalo, and to further expand the activities of the Red and White cooperative plan throughout the United States.

Speeding

Newly-weds in childhood's day—
Still so rich in memories—
Never traipsed off far away
To some southern balmy seas
Having dates on palmy trees
In the farthest Hebrides—
Where now honey-mooners play.

Happiness of late has been
Quite a fancied fox-fire thing;
Dominant as Sheba's queen
Broken as the slumbering
Of the woods when lumbering
But a fad can never bring
Better days than we have seen.

There is something in the air
Weird as early aeroplanes—
Restlessness is everywhere
So possessing hardy swains
Maidens boo at tardy gains
And their hope such speed attains
You can never land them there.

Dobbin and the one-horse shay
May have passed ingloriously
Even so—I want to say
He once walked that fast and free
Twenty miles at last for me
Lost an opportunity
For a troth one summer's day.
Charles A. Heath.

First in the Land

Filene's in Boston becomes the first large store in the U. S. to be completely air-conditioned, with an installation which will be finished in time for the Summer trade. Installations in other stores of comparable size have been confined to the basement, main, and one or two other floors.

Gave Up the Ghost After Ten Months

Hudson, May 8—I am enclosing a poem which came to my mind last March with the advent of a new curate store in our city under the management of Detroit men. After ten months of price slashing, they have quietly left town, so I feel at liberty to send you these thoughts, which I think may be reflected in the mind of every independent grocer in these days of chain competition and price cutting. After thirty-five years in the grocery business one cannot help but think seriously about present business conditions, which the Tradesman is doing so much to consign to the scrap heap.

Nina B. Galloway.

A Grocer's Reverie

What a flutter, what a scurrying
We've a new store in town
All the people go a hurrying
To this place of great renown.

City styles, and city salesmen
All your needs anticipate
Hurry friends and buy your goods
Rush along and don't be late.

Leave your dealers old and tried
And their modes so antiquated
Hurry to this stranger's store
Walk right in and get acquainted.

Never mind the friend who served you
When with illness you were down
Just forget the kindness shown you
Help the new man in your town.

Let the old time dealer suffer
His heartbreak is not your own
May his years of willing service
For your lack of aid atone.

Once the little town was builded
By the dealers now grown old
By to-day it would have vanished
If their goods they had not sold.

Gone are days of old time friendship
Gone the loyalty, esteem
Which we had for one another
Vanished like a pleasant dream.

Now "New Deals" and "Codes" confront us
New Taxations us annoy
But our years of long experience
Tell us we must smile with joy.

When at last upon the hillside
Each shall gain his final home
Just a worn out service grocer
Will be inscribed upon our stone.

Nina B. Galloway.

Postponement of Copeland Bill Possible

Possibility of the Copeland pure food, drugs and cosmetics bill being sent back to the Senate Commerce Committee for further study of its multitudinous provisions is regarded as probable.

In the face of a terrific onslaught against the bill by its opponents, the future of the bill seems to be rather insecure and proponents of the Guffey coal bill are clamoring for a place in the Senate for that measure.

It may be that Senator Copeland, if convinced that there is sufficient opposition to his bill to defeat it if pushed at this time, may agree to temporarily laying it aside in favor of the Guffey or any other bill that may be ready, that the pure food measure may retain its place on the calendar.

The chief charge against the bill is that despite its importance, it was reported out of committee without having been subjected to close scrutiny and an opportunity for the full committee to go over it section by section. Efforts to compromise differences of opinion have been only partially successful, and even those who have gained by changes may turn against the bill as a whole.

The Income Tax Pink Slip should have been colored red.

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 Malts, 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.

Must Have Price Stabilization

I firmly believe that the only thing that will save this country from the greatest price-slashing war we have ever seen is a strong-price stabilization program. The men in business to-day know there are two things they need. One is business and the other is profit.

Everyone has a fixed overhead which is very hard to cut much lower than it is to-day. If price stabilization fails, we will be thrown into a cut-rate war to increase volume, hoping in some measure to reduce overhead.

If the independent druggist does not support a stabilization program I am afraid he will not be able to carry on in a real price war. The figures of the Peppodent Company are very interesting. I have always maintained that less than 10 per cent. of the customers are shoppers and the balance of 90 per cent. only ask for a fair merchandising price, instead of a drastic cut-rate price. If the program of stabilization could be carried on in which fair profit minimum prices could be established, the customers would be better satisfied because then, and only then, would they realize that all were selling for the same price, and instead of having shoppers, we would have satisfied customers. To-day if anyone shops long enough and hard enough, he can buy most everything sold in a drug store at the code minimum price.

If the Government in Washington would enact a law in which it would allow the states to pass a fair trade bill, in which the manufacturers doing business in any state could set the minimum resale price of his product, I believe our problems would be answered. The manufacturer would have to set a fair minimum price to get the co-operation of the pharmacists in that state; the customer would get what he asked for; the druggist would make a legitimate profit and the manufacturer would increase his

business, which I believe, has been proved in every case where a manufacturer had a stabilized price.

Clare F. Allan,
Sec'y Michigan State Pharmaceutical Association.

The Mead and Copeland Bills

There are two principal bills before the Congress at this session dealing with the food and drug laws. Both propose to strengthen the existing Food and Drug Act, by speeding up the procedure of stopping false advertising, misbranding, and other abuses. But while the broad objectives of the two bills are the same, they are very different in their methods of enforcement.

The bill introduced by Representative Mead is a thorough revision of the existing food and drug statute, strengthening the law, but avoiding undue burdens on reputable manufacturers of foods and drugs. The Copeland bill goes much too far in vesting arbitrary powers of enforcement in the Secretary of Agriculture.

The Mead bill appears to be wholly adequate to protect the public against adulterated or misbranded medicines and against false or misleading advertising of them. But it does not open the way to abuses of bureaucratic power. The Mead bill is a sensible and workable plan to protect the public with respect to proprietary medicines.

One very important difference in the bills is that the Copeland measure omits many definitive provisions, leaving them to regulation by administrative officials. Under that bill, a drug compound is dangerous to health if the Secretary of Agriculture decides that it is. Under the Mead bill, such a medicine is classed as dangerous to health only if the manufacturer cannot prove substantial medical support for its use under the conditions prescribed on the label. The Mead bill does not contain gaps to be filled in by administrative officials.

In labeling, the Mead bill is fully adequate, requiring a list of narcotic or hypnotic drugs and a list of stimulant-depressant or sedative drugs. The Copeland bill, by requiring a list of active ingredients on the label and the quantity or proportion of each on file with the Government, opens the way to piracy of valuable trade secrets.

The Common Drinking Glass

It is probably no exaggeration to say that every day there are in the United States, on an average, a million persons who suffer, or are recovering from some communicable disease of some kind. Among the most prevalent and the most damaging of these ailments are the so-called "respiratory diseases" and also we should place here the ordinary contagious diseases, practically all of which are conveyed by the secretions of the nose and mouth, and consequently by the common drinking cup.

If one drinks from a glass that reaches him unsterilized from the previous use by a person whose mouth or lips contain the germs of any of these diseases, he exposes himself to the danger of contracting them. This

danger has long been recognized by the sanitarians of the country, and it was mainly through their insistence that the first effort was made to combat the continual danger from this source of infection. Kansas was the earliest of the States to enact a law against the common cup and the common towel and similar measures have since been placed on the statute books of forty-five other States.

Liquid Court Plaster

While the exact process employed by any particular manufacturer in making liquid court plaster is unknown to us, we may say that in a general way most preparations of this kind have a sort of colloid base.

If soluble gun cotton is dissolved in acetone in the proportion of about 1 dram by weight of the former to 35 or 40 drams by volume of the latter, and 1/2 dram each of castor oil and glycerin be added, a colorless, elastic and flexible film will form on the skin when the liquid is applied. Unlike ordinary colloidion this preparation does not readily peel off. If tinted very slightly with alkanet and saffron it can be made to assume the color of the skin so that when applied it is almost invisible.

As a working formula the following may be found useful:

Pyroxylin1 ounce
Amyl Acetate5 ounces
Acetone15 ounces
Balsam of Fir.....2 drams
Castor Oil2 drams
Oil of Cloves.....15 minims
Dissolve the pyroxylin in the amyl acetate, and the acetone, and add the other ingredients, avoiding fire, or light.

He is an eloquent man who can treat humble subjects with delicacy, lofty things impressively and moderate things temperately.

Introductory Package Sale

Whenever it opens a new store, a chain company reports that it conducts an "Introductory Sale." In order to draw as many people as possible to the store without regard to profit, the company gives away an "Introductory Package" with each purchase of \$1 and over. The package usually contains a diary, a 15 cent box of bicarbonate of soda, a sample of wine tonic, a package of epsom salts, a bottle of vanilla, a bottle of glycerine lotion, a wash cloth, and half a dozen other articles of trial or sample size. An official of this company said that these sales serve as an excellent means of acquainting customers with the complete line of merchandise carried by the store.

Loss Prevention and Mutual Insurance

(Continued from page 6)

tomobile insurance unless we have something positive to offer in the way of prevention? We have saved considerable money for policyholders, but we must do more than that, we must prove that mutual insurance can do a job in the prevention of loss, in reduction of cost, that cannot be duplicated in any scheme of government insurance. If we go to our jobs stressing that cooperative thing, that the policyholders have a definite interest, then I think the future of mutual insurance can be only one of permanence and steadily increasing usefulness.

S. Bruce Black.

President Liberty Mutual Insurance Co.

Believe me when I tell you that thrift of time will repay you in after-life, with a usury of profit beyond your most sanguine dreams; and that waste of it will make you dwindle alike in intellectual and moral stature, beyond your darkest reckoning.—W. E. Gladstone.

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.

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

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

ADVANCED		DECLINED	
Sugar—20c		Spring Lamb—1c	
Clothes Line—15c		Good Lamb—1c	
Red Alaska Salmon—5c		Diamond Matches—8c	
Chips—30c		Quaker Dates—30c	
Gold Dust—25c		Macaroni—5c	
Mazola, 5 gals.—30c		Pearl Barley—\$1	
AMMONIA			
Little Bo Peep, med.	1 35	Blackberries	
Little Bo Peep, lge.	2 25	Premio, No. 10	6 25
Quaker, 32 oz.	2 10	Quaker, No. 2	1 70
Star, 12-oz.	80	Blue Berries	
BREAKFAST FOODS			
		Eagle, No. 10	8 50
		Cherries	
		Hart, No. 10	5 70
		Hart, No. 2 in syrup	2 25
		Hart Special, 2	1 25
		Cherries—Royal Ann	
		Supreme, No. 2 1/2	3 20
		Supreme, No. 2	2 30
		Gibraltar, No. 10	3 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. 1	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	75
		Quaker, No. 2	1 35
		Florida Gold, No. 5	3 90
		Loganberries	
		Pramio, No. 10	6 75
		Peaches	
		Forest, solid pack,	
		No. 10, sliced, No. 10	6 50
		Premio, halves, No. 10	6 50
		Quaker, sliced or	
		halves, No. 10	8 50
		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
		Pears	
		Quaker, No. 10	8 50
		Quaker, Bartlett, No.	
		2 1/2	2 65
		Quaker, Bartlett, No.	
		2	1 95
		Pineapple Juice	
		Doles, Diamond Head,	
		No. 2	1 45
		Doles, Honey Dew,	
		No. 10	6 75
		Pineapple, Crushed	
		Imperial, No. 10	7 90
		Honey Dew, No. 2 1/2	2 40
		Honey Dew, No. 2	1 90
		Quaker, No. 2 1/2	2 35
		Quaker, No. 2	1 80
		Quaker, No. 1	1 10
		Apple Sauce	
		Hart, No. 2	1 10
		Hart, No. 10	1 25
		Apricots	
		Forest, No. 10	8 50
		Quaker, No. 10	9 75
		Gibraltar, No. 10	9 00
		Gibraltar, No. 2 1/2	2 40
		Superior, No. 2 1/2	2 70
		Supreme, No. 2	2 85
		Supreme, No. 2 1/2	2 25
		Quaker, No. 2	2 00
		Quaker, No. 2 1/2	2 75
		BOTTLE CAPS	
		Single Lacquer, 24 gross	
		case, per case	4 10

Pineapple, Sliced		String Beans		CHEWING GUM	
Honey Dew, sliced,		Choice, Whole, No. 2	1 70	Adams Black Jack	61
No. 10	9 00	Cut, No. 10	7 25	Adams Centre	66
Honey Dew, tid bits,		Cut, No. 2	1 35	Beaman's Peppin	66
No. 10	9 00	Marcellus Cut, No. 10	6 00	Beechnut Peppermint	65
Honey Dew, No. 2 1/2	2 45	Quaker Cut No. 2	1 20	Doublemint	65
Honey Dew, No. 2	2 00	Wax Beans			
Honey Dew, No. 1	1 10	Choice, Whole, No. 2	1 70	Peppermint, Wrigley's	65
Ukelele Broken, No. 10	7 90	Cut, No. 10	7 25	Spearmint, Wrigley's	65
Ukelele Broken, 2 1/2	2 25	Cut, No. 2	1 35	Juicy Fruit	65
Ukelele Broken, No. 2	1 85	Marcellus Cut, No. 10	5 50	Wrigley's P-K	65
Quaker, Tid Bits, No. 2	8 25	Quaker Cut No. 2	1 20	Teaberry	65
10	8 25	CHOCOLATE			
Quaker, No. 10	8 25	Baker, Prem., 6 lb. 1/2	2 45		
Quaker, No. 2 1/2	2 35	Baker, Pre., 6 lb. 3 oz.	2 80		
Quaker, No. 2	1 90	German Sweet, 6 lb. 1/2	1 86		
Quaker, No. 1	1 05	Little Dot Sweet	6 lb. 1/2	2 60	
Plums		CIGARS			
Ukhit, No. 10, 30%	6 50	Hemt Champions	38 50		
syrup	2 30	Webster Plaza	76 00		
Supreme Egg, No. 2 1/2	2 30	Webster Golden Wed.	78 00		
Supreme Egg, No. 2	1 70	Websterettes	37 50		
Primo, No. 2, 40%	1 00	Cincos	35 50		
Prepared Prunes		Garcia Grand Babies	40 00		
Supreme, No. 2 1/2	2 45	Braustreets	38 50		
Supreme, No. 10,	6 50	Odmis	40 00		
Italian	6 50	R G Dun Boquet	75 00		
Raspberries, Black		Perfect Garcia Subl.	95 00		
Imperial, No. 10	7 00	Seaway	20 00		
Pramio, No. 10	3 50	Budwiser	20 00		
Hart, 8-ounce	30	Isabella	30 00		
Raspberries, Red		Cocoanut			
Pramio, No. 10	8 75	Banner, 25 lb. tins.	20 1/2		
Strawberries		Snowdrit, 20 lb. tins.	20 1/2		
Jordan, No. 2	2 50	CLOTHES LINE			
Daggett, No. 2	2 25	Atlanta, 50 ft.	1 90		
Quaker, No. 2	2 35	Keystone, 50 ft.	1 85		
CANNED FISH		Corona, 50 ft.	1 49		
Clam Ch'der, 10 1/2 oz.	1 35	COFFEE ROASTED			
Clam Chowder, No. 2	2 75	Lee & Cady			
Clams, Steamed, No. 1	2 75	1 lb. Package			
Clams, Minc'd, No. 1/2	2 40	Rycro	22		
Finnan Haddie, 10 oz.	3 30	Boston Breakfast	13 1/2		
Clam Bouillon, 7 oz.	2 50	Breakfast Cup	17 1/2		
Chicken Haddie, No. 1	2 75	Competition	16 1/2		
Fish Flakes, small	1 25	J. V.	21		
Cod Fish Cake, 10 oz.	1 55	Majestic	28		
Cove Oysters, 5 oz.	1 35	Morton House	28		
Lobster, No. 1/2	2 25	Neptune	22 1/2		
Shrimp, 1 wet	1 45	Quaker in cans	22 1/2		
Sard's Oil, K'less	3 97	Quaker in glass jars	26 1/2		
Salmon, Red Alaska	2 25	Coffee Extracts			
Salmon, Med. Alaska	1 75	M. Y., per 100	12		
Salmon, Pink Alaska	1 38	Frank's 50 pkgs.	4 20		
Sardines, Im. 1/4, ea. 6@13 1/4	1 00	Hummel's 50, 1 lb.	10 1/2		
Sardines, Cal	1 00	CONDENSED MILK			
Tuna, 1/2 Van Camps,	1 55	Eagle, 2 oz., per case	4 60		
Tuna, 3/4 Van Camps,	1 20	Cough Drops			
doz.	2 40	Bea			
Tuna, 1 1/2 Van Camps,	3 45	Smith Bros.	1 45		
doz.	1 85	Luden's	1 45		
Tuna, 1/2 Bonita	1 45	Vick's, 40/10c.	3 40		
CANNED MEAT					
Bacon, med. Beechnut		Tomatoes		COUPON BOOKS	
Bacon, med. Beechnut	2 50	No. 10	5 50	50 Economic grade	2 50
Bacon, lge. Beechnut	3 75	No. 2 1/2	1 85	100 Economic grade	4 50
Beef, lge. Beechnut	3 25	No. 2	1 40	500 Economic grade	20 00
Beef, med. Beechnut	1 95	Quaker, No. 2	1 10	1000 Economic grade	37 50
Beef, No. 1, Corned	1 90	CATSUP			
Beef, No. 1, Roast	1 95	Quaker, 1/2 oz. doz.	1 10		
Beef, 2 1/2 oz. Qua.	1 30	Quaker, 14 oz. doz.	1 40		
Corn Beef Hash, doz.	1 95	Quaker gallon glass,	dozen		
Beefsteak & Onions, s	2 70	dozen	11 00		
Chili Con Car., 1s.	1 05	CRACKERS			
Deviled Ham, 1/2	1 85	Hekman Biscuit Company			
Deviled Ham, 1/4	3 20	Saltine Soda Crackers,			
Potted Meat, 1/2 Libby	43	bulk	12		
Potted Meat, 1/4 Libby	75	1-lb. pkgs.	11 55		
Potted Meat, 1/2 Qua.	65	Saltine Soda Crackers,	2 80		
Potted Ham, Gen. 1/4	1 35	2 lb. pkgs.	2 80		
Vienna Saus. No. 1/2	90	Saltine Soda Crackers,	93		
Baked Beans		8 1/2 oz. pkgs.	1 60		
Campbell's 48s	2 77	Butter Crackers, bulk	1 30		
CANNED VEGETABLES		Butter Crackers, 1 lb.	1 60		
Hart Brand		Butter Crackers, 2 lb. 3.12	1 30		
Asparagus		Graham Crackers, bulk	13		
Quaker, No. 2	2 20	Graham C's, 1 lb.	1 55		
Hunt Picnic	1 80	Graham C's, 2 lb.	2 90		
Hunt No. 1 Med. White	3 00	Graham C's, 6 1/4 oz.	91		
Hunt No. 1 Med. White	3 15	Junior Oyster C's, blk.	13		
Hunt No. 1 Small	2 90	Oyster C's, shell, 1 lb.	1 71		
Green	2 30	Club Crackers	1 76		
Baked Beans		CREAM OF TARTAR			
1 lb. Sacc, 36s, cs.	1 80	6 lb. boxes			
No. 2 1/2 Size, doz.	1 10	35			
No. 10 Sauce	4 00	DRIED FRUITS			
Lima Beans		Apricots			
Baby No. 2	1 60	Extra Choice	23 1/2		
Marcellus, No. 2	1 25	Standard	20 1/2		
Scott Co. Soaked	90	Citron			
Marcellus, No. 10	5 90	25			
Red Kidney Beans		CREAM OF TARTAR			
No. 10	4 75	6 lb. boxes			
No. 2	1 00	35			

Table with columns: Currants, Packages, Dates, Quaker, Figs, Calif., Peaches, Evap. Choice, Eya. Fancy, Peel, Lemon, Orange, Citron, Raisins, Seeded, Thompson's, Quaker, Quaker Seeded.

JUNKET GOODS: Junket Powder, Junket Tablets

MARGARINE: Wilson & Co.'s Brands, Nut

MATCHES: Diamond, Searchlight, Swan, Diamond

Safety Matches: Red Top, Congress, Standard

MUELLER'S PRODUCTS: Macaroni, Spaghetti, Elbow Macaroni, Egg Noodles, Egg Vermicelli, Egg Alphabeta, Cooked Spaghetti

NUTS: Whole, Almonds, Brazil, Fancy Mixed, Filberts, Pecans, Walnuts

Salted Peanuts: Fancy, 12-1 lb. Cellophane case

Shelled: Almonds, Pecans, Filberts, Pecans, Walnut

MINCE MEAT: None Such, Quaker, Yo Ho

OLIVES-Plain: Quaker, Quaker, Quaker, Quaker

OLIVES-Stuffed: Quaker, Quaker, Quaker, Quaker

PARIS GREEN: 1/2s, 1s, 2s and 5s

PICKLES: Sweet Small, L and C, Paw Paw

Dill Pickles: Gal., 32 oz. Glass

PIPES: Cob

PLAYING CARDS: Blue Ribbon, Bicycle, Caravan

POP CORN: Sure Pop, Yellow

FRESH MEATS: Beef, Top Steers, Good Steers, Med. Steers, Com. Steers

Veal: Top, Good, Medium

Lamb: Spring Lamb, Good, Medium, Poor

Mutton: Good, Medium, Poor

Pork: Loins, Butts, Shoulders, Spare ribs, Neck Bones, Trimmings

PROVISIONS: Barreled Pork, Clear Back, Short Cut

Dry Salt Meats: D S Bellies

Lard: Pure in tierces, 60 lb. tubs, 50 lb. tubs, 20 lb. pails, 10 lb. pails, 5 lb. pails, Compound, tierces, Compound, tubs

Sausages: Bologna, Liver, Frankfurt, Pork, Tongue, Jellied, Headcheese

Smoked Meats: Hams, Hams, Knuckles, California Hams, Picnic Boiled Hams, Boiled Hams, Minc'd Hams, Bacon

Beef: Boneless, rump

Liver: Beef, Cal, Pork

RICE: Fancy Blue Rose, Fancy Head

RUSKS: Postma Biscuit, 18 rolls, 12 rolls, 18 cartons, 12 cartons

SALERATUS: Arm and Hammer

SAL SODA: Granulated, 60 lbs. ca., Granulated, 18-2 1/2 lb. packages

COD FISH: Bob White, Paragon

HERRING: Heiland Herring, Mixed, Milkers, Boneless Herring, Cut Lunch

Mackerel: Tubs, Pails

White Fish: Med. Fancy, Milkers, K K K Norway, 8 lb. pails, Cut Lunch, Boned

SHOE BLACKENING: 2 in 1, Paste, E. Z. Combination, Dr. Foot, Bixbys, Shinola

STOVE POLISH: Blacking, Black Silk Liquid, Black Silk Paste, Enameline Paste, Enameline Liquid, E. Z. Liquid, Radium, Rising Sun, 65-64 Stove Enamel, Vulcanox, Stovoil

SALT: F. O. B. Grand Rapids, Quaker, Quaker, Med. No. 1, Med. No. 1, Chippewa Flake, Packers Meat, Crushed Rock for ice cream, Butter Salt, Block, Baker Salt, 6, 10 lb. per bale, 20, 3 lb. per bale, 25 lb. bags, table



Free Run'g, Five case lots, Iodized, Five case lots

Colonial: Fifteen, Twenty, Six, Iodine, Iodine, Plain, Log Cabin

BORAX: Twenty Mule Team, 24, 48, 96 lb. packages

WASHING POWDERS: Bon Ami Pd., Bon Ami Cake, Brillo, Big 4 Soap Chips, Chipso, Chimaline, Grandma, Gold Dust, La France Lau, Lux Flakes, Lux Flakes, Old Dutch Clean, Rinso, Rinso, Spotless Cleanser, Sanit Flush, Sapollo, Super Suds, Sunbrite, Wyandot Cleaner

MAZOLA COOKING OIL: Pints, Quarts, 5 gallons

TABLE SAUCES: Lee & Perrin, Lee & Perrin, Pepper, Royal Mint, Tobasco, Sho You, A-1, A-1, Caner

SOAP: Am. Family, F. B., Fels Napha, Flake White, Ivory, Fairy, Palm Olive, Lava, Camay, P & G Nap Soap, Sweetheart, Grandpa Tar, Nutmegs, Williams Barber Bar, Williams Mug, Lux Toilet

SPICES: Whole Spices, Allspice Jamaica, Cloves, Cassia, Cassia, Ginger, Mustard, Mace Penang, Pepper, Penner, Pepper, Paprika

Pure Ground in Bulk: Allspice, Cloves, Cassia, Ginger, Mustard, Mace Penang, Nutmeg, Penner, Pepper, Paprika

Seasoning: Chili Power, Celery Salt, Sage, Onion Salt, Garlic, Penalty, Kitchen Bouquet, Laurel Leaves, Marjoram, Savory, Thyme, Turmeric

STARCH: Kingsford, Powd., Argo, Cream

Gloss: Argo, Argo, Silver Gloss, Elastic, Staley

Syrup: Blue Karo, Blue Karo, Red Karo, Red Karo

Washboards: Banner, Brass, Glass, Double Peerless, Single Peerless, Northern, Universal

Paper Food Dishes: 1/2 lb. size, 1 lb. size, 2 lb. size, 3 lb. size, 5 lb. size

WRAPPING PAPER: Butchers D F, Kraft

TOILET PAPER: Quaker, Silk Tissue

YEAST CAKE: Magic, Sunlight, Sunlight, Yeast Foam, Yeast Foam

YEAST-COMPRESSED: Fleischmann, Red Star

TEA: Medium, Choice, Fancy, No. 1 Nibbs

Gunpowder: Choice

Ceylon: Pekoe, medium

Oolong: Medium, Choice, Fancy

TWINE: Cotton, Cotton

VINEGAR: F. O. B. Grand Rapids, Cider, White Wine, White Wine

WICKING: No. 9, No. 1, No. 2, Peerless, Rochester, Rochester, Rayo

WOODENWARE: Baskets, Bushels, Market, Market, Splint, Splint

Churns: Barrel, Barrel, 3 to 6 gal.

Pails: 10 qt. Galvanized, 12 qt. Galvanized, 14 qt. Galvanized, 12 qt. Flaring Gal. Jr., 10 qt. Tin Dairy

Traps: Mouse, Mouse, Mouse, Rat, Rat, Mouse

Tubs: Large Galvanized, Medium Galvanized, Small Galvanized

Washboards: Banner, Brass, Glass, Double Peerless, Single Peerless, Northern, Universal

Paper Food Dishes: 1/2 lb. size, 1 lb. size, 2 lb. size, 3 lb. size, 5 lb. size

WRAPPING PAPER: Butchers D F, Kraft

TOILET PAPER: Quaker, Silk Tissue

YEAST CAKE: Magic, Sunlight, Sunlight, Yeast Foam, Yeast Foam

YEAST-COMPRESSED: Fleischmann, Red Star

SHOE MARKET

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

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Nentwig, Saginaw; E. C. Masters, Alpena;
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Secretary-Treasurer—Robert Murray,
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Field Secretary—O. R. Jenkins, Port-
land.

Membership Committee—R. H. Hain-
stock, chairman; entire board to act as
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Meanwell, Ann Arbor; John Och, Che-
boygan.

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.

To Sell "Labels" or Consumer Satis- faction

The introduction in the House and Senate in Washington of bills "providing for the labeling, marking and tagging of all boots and shoes" indicates the revival of something which we had hoped long since dead. But there they are, resurrected after fourteen forgotten years. They were termed "Pure Shoe Bills" in the days of long ago, but now the emphasis is put upon "labeling, marking and tagging." But the meaning is the same, for out of memory's morgue comes the phrase: "Any boot or shoe, the components of which in whole or in part are of leather, rubber, textile, paper, cardboard or any other substitute for leather which is misbranding within the meaning of this act."

As the two bills now stand they have little chance of becoming laws. It is obvious to anyone who has seen the calendar of Congress and the matters of vital legislation that should be passed before the close of the session that the bills will go no further. They have been referred to the Committee on Interstate and Foreign Commerce, and there in all probability they will expire when Congress closes.

But the spirit of labeling will rise again in another session, and that's the important point to consider. Remember that labels are now compulsory on all merchandise produced under twenty-eight manufacturing codes in commodities sold at retail. It is true that the code labels are not generally descriptive labels, but some of them cover the spirit underlying this shoe labeling bill.

The real point at issue is—are we approaching the day when the merchant will be selling labels rather than consumer satisfaction?

Will labeling laws be proposed to increase the burden of retailing without increasing consumer satisfaction? It is obviously a foolish gesture on the part of anyone to ask that all the ingredients of a shoe must be included on the label or tag or other mark to be put on the boots and shoes to show the material used and the components thereof. The simple term "sole leather" would perhaps satisfy the farmer and

the business interested in the ultimate product, but would that labeling be sufficiently descriptive to the consumer?

In Cleveland the League of Women Voters demanded that all stores tell the consumer on bed sheets alone: the tensile strength, first or second quality, thread count, percentage of filling and shrinkage. They voiced a public demand for descriptive labeling and insisted upon it.

We have in Washington to-day organizations that are active in behalf of the consumer. Perhaps these organizations are led by what is termed in Washington the "professional consumer." That individual endeavors to speak in terms of all consumers and to mold legislation which, in his mind, might safeguard the ultimate user against misrepresentation.

Make no mistake about it, the consumer's voice will also be heard in any labeling laws. The present Pure Shoe Bills put the rules and regulations under the Secretary of Agriculture and the examination of species of articles in the Bureau of Chemistry and Soils of the Department of Agriculture. But in view of the fact that other industries are possibly subject to label laws, there are possibilities of the policing being done by the Bureau of Standards—a more acceptable arbiter to the consumers' legislative agents in Washington.

So you might readily have a labeling law that made obligatory descriptive grading, and then footwear would become tremendously complicated if every component part was graded A, B, C, D.

If there is trade encouragement of these labeling laws, it is well for those now interested to know the ultimate consequences. To our mind it is far better for industry to operate with as few laws as possible so that selections and qualities can be secured through experience. A labeling law is no short cut to control of consumption. Processes of education in the quality and use of shoe materials must be accelerated whether or no we have labeling laws. The greatest economy lies in good leather and good shoes, as well as the right materials for the right use. The label doesn't increase consumer intelligence. It too often complicates it. The common law of the land provides against misrepresentation.—Boot and Shoe Recorder.

IN THE REALM OF RASCALITY (Continued From Page 2)

as "an imported Papier Panama in an interesting pique weave," and as "hand-woven white Formosa Toyo Panamas."

Vaughan Packing Co., Inc., 1714 Locust Street, Kansas City, Mo., manufacturer of a dog and cat food, promises to discontinue the word "Packing" as a part of its corporate or trade name or in any way which would tend to mislead buyers into believing that it is a packer subject to the provisions of the Packers and Stockyards Act of 1921. The company will also give up the use in advertising matter of representations that the beef or other meat ingredients of its products are United States Government inspected, and

"beef" will not be used to describe the meat ingredients unless and until they consist of beef properly so-called.

Montgomery Ward & Co., of Chicago, have entered into a stipulation with the Federal Trade Commission to cease and desist from using the word "Neatsfoot" so as no longer to deceive buyers into believing that products described as "Neatsfoot" are composed entirely of neatsfoot oil, when this is not true. Provision is made that when the product is composed substantially of neatsfoot oil, the word "Neatsfoot" shall be accompanied by other words in equally conspicuous type to clearly indicate that the preparation contains in substantial part oils or ingredients other than neatsfoot oil. Neatsfoot oil is derived from the marrow of shank bones and hoofs of cattle, sheep, hogs and horses and is used to soften and preserve harness, saddles and other leather goods.

The Heidelberg Brewing Co., of Covington, Ky., has entered into a stipulation with the Federal Trade Commission to discontinue representing that its "Student Prince" beer is the only beer produced in Greater Cincinnati by the lautering process. This beer is not the only beer brewed by that process in Greater Cincinnati, according to the facts. The term "lautering" applies to a filtering process for beer. The Heidelberg company advertised that "Lautering gets much more of the nutritious, wholesome goodness from the malt, and gives Student Prince a round full-bodied flavor, with none of that bitter after-taste."

Clyde R. Heed, of Belmont, Ohio, in his stipulation with the Commission, agrees to cease using the words "Cured in Rum" or words of equivalent meaning on labels attached to his "Whoop-ee Crooks" stogies, so as no longer to import or imply that the tobacco from which his products are made has been cured in rum or in any way treated with rum, when this is not true. He agrees also, in the sale of "Brokers Special" stogies, to stop employing the words "Wine Dipped" when the tobacco of which they are made has not been treated with wine.

Peroxide Chemical Co., 6300 Etzel Ave., St. Louis, dealing in cosmetics

and toilet articles including a bay-rum product, agrees to abandon use of the phrase "West Indian Bay Rum" either alone or in connection with a picture of a tropical scene of a palm covered island or in any other way so as to tend to deceive buyers into believing the product to be manufactured in the West Indian Islands, when this is not true.

D. T. Ward, Harry Ward and Dwight A. Ward, trading as The Ward Refrigerator & Manufacturing Co., 6501 South Alameda Street, Los Angeles, agree, in the sale of their refrigerators, to desist from use of the words "All-Metal" in describing their products so as not to deceive buyers into believing that they are made in their entirety of metal, when this is not true.

Deran Confectionery Co., 142 Commercial Street, Boston, agrees to give up any scheme, plan or method of sale of its candy products involving the use of a gift enterprise, lottery or scheme of chance whereby an article is given as a prize for or in consideration of the purchase of another article.

Leckie Coal Co., Inc., 79 East State Street, Columbus, O., engaged in mining coal in Virginia, West Virginia and Kentucky and in the sale of coal at wholesale, agrees to abandon use of the word "Pocahontas" as a trade name for coal not mined in the district known to geologists, the coal trade and the purchasing public as the Pocahontas Coal district. The company will also cease using the word "Pocahontas" in advertising or in any way which may tend to mislead buyers into believing that the coal so referred to is produced in the Pocahontas coal district, when this is not true.

Unfair competitive practices in the paint industry, ranging from sale of heavily watered and otherwise adulterated paint to the improper use of fictitious company names, is prohibited in a Federal Trade Commission order to cease and desist issued against Cadillac Paint Manufacturing Co., of Detroit, and H. A. Lessen, the company's secretary-treasurer and general manager. Competitive methods banned by the Commission's order include the use of misleading "quality" labels for cheap or adulterated paint; misrepresentation of the basic white lead or linseed oil

(Continued on page 23)

TROUBLE IN THE AIR . . .

YOU CAN'T PREVENT A
TORNADO SO PROTECT
AGAINST PROPERTY LOSS
WITH WINDSTORM INSURANCE

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY

MUTUAL BUILDING, LANSING, MICHIGAN
DETROIT GRAND RAPIDS SAGINAW

OUT AROUND

(Continued from page 9)

friendliness to all people are the most essential elements of this attitude.

Druggists are up in arms about the latest ruling of the Liquor Commission in prohibiting the sale of bottled beer for off premise use in drug stores now selling liquor. Both are sold for off premise use. I fail to grasp the logic of prohibiting sales of bottled goods for off premise use. Brewers are not delivering to homes because the Commission frowns upon the practice, while the law says it may be done.

Of course the licensees who are now delivering beer to the homes must be protected. I do not think it would pay the brewers to deliver to homes. Trucks are costly. Labor union contracts provide for two men on a truck. Wages are high, with the time of work limited to eight hours. It is not the madam's practice to stay at home any more. The movies, the shops and the beauty parlors claim her time. Consequently a credit system would have to be established to be used when the madam is not at home to receive the beer when it is delivered. If people want beer, it should be made available in small quantities, even at night—when groceries are closed—otherwise they will resort to hard liquor for a stimulant. Americans want what they want when they want it. Liquor control is fine, self control much better, but hard to instill in the minds and hearts of our younger generation.

Judging by the report sent us by Mr. Stebbins, which is published elsewhere in this week's paper, the situation of the Diehl bill at Lansing is about as could be expected. The Taxation Committee of the House will undoubtedly give the measure a favorable report, which will do much to secure the enactment of the bill by the House. It will then be up to the friends of the measure to do the good work among the senators, which they have done in the House. There are some merchants who are not very strong for the measure, believing that we did well when we succeeded in enacting the present law over the illy advised veto of Governor Comstock, which is now made a law of the land through the recent decision of the Michigan Supreme Court. They believe that we better let well enough alone for the present and focus all our energy on securing the enactment of the amendment to the Clayton law, which will practically put the chains out of business, because they will then have no buying advantage over the independent merchants. There may be merit to their contention, because the amended Clayton law would be the greatest achievement the independents have ever accomplished.

Our long-time exponent of grocery ethics sends me copy of a letter he recently sent to Senator Vanderberg as follows:

"I enclose herewith clippings from our mutual friend Stowe's Michigan Tradesman, for which I have written

during many years, which tell their own story.

"I could hardly, perhaps, more emphatically express my approval of your great talk than I have done herein. But I can only reconcile this sound speech of yours with what you wrote some two years ago about proposed anti-chain store taxes, likewise run in the Tradesman, on the assumption that you were not well posted on the actualities of chain store merchandising as compared or contrasted with solo stores, and that you do not know how peculiarly prosperous the efficient single-store operator is and has been all along.

"Stowe and I disagree radically on this question, but he is broadminded enough to print anything I write. He printed the enclosed complete and without comment."

Greenville, April 8—I believe we did a lot of good by going to Lansing and meeting with the legislative committee on chain store taxation.

I also believe that the bill will be reported out of committee and if it is I hope you can find out definitely when it will be voted on.

We should drum up a crown of five thousand merchants to go to Lansing on that date, so that our legislators will know we are in earnest about this legislation. C. L. Clark.

The losses to employes, corporations and their stockholders, and particularly to the consuming public, directly and indirectly, caused by union labor's irresponsibility is too large to be more than roughly estimated. How the sense of right and justice which has been America's heritage can be warped to condone and even encourage the rubber strike, with its destruction of values and property—and frequently life—is difficult to realize. And now the administration actually goes so far as to attempt to legalize civil action against an employer by a dismissed employe. Surely this can never be considered possible, at least until the employer may also take civil action against organized labor for damages incurred by a strike. Our President is anything but fair in his dealings with employers. He can see only the viewpoint of the walking delegate and venal and unscrupulous strike manager.

The James Butler Grocery Co., which operates a number of retail grocery stores in the Metropolitan District of New York, has filed a petition in bankruptcy and is seeking a reorganization under Section 77b of the Federal Bankruptcy Act. The petition was signed by James Butler, president of the company, and stated the proceeding was authorized by the board of directors.

The petition states that although the assets of the company were greater than its liabilities the company was unable to meet its obligations as they matured. The petition added that the only way the properties and positions of the creditors and stockholders of the concern can be preserved is through the continuance of the business under a plan of reorganization equitable to all interests.

By reason of the continuing depression in the chain grocery business the gross earnings of the business of the debtor have substantially declined," says the petition. "Although far-reaching and rigid economies have been put into effect by the debtor during the past six months, which have resulted in a drastic reduction of operating expenses, such economies have not been sufficient to solve the financial problems of the debtor."

Mr. Hoover's message to his fellow-Republicans of California has more steam than his previous utterances. It is written much better. It contains short, snappy, epigrammatic sentences which are a refreshing contrast to his customary style. It does not overstate the necessity of recasting national policies, and of looking to the Republican party for redress. It is sound enough in principle. Its weakness is its lack of definiteness and its failure to suggest some positive sort of alternative to the New Deal measures which have combined ineffectiveness and enormous expense. In short, the importance of the Hoover letter lies, not in its contents but in the motives which inspired it and the unrevealed plans of the author. E. A. Stowe.

IN THE REALM OF RASCALITY

(Continued from page 22)

proportions; use of fictitious company names on guarantees, and use of inaccurate analyses; imitation of well-known paint company names, and sale of certain of its paints or "bankrupt stock." Findings show the company sold as "white lead ground in linseed oil" a product containing cheap substitutes for white lead; 84 per cent. barium sulphate, also that the "vehicle of paint manufactured and sold by the respondent contained as high as 85 per cent. water. United States Government specifications permit only one-half of one per cent. of water in the vehicle of outside paint. The Commission order directs that paint for outside use shall not be advertised as "durable house paint" or "guaranteed house paint" when it contains excessive quantities of water or petroleum spirits or inert materials; or when it contains excessive amounts of filler or extending material. The record shows that the respondent admits selling to dealers as high grade house and outside paint, at from 60 to 70 cents a gallon, paint heavily watered and otherwise adulterated, such price falling far below high-grade standard quality paint prices, and such competition resulting in heavy financial loss to competitors. The Commission order enjoins the use of company trade names in connection with the sale of Cadillac products, unless and until such trade names are used to identify products sold along with the respondent's business, and Cadillac is directed to cease advertising that certain of its products are of "bankrupt stock," "interstate unclaimed freight," or "distress stock." According to the findings, the respondents, by the improper use and distribution of their labels, have made it possible for outsiders to affix unknown, miscellaneous paint products labels emanating from

Cadillac Paint Manufacturing Co., "the company thereby losing control over whatever integrity, if any, its trade names might otherwise have had." The company is said to have thus placed in the hands of "Dollar" and "Factory" store proprietors the means of misleading the public as to the origin of paint, its quality and value. The respondent is specifically directed to stop employing such trade names as Michigan Paint Products Co., Imperial Color Works, Wolverine White Lead Works, or other names so similar to those of existing legitimate business concerns as to result in confusion and deception of the purchasing public.

As a writer I have only one desire—to fill you with fire to pour into you the distilled essence of the sun itself. I want every thought every word, every act of mine to make you feel that you are receiving into your body, into your mind, into your soul, the sacred spirit that changes clay into men and men into gods.—Thomas Dreier.

The New Deal isn't now turning up many trump cards.

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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.

BUSINESS OPPORTUNITIES—Ideal locations for retail dry goods, men's furnishings, and ready-to-wear in towns of one to five thousand population. All good trading centers in lower Central Michigan. All going concerns. Some have well assorted stocks. Wish to sell to close estates. Worth your while to investigate. Dan Zant, Charlotte, Michigan. 710

Epr Sale—Modern country store 20 x 40 with storeroom and basement; seven-room house; water and electricity; double garage. On country road. Would sacrifice for cash. Would sell stock and rent. U. S. post office goes with store. Located in good farming country. On C.K. & S.R.R. John Oswald, Cresseve, Mich. In southwest Barry county. 711

Grand Rapids Auction House—Stock liquidating sales. Also auctioneer for private commercial factories—bankrupts—courts—etc. 636 Eastern avenue, S.E. Grand Rapids, Mich. 713

FOR SALE—Successful, paying small department store. Has been making money all through the depression. An up-to-the-minute, popular-priced stock. Inventories approximately \$7,500. Will reduce stock to suit buyer if necessary. Enquire Leemon's Department Store, 2404 Conners street, South Park, Port Huron, Mich. 714

Hold New NRA Case Weak

Serious doubts are expressed by lawyers that the Government will be able to win its announced appeal to the United States Supreme Court in the Schechter case involving the constitutionality of the National Recovery Act.

It is felt that the judges of the Federal Circuit Court of Appeals who have just handed down an adverse decision in the case, were more favorably disposed toward the recovery program than in most cases which have resulted in unfavorable verdicts to the NRA. This is shown by their unholding the constitutionality of the fair trade practice regulations, it is said. Nevertheless, Federal regulation of hours and wages, the basic purpose of the NRA was ruled unconstitutional in their decision.

Decision to appeal this case promptly is held likely to delay final passage of the law to extend the NRA. Code officials fear that any protracted delay will cause further demoralization of NRA activities, and encourage Congress to burden the new act with so many restrictions that code membership will not be worth while.

Wagner Bill Results

The current controversy in the rubber industry is held to exemplify what can be expected to happen if the Wagner Trade Disputes bill should become law.

The strike votes were timed in advance to coincide with the hearings on the Wagner bill. It is also charged that union demands were scheduled to be presented at the same time that the National Labor Relations Board announced its decision in the Firestone case.

The controversy in Akron does not involve wage and hour demands, but concerns solely the recognition of the rubber workers' union as a bargaining agency. Since the votes taken by the companies demonstrated that the union has failed in its purpose to organize workers, it is attempting to utilize every opportunity to gain a foothold, manufacturers state.

With the Wagner bill a law, such situations would be expected to multiply. The companies would have to spend a large amount of time and money in litigation and controversy to protect the rights of employees who did not wish to join an outside union.

Reverberations of a Rubber Strike

A strike in the rubber industry at this time will have adverse effects on several related lines, including cotton textile mills. Only a protracted cessation of tire production, however, would affect seriously operations in the automobile industry.

Many of the textile plants devoted to the production of tire fabrics are owned by the rubber companies themselves, and would probably be closed immediately

should production at Akron be interrupted. Cessation of purchases from merchant textile mills by the rubber companies would also force severe curtailment by the former.

On the other hand, present stocks of tires are said to be sufficient to supply motor assembly lines' requirements for some time. In addition, labor difficulties in the rubber industry are at present confined to Akron, and tire factories located elsewhere would probably continue active, at least for a time.

Trade Practice Statute Opposed

Imposition of several uniform fair trade practice provisions on industry by a Federal statute would not solve the problem of keeping competition within reasonable bounds.

This suggestion, made before the Senate Finance Committee, was contained in a bill introduced in the House early last week to amend the Federal Trade Commission Act to this effect.

Code executives maintain that the trade practices susceptible to regulation under a law applicable to all industry would not be of great significance. Individual industries are concerned chiefly with regulation of their own particular competitive problems. Regulation of discounts, credit allowances, etc., must be left to each industry to meet particular conditions that have developed in the past.

Swing Away from New Deal

Administration high officials are reported uneasy over the decided change of attitude toward various features of the recovery program. Some are resentful and raise the cry of "propaganda" and "self-interest," others are unwilling to retreat from the program, fearing loss of prestige for the Administration, while there are those who insist, "anyway, we are doing something."

Apologetic speeches in Congress and by radio are an indication of loss of prestige for the program, and there has been heard the charge that the farm program of itself shows lack of vision. In that regard, accusers say the alphabet has been availed of fully in the creation of new agencies, but the farm problem still remains as pressing and defiant as ever.

Difference of Opinion on NRA

While in public utterances many code authority officials, responsible manufacturers and others interested are declaring generally for continuance of the National Industrial Recovery Act, in private conversation they lack enthusiasm over such prospect.

Sentiment, however, is considerably divided, somewhat as follows: A few want NIRA scrapped; some want only the labor provisions retained, while others would include with the latter a bare outline of prohibitions against unfair

trade practices. There are a few who are very much for the law as it is, but indicate they will not be so favorably inclined to the extension if deprived of the very things not permitted by the law which make it attractive to them.

There is a big division of opinion in industry as to desirability of production control. Some of the larger units are unqualifiedly for it, while some of the less influential, and those persons who want to engage in given fields of enterprise are opposed to this restriction.

It has been decreed by the higher-ups in the administration that free rein in price fixing is tabooed, but indicating that there may be a "price floor" to prevent cut-throat competition.

Congressional Action on NRA

Further action on the Administration's proposed grade labeling program for canned foods and fruits will be suspended until Congress decides upon the future of NIRA, it is indicated.

The program, advocated by the White House and ardently supported by Food Administrator Armin W. Riley, had held the food trade spotlight for many months when it was suddenly withdrawn without any explanation.

The food trade, split into opposing factions over the program's many angles, has besieged the administration for information as to the project's apparent abandonment. Investigation disclosed that no additional action will be taken until Congress passes upon the future of the recovery law.

Some Variety Chains Cut Prices

While most variety chains show declines of 10 per cent. and more in dollar sales volume for March compared with a year ago, a few report increases. Such increases are ascribed to price reduction policies, such as extensive use of loss leaders.

In some cases sales were aided by establishing new departments in existing stores. Both policies tend to narrow the average profit margin of the variety chains, and are likely to encourage adverse tax legislation by their effect upon independents.

March results were best for chains which have a large proportion of their stores outside metropolitan centers, where the late Easter is less of an influence on retailing.

Reassurance from Washington

Business men are waiting eagerly for some sign from Washington that the administration has adopted a more conciliatory position on major pending economic issues.

The move that would give greatest reassurance would be a substantial change in the holding company regulation measure. It is felt that utility executives have made so strong a case that enact-

ment of the Wheeler-Rayburn bill in its present form would be all but unthinkable.

Announcement that a compromise had been reached on a modified regulatory measure would be taken as evidence that the administration stands ready to be convinced that other pending business measures could be changed to advantage.

Salary Disclosures

Salaries of corporation heads last year, as reported to the Securities and Exchange Commission and made public by that body, included: Edward G. Seubert, Chicago, president of the Standard Oil Co. of Indiana, \$117,900; James H. Rand, Jr., president of Remington-Rand, Inc., \$94,120; William F. R. Murrie, president of Hershey Chocolate Corporation, \$91,550; Francis H. Brownell, Chairman of the American Smelting & Refining Co., \$100,000; P. W. Litchfield, Akron, Ohio, chairman of the Goodyear Tire & Rubber Co., \$81,000.

Food Plant Schedules Higher

Production schedules were increased this week by many of the large manufacturers of foodstuffs, following the general slowing up in activity in the industry last month. Manufacturers have been carrying smaller inventories this year, but with orders showing an increase this month, they are planning to push production in order to build up supplies for the usual seasonal demands. The output of cold cereals, crackers and other summer-selling products will be increased sharply during April, with manufacturers planning to operate their plants on the same schedules as those during the corresponding period last year. Prices show little change from the 1934 figures, except where processing taxes have been put into effect.

More A. & P. Short Weight Cases

Among the list of short weight fines assessed on retailers in Los Angeles, Calif., last week, were two cases against employes of the Great Atlantic and Pacific Tea Co. George E. Proctor, of Store No. 16 at 5020 York boulevard, was sentenced to thirty days in jail because of alleged short weight sale of cottage cheese. The sentence was suspended. Carl Rogers, of Store No. 24 at 3420 E. Seventh street in Long Beach, was made to pay a fine of \$25 for short weight meat sale.

Detroit—The Cavalier Corporation, 1927 Michigan avenue, manufacturer and dealer in carbonated drinks, is capitalized at \$25,000 common and \$11,000 preferred, \$22,000 being paid in.

Detroit—The Cross & Peters Co., 5502 McDougall street, manufacturer and dealer in all kinds of foods at wholesale and retail with a capital stock of 30,000 shares at \$1 each, \$1,000 being paid in.

Flint—The Heatomagic Corporation, P. O. Box 119, has been organized to manufacture, deal in and install heat appliances, with a capital stock of \$2,500 common and \$17,500 preferred, \$1,000 being paid in.

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