

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Fifty-second Year

GRAND RAPIDS, WEDNESDAY, APRIL 17, 1935

Number 2691

LET US GO BACK

Let us go back
To the simpler and better things;
Let us retrace our steps
From our greed-born bickerings
Back to the quietness
Of plain, good friendliness.

Let us go back
To the old roads of beauty's quest;
Let us again find joy
In the fields and the woods, possessed
By the thrill of the spring,
And of summer wandering.

Let us go back
To old-fashioned content, our wealth
Found in the garden nooks,
And beneath home roofs. Let the health
Of the trees and the grass
Be ours, as the seasons pass.
Thomas Curtis Clark.

THE OPEN DOOR

Open the door, let in the air;
The winds are sweet and the flowers are fair.
Joy is abroad in the world today;
If our door is wide, it may come this way.

Open the door, let in the sun;
He hath a smile for every one.
He hath made of the raindrops gold and gems;
He may change our tears to diadems.

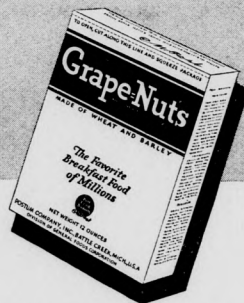
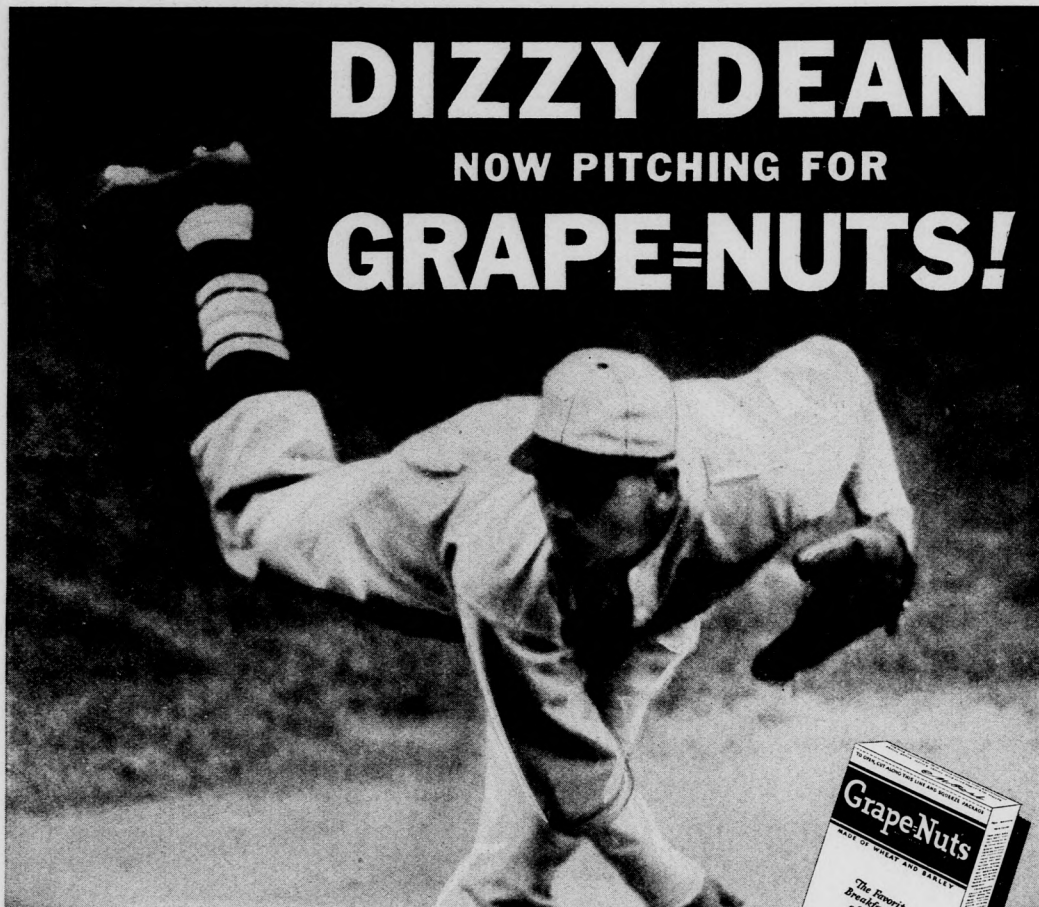
Open the door of the soul, let in
Strong, pure thoughts which shall banish sin.
They will grow and bloom with grace divine,
And their fruit shall be sweeter than that of the vine.

Open the door of the heart, let in
Sympathy sweet for stranger and kin.
It will make the halls of the heart so fair
That angels may enter unaware.

DIZZY DEAN

NOW PITCHING FOR

GRAPE-NUTS!



The Advertising "Scoop" . . . The Outstanding Premium Plan . . . The Hardest-Hitting Selling Campaign of 1935!

DIZZY DEAN—America's ace pitcher and most colorful athlete—is now pitching for Grape-Nuts!

Color newspaper comic sections . . . small town newspapers . . . farm publications . . . magazines will present Dizzy all during 1935 as the hero of the year's most exciting advertising campaign! *And this powerful, selling series will reach practically every home in the country—helping you to sell more Grape-Nuts right in your own neighborhood!*

The Dizzy Dean Winners, a club for youngsters, will be featured in

each advertisement—will stimulate millions of boys and girls to send in Grape-Nuts package tops for the 37 alluring premiums being offered.

Besides being promoted in the advertising, this prize offer, *one of the most generous and extensive in merchandising history*, is stressed in a wide variety of colorful, action display material . . . and even on the Grape-Nuts package!

Be sure that the tops sent in from your neighborhood are from packages bought in your store: *by featuring*

Grape-Nuts and the offer in your advertising . . . in window and floor displays . . . on your counters. See to it now that your Grape-Nuts stock is ample to meet the heavy demand.

Dizzy says himself that he's going to pitch Grape-Nuts to the championship in the Breakfast Food League. And you know that Dizzy always makes good on his promises. Team up with Grape-Nuts and Dizzy this year and break all past sales records. For complete information on this pennant-winning drive

"Ask Your General Foods Salesman"

MICHIGAN TRADESMAN

Fifty-second Year

GRAND RAPIDS, WEDNESDAY, APRIL 17, 1935

Number 2691

MICHIGAN TRADESMAN

E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

SUBSCRIPTION RATES are as follows: \$3. per year, if paid strictly in advance. \$4 per year if not paid in advance. Canadian subscription, \$4.56 per year, payable invariably in advance. Sample copies 10 cents each. Extra copies of current issues, 10 cents; issues a month or more old 15 cents; issues a year or more old, 25 cents; issues five years or more old 50 cents.

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Printed by the Tradesman Company, Under NRA Conditions

Some of the Towns Round About

Coral is a good country village with an excellent market for all farm products and its merchants are up and doing. The Coral Co-Operative Co. has greatly improved the appearance of its stock of general merchandise and the manager is to be congratulated for the better methods he has adopted. The Rhodes Red and White store is modern in every particular and the proprietor is much awake to the new order of store keeping. He is about to celebrate his first anniversary with the Red and White system, which has proved most satisfactory. Mr. Rhodes applies system to his business. On Monday grocery stock is removed from the shelves for dusting and replacement. Each of the next three days changes other duties, including window displays. This leaves Friday and Saturday to give full attention to trade. Wm. J. Woodall, druggist, has a larger stock than is usually found in a village of this size. This is also true of the local hardware merchant and lumber dealer. Here is located the Coral Creamery, which has been in operation here many years. The manager is Lynn Morris, a bright young man who produces a high grade of butter. Coral is noted for its interest in better dairy cows. Calf clubs and shows of dairy stock are held here each year, and local dairymen are largely credited for the big advance in dairying throughout Montcalm county.

Sparta, located on M37, the P.M. and G. T. railways, has a population of 2000 and is one of the best towns in central Michigan. It is the center of a rich farming and fruit growing region and provides a good market. It also has several important industries, producing condensed milk, auto and truck trailers, metal castings and one of the largest piston ring factories in the U.S. These industries give steady employment to many men and women, so the business level of the town has exceeded that of the average community. I was told there was not an empty

dwelling here. This speaks volumes for the business men and women of the town, as it shows they possess the spirit of enterprise and co-operation to a high degree. It was the pleasure of the writer to accept an invitation to address the Chamber of Commerce and to meet its community leaders. Sparta is fortunate in having a wide awake newspaper, directed by H. J. Kurtz, editor and publisher. Mr. Kurtz has had a broad experience in the publicity field and has rendered valuable assistance in securing a recent new enterprise for the town. A newspaper man of his ability is a most valuable asset and local business in every line should be awake to this fact and make liberal use of the advertising prestige of the Sentinel-Leader. Like many other communities, the eagle eyes of the big National food chain corporation seek out live towns like this and make them their prey. It is their greedy nature to come and harvest what others have planted. Not a dollar of their profits remains here to build up the town, as it is all sent outside the community and state to swell the coffers of the big financial centers. It is this constant drain of Michigan towns and cities that continues the depression and makes both state and National legislation necessary. This is why the Diehl bill, now before the legislature, should be enacted into law, as it will close many chain stores and restore the profit on trade to local communities. Every independent merchant should write his state representative and senator and urge him to support the Diehl bill.

Kent City is on M37 and the center of a large farming and fruit growing section. Here is located one of the W. R. Roach & Co. canning plants. Among the leading merchants here are John D. McBain, J. T. Perham, Carlson & Trofast, and A. H. Sauer & Sons, one of the latter firm being state senator from this district. I was assured that the senator would support the Diehl bill, to increase the amount of license of chain store corporations, which is now before the legislature.

Casnovia is another good country town with excellent markets. Here is located a large warehouse of Prater & Eitel, who deal largely in fruits and onions, the latter commanding a much better price this year. Among the leading merchants of the town are H. Heuvelhorst, M. Kelly, W. J. Mann, E. Harry Norris, R. H. Morton, Violet Johnson, and J. W. Lehmkuhle, who operates a modern flour mill.

Bailey is an active country burg on M37 and the P.M. Ry. Here is located a sawmill, which was busy converting hardwood logs into lumber. The village has three live merchants and each is a careful reader of the Tradesman. C. L. Gold has a good stock of drugs.

P. D. Pendell deals in groceries and meats and James L. Smith has a large stock of general merchandise.

Grant is also on M37 and one of the best farming centers in this part of the state. The local bank has \$459,523.03 in resources, a part of which is \$223,916.49 in cash on hand and in other banks. You will look for some time to find another state bank with equal liquidity. It is seldom one will find as nice a community building as the people here enjoy. It was built some twenty years ago with funds provided by the widow of a wealthy citizen who supplied one-half the cost, the village paying the other half. This village, like a few others in this part of the state, has benefited greatly by the large onion crop last year, which brought good prices. Merchants report collections much better than for the past several years.

Newaygo has a beautiful setting in the valley of the Muskegon river. At one time a large furniture plant here gave employment to many people, which was true of the big cement factory, which was busy here for many years. This town is a desirable location for manufacturing, and as times return to normal, a live local organization of its business men and women can, no doubt, bring in other industries and restore the former activity of the community. There is a lot of territory in this valley and adjacent to it that should be prospected for oil and gas. Among the leading merchants here are Nels Christenson, H. R. Johnson, Thompson's Grocery and C. L. Turner. Harold E. Hedler, proprietor of the Valley Inn, takes good care of the traveling public. S. B. Gauweller and Harold H. Tiift, operate general stores near here.

In my travels throughout this state for the Michigan Tradesman I have entered thousands of stores, and among them many which are outstanding models of modern merchandising. I am referring to stores of independent merchants and firms. I also have inspected many stores of the chain corporations, and were I asked to select the most outstanding example of modern sanitary merchandising, the honor would go to an independent store. While there are several of these fine stores I have in mind, I wish to call attention to the beautiful modern food store of Terranova Brothers, at 711 South Division avenue, Grand Rapids. The firm is composed of three brothers, Sam, Jim and Fred, who started store-keeping near the present location in 1917. To-day, they have one of the largest and most varied assortments of domestic and imported foods to be found in Western Michigan. They have their store thoroughly systemized into departments, each of which

is most complete and the goods artistically displayed. To a layman like myself the variety of imported foods and condiments is most interesting and meets with a large sale from people of various nationalities, as well as from those who have learned to like the taste of these foods new to most Michiganders. I was told by the manager it was the policy of the firm to change the interior appearance of their store every three years, when new fixtures are installed or re-arranged. It would appear difficult to improve the present store arrangement and the shelving and fixtures, which were especially designed to order. Any food merchant who is considering improving his store or who wishes to see a model food store should pay this firm a call. I was informed that many wholesale firms had sent a representative here especially to look this store over, some of them coming from New York and several other states. This firm is to be complimented for its enterprise and persistence to forge ahead, even in these times when many feel somewhat discouraged. E. B. Stebbins.

Retail Business Disappoints

The disappointing business of the first two weeks of the month is causing retail executives to revise downward previous estimates of April's dollar volume of trade. They had expected an increase of at least 15 per cent. over that of the same month last year.

However, some executives of chain organizations ascribe the disappointing results so far this month entirely to unfavorable weather conditions. Accordingly, they insist that business in the next two weeks may be sufficiently large to swell the total April volume up to at least 10 per cent. above that for last year.

Executives of large retail organizations report that dollar volume of their New York stores last week declined from 5 to 10 per cent. below that for the corresponding period last year. Out-of-town units continued to make a better showing, with sales showing increases up to 15 per cent. over the 1934 period.

The lagging tendency shown by New York sales as compared with those of suburban units causes many retailers to reaffirm that the New York city sales tax is still a restraining influence on sales here.

Holland—The Modern Cabinet Co. has leased space in the Ottawa Bldg., River avenue and Third street, and will manufacture restaurant, office and store equipment. John Cammenga, formerly with the Berkey & Gay Co., of Grand Rapids, is the president and business manager. A number of orders are already on the books of the company.



Lines of Interest to Grand Rapids Council

One of the largest expansion programs since 1929 is being inaugurated by General Motors in the purchase of the Durant plant in Lansing for the expansion of the Olds Motors Works. The Durant plant, erected between 1921 and 1929, comprises twenty-one modern fireproof buildings, covering forty-seven acres of land and contains nearly a million square feet of floor space. The addition of the purchased plant will give the Oldsmobile factory a total area of about 135 acres. The Durant plant will be converted into a body plant and the present Fisher body factory, which is a unit of the Olds Motor Works, will be moved to the new plant where production facilities will be greatly enlarged. It is expected that by fall the Durant buildings will have been converted into one of the finest body plants in the automobile industry and that the production of Oldsmobiles will be well over 1000 cars a day. The purchase of the Durant holdings will boost the employment of local labor in Lansing and will place it among the foremost automobile cities in the country.

The dust storm which originated in the West and left its mark in the central states is perhaps more of a menace to the future welfare of the West than is recognized at this time. Perhaps it might be farfetched to predict that we might expect the formation of a desolation in that section if man does not attempt to control the present situation. Drainage and irrigation of the various sections of the country has changed the climatic conditions of our great Union until arid lands have begun to bloom and green swards to fade. The affected states were at one time vast prairies of waving grass but the tilling of the soil has destroyed the vast acreage of grass which acted as a binder for the soil. The sweeping winds in the past have had little effect on the grasslands but the unprecedented dry weather caused from man changing the air currents, by irrigation and drainage, and the high winds are playing havoc with a shifting surface soil. It would be no surprise if the present condition existed indefinitely unless reforestation and the re-seeding to grass of the plains are resorted to at once. When man begins to trifle with the whims of nature at that moment things begin to happen and mere man usually pays the fiddler.

The Scribe spent an evening recently in the hotel at Alma, known as "Hildy's Inn." In addition to being a very pleasant place, with most courteous service, they have one feature other hotels would do well to copy. In each room, there is a rope sufficient in diameter, and length, and securely fastened to a screw-eye in the base board, that in event of fire with the stairway impassable, there need be no loss of life

or even injury. Where a hotel is so equipped, in event of fire, even the loss of baggage, clothing, money, samples, etc., would be greatly reduced. When the guest knows that the fire escape is at hand and absolutely reliable, only a very few would lose their heads and leave things of value in the room that could be taken with them. We commend "Hildy" very highly for his thoroughness.

The many friends of Miss Maxine Bentley will be pleased to learn of her promotion in her profession. She was graduated two years ago as nurse from St. Mary's Hospital, where she has since been engaged. Recently she accepted a very fine position with Grace Hospital, Detroit. Miss Bentley is the daughter of Mr. and Mrs. Raymond W. Bentley, residing at 1122 Prince street.

The members of Grand Rapids Council, No. 131, extend their sympathy to Fred Krakoske, Secretary-Treasurer of Loyal Order of Moose. Since the Council has been meeting in Moose Temple, Brother Krakoske has done everything that could be done to make their meetings more pleasant and socially successful, as well as fraternally. Mrs. Krakoske, passed on to her eternal rest last Friday morning. She, too, was a wonderful character; helpful in so many lines of endeavor in civic betterment and social uplift. Her personality and influence will be greatly missed in many circles of society.

Ted Boylan, popular salesman for Foster, Stevens & Co., is back on his territory after quite a long enforced vacation, due to illness. We congratulate him that he is in good health again.

Arthur Borden, well known to the hardware trade throughout the state, had a rather serious misfortune last Saturday evening. He was engaged in doing some work at his garage, which required a stepladder. The ladder gave way and let him down very suddenly, injuring his back by contacting the ladder and painfully injuring his head on the cement driveway. He is resting easy under the doctor's care.

Bob Elwanger, popular old timer in the Council, attended an annual party in Muskegon Saturday. This is published that his friends may know he is okeh and circulating, but we have not seen him in Council for some time.

Mr. and Mrs. Allen F. Rockwell (Grand Counselor) attended a birthday celebration of Mrs. Rockwell's mother, recently. She resides near Howell, in the same home where she and her husband began their married life. She is eighty-eight years of age and enjoys very good health.

The Intersectional meeting of Battle Creek, Kalamazoo, Lansing, Muskegon and Grand Rapids Councils, to be held at Grand Rapids the first Saturday evening in May, promises to be a very important meeting. Much good has resulted from the intersectional meetings. This one will be well attended. Further details will be published later.

Escanaba Council, No. 616, has hung up a mark for the rest of us to shoot at. Thirty members at one meeting. It makes no difference how long a time

they were in getting them; thirty members is still some class in any man's council. Congratulations, boys.

Fred McWilliams, of Coshocton, Ohio, was in the city recently, to attend the celebration of the fiftieth wedding anniversary of Mr. and Mrs. H. G. McWilliams, 359 Atlas street.

April Scribe.

Is Grant On Wrong Track?

Saginaw, April 14 — Jos. C. Grant's open letter to Father Coughlin presented a true picture, so far as it went, but it was far from being the complete story of what led the independent merchant into his present plight. This is known to Father Coughlin and is the reason he did not hit at the chain stores in particular, as they are only a part of the cancer that is destroying the little merchant and eventually the whole Nation.

The opening of the year 1920 found the country enjoying one of its most prosperous years. Every factory in the country, big and little, had a glorious outlook. About the first of March of that year, I was tipped off by a well known business man, who, in turn, had received the tip from an intimate friend in the senate, that on the first of July, the Federal Reserve (which we have since found out to be the biggest racket the world has ever known) would ask its member banks to call in their loans, which would result in paralyzing the business of the country. At the time I could not believe it possible for any human agency to accomplish the destruction of business as this man stated it would do, but the fact is it did most effectively and the wheels of industry all over the country almost stopped completely. However, the auto industrialists, with a big inventory and cash on hand, continued to operate part time during the remainder of that summer and fall, with the result that they had an enormous stock of completed autos on hand and no market for them. So in the spring of 1921, the auto industrialists organized their own credit financing companies and invited their dealers to sell expensive automobiles to the workingman, regardless of whether he had any credit rating, so long as he could raise the money for the first payment for the machine. This action on the part of the auto industrialists quickly led us into the greatest era of false, artificial prosperity the country had ever known. Other concerns making washing machines, radios, vacuum cleaners, etc., quickly followed the lead of the liberal credits of the automobile industrialists, with the result that soon the average working man, in spite of the big pay he got, fell short of being able to meet all of his financial obligations and began to lean more heavily on the little merchant for support. Most of his ready cash, of course, went to the chain stores and when the crash

came the little merchant and local banks held all of the bags. It must not be overlooked that when these most liberal credits were extended to the working class that it temporarily resulted in a great shortage of labor, forcing high wages and a feverish activity in perfecting the automatic machine (the robot) which now has effectively made it impossible to ever employ all of the available workers again without resorting to the destruction of the robot. This, of course, no one wants to do, and explains the impossible mess we are in today and that is why we must listen to men like Father Coughlin, Doctor Townsend and even Huey Long or pay the price of liberty and a future happy Nation.

To compare this depression with those of the past is sheer nonsense to any man with ordinary intelligence. The little groceryman who gave me your paper containing Mr. Grant's letter has \$35,000 of uncollectible accounts standing on his books, which merely represents about sixty automobiles that he paid for in groceries the past fourteen years, to the man who had the use of the machines, and who paid the finance company, but owed the groceryman, and when he could not extend further credit, the customer took his cash to the chain store and completed the job of gutting the little independent merchant, and if some are still in danger of surviving, the NRA will prove the finishing touch.

R. H. Knapp.

Administration Fights Price Fixing Ban

Proposals for the inclusion in the proposed NIRA legislation of a broad prohibition against price fixing will be contested by administration high officials, it is indicated.

The irreconcilables in the Senate who have all along protested against the suspension of the anti-trust laws have expressed themselves unalterably opposed to price fixing, regardless of what may be the device employed or its purpose.

It will be insisted that there is absolute need for the creation of a price floor below which merchandise may be sold as a means of preventing unfair competition in the price field. Suspension of the anti-trust laws for the protection of business men who want to get together for the preparation and the administration of codes of fair competition also will be insisted upon.

There is quite a bloc in the Senate, however, that insists that all that is necessary in the new legislation are provisions for the protection of labor and anything above that must be a matter of compromise, it would appear.

He is safe from danger who is on his guard even when safe.

Look for the Price Tag

A great world movement is under way. Dictators, of one kind or another, are the vogue. It is well to remember that there is no benevolent dictation. A dictator exists only by the use of force. Such force denies the right of the individual to live his own life, the right of freedom of expression, freedom to dissent.

Ten European countries, with a population of 387 millions, dictate absolutely what their people shall read and say. Six other European countries, with a population of sixty millions, have active censorships which are only less rigorous in degree. In only eleven countries, with a population of 136 millions, do citizens, as Dr. O. W. Riegel puts it, "cling precariously" to freedom of expression.

Only a blind patriotism can believe that the United States is immune to the blandishments of new styles in government and business. Opinions openly masquerade as facts. Good citizens should insist upon open minds, open an impartial search for facts, upon public discussion of all issues without fear of reprisal, direct or indirect, by any authority. In this way can a free society best be served—and preserved. Freedom, in this view, is not only a satisfaction to the individual; the very advance of civilization is conditioned upon it.

The choice we are put to is not that of following the philosophy of Adam Smith in economics, or of Jefferson in political theory. Rather, we must decide whether we shall set out arbitrarily to create a social order and then mold the individuals into subordination to it, or whether we shall center our efforts on the making of men and women who are themselves competent and are disposed to do what should be done.

It is disheartening to see ourselves to-day as citizens of a world in which this independence in thought and action has been banished from the public policy of nation after nation. The movement toward democracy and toward human freedom, toward that sense of the dignity and worth of the individual, to which the historia nMorley referred, has not only been definitely checked, some observers feel, but has suffered catastrophic reverses.

Nation after nation has decided to seek efficiency and security through subordination and regimentation of the individual to centralized and despotic authority. Education, it is clear, in such countries has become frankly a means of indoctrination and propaganda. It takes no partisan of individualism to discover that the individual under an arbitrarily created social order must pay a price for all efforts directed toward his security and efficiency, no matter whether they turn out to

be wise or misguided. There is a quid for every quo. He must pay through a rigorous and continuous external discipline.

Such is the world scene to-day. The rights of minorities are suppressed. Freedom of discussion, the right to differ, the right to live one's own life—these are denied to millions upon millions of the earth's population.

Everywhere freedom of thought and action is now on the defensive. What is happening in Europe is no local affair. Painfully we are discovering that America has not been guaranteed eternal democracy by a divine decree. There are no international barriers or immigration walls against the contagion of sophistry and specious logic, against the acceptance of opinion for fact, against the adoption of Utopian schemes, which, because they are of foreign origin, or dressed up in seductive phrase, exact emotion at the price of reason.

But, in the prescriptions, it will be noted, little is said of the price that must be paid. Calvin Coolidge clearly read the tag on new styles of government and business: When the individual loses his economic freedom, there will go with it his political freedom.

Merle Thorpe.

Liberalized Mortgage Lending

Liberalization of lending practices by New York State building and loan associations, permitted under the revision of the law recently signed by the Governor, will stimulate the demand for mortgage loans in this State, officers of such organizations state.

Under the new law there are no restrictions on amortization payments and maturity of loans up to 70 per cent. of the value of the mortgaged property. For loans of 70 to 80 per cent. of the property value the maturity limit is approximately eighteen years, as compared with eleven years and seven months under the old law. Annual interest and principal payments of about \$8 per \$1,000 per month, as compared with about \$10 under the old law, are thus possible.

More lowering of interest rates without liberalization of amortization schedules has not been sufficient to revive the demand for mortgage money until now.

Insurance of deposits in these organizations under the terms of the new State law signed last week, or under the Federal system, is expected to largely augment the supply of funds that associations have available for lending.

Miss Perkins Opposes Wagner Bill

There is considerable conflict between the proponents of the Wagner Labor Relations bill and Secretary of Labor Perkins and her associates over the question of creating an independent body to

sit as the supreme court for labor disputes.

Mediation and conciliation long have been important services tendered by the Department of Labor to employers and employes when industrial disputes have occurred. Secretary Perkins desires continuance of that service and sees her department, if that is refused it, degenerating into little better than a routine agency of the Government.

She would have her present bureau of mediation and conciliation elevated to the plane upon which it is sought to create the Wagner board.

Commodity Price Index at Recovery Peak

While the index of general commodity prices attained a new recovery peak last week, serious doubts are entertained that further substantial advances will be seen except in a narrow group of products. Declines are expected in a number of cases also.

A bullish crop report revealing serious damage to winter wheat and a minor speculative flurry occasioned by the rise in the Treasury buying price for domestic newly-mined silver were largely responsible for gains registered last week. Aside from the influence of weather conditions on agricultural prices, only further inflationary measures, not generally anticipated, would be likely to lift

prices further to a material degree.

Meanwhile, announcement that the National Industrial Recovery Board would soon make known its attitude toward price control devices in codes increases apprehension over continued price stability for many manufactured products.

Wisconsin Prescribes Cheese

Compulsory cheese may be the latest experiment in Wisconsin, the home of so many experiments in legislation. The lower house at Madison, by a vote of 71 to 22, has passed a bill providing that during the next two years restaurants must serve butter and cheese with every meal costing 25 cents or more. Two-thirds of an ounce of butter and one-third of an ounce of cheese are prescribed.

The purpose, of course, is to help the farmer. The hint may have come from a number of States which have made it obligatory to dilute gasoline with a certain proportion of farmer's industrial alcohol. If the idea spreads, it may lead to Federal action. For instance, by a proper alliance of States it ought to be quite simple to draw up a compulsory menu for railway dining cars, under the interstate commerce powers. Such a bill of fare would extend due recognition to New England's codfish industry, New York country sausage, Philadelphia scrapple, Wisconsin cheese, Texas beefsteak, Idaho potatoes, Michigan cereals, salt and celery. They would all be made compulsory.

\$3,728,331.28

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MOVEMENTS OF MERCHANTS.

Norway—Fire damaged the bakery building of Paul Hoheisel, entailing a loss of about \$300.

Pontiac—The Barkley Corporation, Jackson street, manufacturer and dealer in metal specialties, is capitalized at \$4,000, all paid in.

Niles—The Michigan Mushroom Co., has increased its capital stock from \$40,000 to \$200,000.

Escanaba—The Scandia Co-Operative Association has decreased its capital stock from \$50,000 to \$5,000.

Holt—Gibson & Farnsworth have engaged in the grocery business, conducting a Red and White Store.

Pigeon—The Automotive Sales & Service Corporation has decreased its capital stock from \$20,000 to \$5,000.

Saginaw—The Schomm Brewing Co., 926 North Hamilton street, has increased its capital stock from \$50,000 to \$500,000.

Detroit—The Kelvin Jewelry Co., c/o Crowley Milner & Co., retail jewelry, has a capital stock of \$10,000, all paid in.

Nunica—Earl Baldus, dealer in meats, has purchased Carrier-Brunswick refrigeration, sold and installed by Boot & Co.

Owosso—The plant of the Renown Stove Co., which has been partly closed down, has been re-opened on a full-time schedule.

Ontonagon—Al Gustafson, formerly of Channing, has completed his plans for opening the Cloverland Gardens, west of town.

Harbor Springs—Guy W. Melson, retail grocer, was stricken with apoplexy last Tuesday at his home. He is in a critical condition.

Detroit—The Purity Cheese Co., 9148 Oakland street, dealer in butter, eggs and grocery specialties, has a capital stock of \$5,000, all paid in.

Detroit—Kay's, Inc., 8994 Grand River avenue, dealer in dresses and millinery, has increased its capital stock from \$10,000 to \$20,000.

Muskegon—B. M. Salisbury, proprietor of Budd's Bootery, has removed the stock to its new location in the Hardy block, Western avenue.

Detroit—The Royal Crown Hosiery Co., 807 Hammond Bldg., wholesale and retail dealer in hosiery and lingerie, has a capital stock of \$5,000, all paid in.

Muskegon—Elbert Beekman, former bookkeeper at the Bush Lumber Co., has engaged in the lumber business under his own name, on Wood street.

Muskegon—The Vanderweele Lumber Co., Henry street, has completed the erection of an addition and made other improvements at a cost of \$1,500.

Adrian—Modern Building Insulators, Inc., insulation for buildings, has a capital stock of 250 shares no par value, (book value \$25) \$5,450 being paid in.

Detroit—The Arctic Express, Inc., 9545 Grand River avenue, organized for trucking and transporting perishables, has a capital stock of \$1,200, all paid in.

Detroit—The Leeman Fruit Co., 2926 Webb avenue, organized to deal in foods and conduct a market, has a

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

Kalamazoo—The White House Ice Cream Co., has purchased Carrier-Brunswick refrigeration for its new store. Sold and installed by Boot & Company.

Battle Creek—The White House Ice Cream Shop has purchased Carrier-Brunswick refrigeration for its ice cream store, sold and installed by Boot & Company.

Detroit—The Crosstown Coal & Oil Co., 1825 East Forest street, dealer in fuels, oil products and auto accessories, has a capital stock of \$10,000, \$6,180 being paid in.

Detroit—The American Engineering Co., 2051 West Lafayette Blvd., has changed its capital structure from \$5,000,000 to \$700,000 and 43,000 shares no par value.

Sparta—Powers & Finch are adding groceries to their meat business and have purchased two Carrier-Brunswick refrigeration plants and display counters from Boot & Co.

Newaygo—The Henderson Market has engaged in business, dealing in groceries and meats. It has purchased Carrier-Brunswick refrigeration sold and installed by Boot & Company.

Detroit—Robinson's Economy Store, Inc., 2409 Hastings street, dealer in new and repossessed furniture, has a capital stock of \$10,000 common and \$5,000 preferred, \$1,000 being paid in.

Jackson—The North-Moller Co. has been removed from receivership to a solvent condition, the reorganization calling for an issue of \$60,000 in preferred stock to satisfy creditors in full.

Kalamazoo—Lynch & Co., 352 South Burdick street, has added lines of restaurant and hotel equipment, beer accessories, confectioners and institutional supplies at wholesale and retail.

Niles—Francis J. Plym has been re-elected president of the Kawneer Co. New types of window sash and store front materials have been fabricated for the Federal Housing drive now going on, he announced.

Petoskey—The Wells Electric Co. has been organized and leased a part of the store at 315 East Mitchell street and will handle a complete line of General Electric goods, also handling installations, wiring and repairs.

Battle Creek—H. F. Smith, grocer at 644 Southwest Capital avenue, is building a new one-story brick store adjoining his present store, at an estimated cost of \$3,000. It will be ready for occupancy early in May.

Kalamazoo—Capacity production operations are under way at the Richardson Garment Co. in Kalamazoo, following the receipt of an order that necessitated an increase in the employment force and assurance the work will require some time.

Detroit—Harry A. Hartman, assistant auditor of the Book Cadillac Hotel, has been elected president of the Hotel Accountants Association of Detroit. Hartman has been a member of the association for three years, serving as secretary in 1934.

Bay City—Furnaces at the former plant of the Ohio Steel Foundry Co., adjacent to the Industrial Brownhoist

Corp., will renew operations after an interim of approximately three years with leasing of the premises by the newly formed Valley Steel Castings Co.

Detroit—Yates Hargeaves, dealer in groceries and confectionery at 14215 Charlevoix street, has merged the business into a stock company under the style of Hargreaves Grocery Co., adding dairy products and other foods to the stock. It is capitalized at \$5,000, all paid in.

Comstock Park—Don Holiday has engaged in the grocery and meat business conducting a Red & White store. Lee & Cady sold the stock. Mr. Holiday conducted a grocery store at 6th and Scribner streets, Grand Rapids, for a number of years, selling out about three months ago.

Post Huron—Cline & Johnston, Inc., newly organized with a capital of \$200,000, is working three shifts daily on producing pre-cooked beans, a process which was patented by A. L. Chamberlain and sold to the new company. Daily production is about 10,000 ten-ounce packages. The company plans to add pre-cooked peas.

Manistee—Full force operations will be resumed April 22 at the Marshall Field & Co. shirt manufacturing plant. Lee R. Fleming, general manager, announces. This is encouraging news to 176 persons on the payroll who will return to their jobs at the plant which has been closed since February 23 for the purpose of working out a nationwide selling plan.

Detroit—Funeral services for William A. Kelly, druggist, were held at the John P. Maus undertaking rooms Monday, preceding a requiem mass at 9:30 a. m. at St. Leo's Church. Burial was in Holy Sepulchre Cemetery. A resident of Detroit for twenty years, Mr. Kelly had conducted a drug store at Twenty-fourth street and Warren avenue for sixteen years. He was born in Grand Haven fifty-one years ago.

Watervliet—The Murphy Butter & Egg Co., of Chicago, which operates a number of creameries throughout the country, has taken a lease of the Watervliet Co-operative Creamery, with option to buy it. The company is revamping the buildings and will make certain alterations and extensions and use the by-product, skim milk, in the manufacture of cottage cheese and casein. Aage Larsen, who has been manager of the plant for the past 11 years, will continue in that capacity.

Detroit—D. Noble, owner of the Noble Foot Appliance Co., who has conducted a retail store on the third floor of the Farwell building, is opening a new shop on the main floor at 1253 Griswold street, the location vacated by the Arch Aid Boot Shop a week ago. The third floor shop will be devoted to the chiropody department, in charge of Dr. Grace A. Benedict, with all retail shoe departments moved downstairs. J. D. Salter, who was with Walkover Shoes in Detroit for twenty years, has been appointed manager of the shoe department.

Detroit—Harry Resnick has opened the Uptown Boot Shop at 16521 Woodward Avenue, in Highland Park, north

end suburb. The store is carrying a general line of shoes. Green trim is being used for the fixtures. An unusual effect is given to the store by cross-barred panes of glass at the rear of the front room, with one side leading to the office and the other side to the stock room. An effect of typical European style shops is gained. Resnick is a well-known Detroit shoe man, for eight years with the Rosenberg Florsheim store at Harper and Van Dyke avenues, where he was general manager.

Detroit—Sale of the Carl E. Schmidt tannery to Nicholas J. Schorn and re-opening of the plant, when reconditioning work now under way is completed, was announced Saturday. The tannery was established by Carl E. Schmidt in 1897 and built up a world-wide business during which it pioneered in the tanning art, becoming the first exclusively chrome leather tanning company in the country and the first to perfect several important tanning operations. Schorn joined the company on its opening day and was in its employ for twenty-seven years, leaving in 1924 as vice-president and general manager. The plant is located at the foot of Leib street and has a capacity of 10,000,000 feet of leather a year. It will be operated by a company organized as N. J. Schorn & Co. The personnel will be former Schmidt employes and includes N. J. Schorn, president; Carl F. Schorn, vice-president; D. V. Grieshammer, secretary, and Joseph A. Henk, treasurer.

Manufacturing Matters

Detroit—The Detroit Buff Co., 408 East Woodbridge street, manufacturer of polishing wheels, has a capital stock of \$10,000, \$5,000 being paid in.

Detroit—The American Edgwyns Sign Co., 412 Curtis Bldg., organized to manufacture, sell and lease signs, has a capital stock of \$10,000, all paid in.

Detroit—The W. A. Case & Son Manufacturing Co., 2337 Beecher street, plumbing supplies, has decreased its capital stock from \$5,000,000 to \$4,000,000.

Kalamazoo—The Multazo Co., 1102 American Nat'l. Bank Bldg., organized to manufacture specialized paper products, has a capital stock of \$50,000, \$1,000 being paid in.

Benton Harbor—The Lore Ice Cream Manufacturing Co., manufacturer of ice cream, also beverages, has a capital stock of 100 shares at \$50 each, \$1,500 being paid in.

Detroit—The Economic Engineering Co., 15876 Petoskey avenue, organized to manufacture and sell industrial burners and power equipment, has a capital stock of \$50,000, \$8,000 being paid in.

Cheboygan—The North American Pulp & Paper Corporation has purchased the closed Cheboygan Paper Mill and will begin manufacturing tissue pattern paper for a New York pattern company with which the paper company is affiliated as soon as the necessary remodeling of the plant can be completed.

The New Deal hasn't yielded many winning hands lately.

Essential Features of the Grocery Staples

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

Tea—The first hands tea market in this country during the week has practically shown no change and not a great deal of activity. In the primary markets, however, particularly as to Javas and Ceylons are stronger, but so far this feeling has not extended to this country. Consumptive demand for tea is about routine.

Coffee—The market for future Rio and Santos coffee green and in a large way began the week with a further decline reflecting conditions in Brazil. Later, however, some favorable news was received from down there as to the income tax and the market advanced a little. This it continued to do for a few days. Spot Rio and Santos began the week very soft. Later, on account of the future situation the market reacted a little upward. Demand for coffee during the week has been poor. Milds not very strong. Prices pretty low. Jobbing market for roasted coffee is gradually feeling the effect of the slump in green. Consumptive demand for coffee good.

Canned Fruits — Prices on spot canned fruits, while maintained well in a number of items, show a somewhat easier tone in several instances, while demand from the distributing trade continues at a low point. California fruits have eased moderately of late, especially in the higher grades and even some pie grades are a little lower than they were a short time back. How far this will continue is uncertain. The probability of higher packing costs in the coming season will probably induce holders to remain firm and carry over goods into the coming season rather than seek a sellout in the face of present resistance in distributing centers. Under the trying conditions in export markets, the situation is even more upsetting than the slackening of pace in domestic centers.

Canned Vegetables—With the Government so largely centering its interest in growers and guaranteed a price for their crops without relation to its effect on production costs and distribution, the packer is having difficulty in gauging production. Higher production costs lead inevitably to caution in distributing channels, so that buyers anticipate closely, and look to push less costly lines when there is a noticeable consumer resistance. Most items in the spot vegetable line are unchanged from a week ago. Tomatoes show a little softness in spots in the South. New Southern spinach is offered for shipment this week at \$1.05, Baltimore.

Canned Fish—Salmon has had a steady business without any change since the last report. Demand is keeping up largely because of Government regulations on packing.

Dried Fruits—The dried fruit market here shows little change this week. The latest list of prices to reach the trade shows a little lowering of the cheaper grades of apricots, but on the other hand, raisins and prunes are quoted practically unchanged from two weeks ago. California figs are a little higher

for bulk goods, while packaged figs are quoted at very attractive levels, Calimyrnas offering at \$1.40 and Adriatics at \$1.30. There has been some fairly good demand for figs of top grades here, as imported goods are in short supply and extremely well held. Easter business has been fairly active, and there has been a reasonably good demand for the Jewish holidays. The Coast market is a little more active, and there is a broader inquiry for goods for shipment. Stocks held in various distributing centers are low and first hands look for some necessary buying for fill-in needs at least, to develop before long. The market for shipment has held very well in regard to price, considering the lack of demand that has been in evidence for some weeks, and it is felt here that even a moderate buying wave would do much to stiffen up such spots on the Coast where any tendency toward easiness has been shown.

Beans and Peas—Entire list of dried beans and dried peas continues easy.

Nuts—The market was generally routine last week. On the whole pre-Easter business has been fair, although it came in dribs and drabs and such buying usually has a dampening influence on trading in general. Prices appear to be maintained generally well and there is little evidence of pressure to move stocks.

Rice—The market continues fairly active on the spot, with the grocery trade continuing to move cautiously and showing little disposition to carry any more rice on hand than necessary. Supplies are generally being limited to thirty to sixty days, and this means a rather regular movement of rice, if nothing else. Present spot prices offer many attractions, considering the stronger trend that has been noted in the South. Exports are very active, and brewers' grades are being taken freely.

Salt Fish—Demand for mackerel and other salt fish is still fair, but does not have the pep as it did in the early days of Lent. Stocks are spotty and prices are therefore firm. There is a shortage in many lines.

Syrup and Molasses—Production of sugar syrup is still limited and the demand fair. This makes the situation firm as it has been for a long time. Compound syrup dull, but prices are firm on account of the strong corn market. Finer grades of molasses unchanged and moderate demand.

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; \$3.25 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, 35c; tubs, 34½c.
Cabbage—\$3.50 per hamper for Florida.

Calavos—\$2.25 per case from Calif.
Carrots—Calif., 50c per doz. bunches or \$2.75 per crate of 6 doz.

Cauliflower—\$2 per crate for California.

Celery — Florida, \$3.40 per crate; 12 stalks to bunch, 40c.

Cucumbers—Missouri extra fancy, \$1 per doz.

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

C. H. P. from farmer.....\$2.85
Light Red Kidney from farmer... 4.75
Dark Red Kidney from farmer... 5.75
Light Cranberry 5.10
Dark Cranberry 4.10

Eggs—Jobbers pay 21c per dozen for all clean receipts. They sell as follows:

Large white, extra fancy.....25c
Standard fancy select, cartons....24c
Current receipts23c
Medium22c
Checks20c

Egg Plant—20c each from Florida.
Garlic—15c per lb.

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

Green Beans — \$3.50 per hamper for Florida.

Green Onions—Chalots, 40c per doz.
Green Peas — \$3.25 per hamper for California.

Green Peppers — 60c 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..... 10c

Mushrooms—29c per box.
Onions—Home grown, \$2.75 for yellow or white; Texas, in 50 lb. sacks, \$3 for white and \$2.75 for yellow.

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

126\$4.00
150 4.50
176 4.75
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, 45c per bu. Idaho, \$2.50 per 100 lb. sack.

Poultry—Wilson & Company pay as follows:

Heavy Fowls19c
Light Fowls17c
Turkeys20c
Geese11c
Radishes—Hot house, 40c per dozen bunches.

Rhubarb—20 lb. box from Calif., \$1.
Spinach—\$1.25 per bu. for Texas.

Strawberries—\$2.75 per 24 pt. box from La.

Sweet Potatoes—\$1.75 per bushel for Jerseys.

Tomatoes — Florida repacked, 90c per 10 lb. box.

Veal Calves — Wilson & Company pay as follows:

Fancy13c

Good11c
Wax Beans—Florida, \$3.75 per hamper.

Another Public Hearing on Diehl Bill

The hearing on House bill No. 53, known as the Diehl bill, amending the present chain store license, brought out a good attendance at Lansing, Tuesday evening. Representative H. L. Diehl stated at length the object of his bill was another forward step to curb chain store corporations and the devastating effect they are having upon the state and independent business. He then called upon E. B. Stebbins, of the Michigan Tradesman staff, who took up the social and economic side of the question. He outlined the results of his survey among independent merchants and the effect it has brought upon them. He emphasized the humane element in business and declared that no government was fulfilling its duties if dollars are placed above humanity. W. B. Garber, merchant of Greenville, gave a most logical talk on how chain corporations undermine the farmers' market. Leonard Vander Jagt, of Grand Rapids, also spoke in favor of the measure.

Speaking in opposition to the bill Carl Fenner, former chain store opponent, said the Diehl bill was new to him and that the author had failed to consult him about the bill. He said he was against the chain store system, but considered the time ill advised for raising the amount of license. He called upon Herman Hansen, Secretary of the Michigan Retail Grocers and Meat Dealers Association. Much to the surprise of friends of the bill, he also objected to a further increase in the license tax upon chain stores, believing that any increase would again throw the law into the Supreme Court, with a possible loss on what had been gained. President Eckert took the same stand. William Heath and Cecil Taylor, representing Oakland county merchants' organizations, confirmed this position. Two women from Detroit said they spoke for the housewives and objected to any raise in the chain store license, which would at once be passed on to the consumer.

The attorney for the Kroger chain presented elaborate reports to show the market they provide for Michigan farm products, the number of people they employ and the amount of rentals they distribute to property owners. He said the raise proposed by the Diehl bill would add two per cent. to the cost of foods, which the poor were unable to pay. A representative of the Cunningham Drug Co. spoke in the interests of his organization, which he said was strictly a state institution, therefore should not be penalized for its thrift and good management.

Rebuttal for the bill was presented by Jos. A. Navarre, attorney of Monroe. He said the principal objection to the Diehl bill, by those speaking for the independent merchants, was the fact they had not been more freely consulted by Representative Diehl. They admit there is nothing wrong in principle with the bill and as it follows the lines largely of the present law, its constitutionality could not be

(Continued on page 24)

MUTUAL INSURANCE

(Fire and Life)

Keynote at the National Convention at Savannah*

The keynote of this convention is "The Policyholder First." Surely a more appropriate slogan for a mutual insurance convention could not be devised, because if there ever has been a system of protection which recognized the policyholder it is mutual insurance. From the very inception of the business the one outstanding thought of mutual protection has been to furnish the highest type of indemnity at the lowest possible cost and to reduce the possibility of loss to the minimum, for those who trust their property to its widespread arms.

Surely the experiences of the past five years have demonstrated beyond doubt that the great opportunity which mutual insurance has had during these trying years, has been taken advantage of to the greatest possible degree and while other forms of insurance protection have landed on the rocks, the test of time has proved that the percentage of survival among mutual insurance companies is the highest of any of the forms of protection, by a wide margin. These statements, although hackneyed in their repeated use by mutual insurance companies, nevertheless eloquently emphasize that there must be something in the mode of operation of mutual insurance that makes it more enduring as an insurance carrier.

The depression has given us a great opportunity to attract to our lists many who were seeking merely to reduce the cost of their insurance protection, but who now having experienced the operation of mutual insurance, will be slow to return to the forms of protection which they previously carried, not only because of the economies effected through large savings in dividends, but through the excellent service rendered in fire and accident prevention and protection which is woven into the fabric of our organizations in our conscientious endeavor to make better risks for our policyholders.

The dividend saving of mutual insurance is perhaps the most glittering of its benefits, and we are prone to place it foremost in our advertising. We overlook the fact that the fundamental of mutual insurance protection is the improvement of the risk and safeguarding it against destruction.

The past year, with its exceptional experience of low fire loss ratios, must not be taken as a signal to relax our vigilance in underwriting, or as a harbinger of any continued period of no losses in the future. It must only be looked upon as a rest period for the accumulation of reserve and strength for the rainy days that are sure to follow. Bad years will return inevitably and we would be shortsighted indeed were we to revamp our program by any movement to increase dividends

*President Thomas G. McCracken's address to the delegates to the National Convention of Mutual Insurance Companies of America.

or reduce rates and thereby lose the opportunity for retrenchment which is so necessary to all insurance companies in times of light losses. Any year may turn from a good to a bad experience by conflagration of cities, forest fires, or an increase in moral hazards which may come with any radical change in our economic condition.

It is to be hoped that rate supervising authorities will not make the mistake of ordering rate reductions on the presumption that the worst is over. It is of course expected that over a period of years rates may be adjusted either up or down as the mean experience may justify, but it is just as dangerous to have the rates too low as too high and it is quite possible that rates which are lowered more than they should be can work more harm to the insuring public than those which are too high.

It is only during the last fifteen or twenty years that mutual insurance has come into its own and has realized its strength and power. On the other hand, perhaps it was necessary that we attain a certain size and strength as a group before we could stretch our wings. Certain it is, however, that had the founders of this great business pushed ahead more relentlessly than they did, the system of mutual insurance would be much further advanced than it is to-day. One has but to look upon the imposing array of advertising matter displayed at this and former conventions to realize that the business is making more secure its place in the sun, and to scan the statistics which reveal its triumphal march, to know that now it is ready to take its place in our economic structure as a very necessary and creditable form of protection, and that it is ready to take that place on equal terms with the stock companies which for years have dominated the advertising pages of our newspapers and magazines.

And now that we rightfully seek recognition equally with the stock companies by the insuring public, we must be ready to offer the same facilities which can be obtained from them. If the policyholder is to be first in our consideration we must be ready to serve him with any and all forms of insurance protection that he can obtain elsewhere, to which the benefits of mutual insurance can apply. Our policies must be made broad and inclusive—we must be prepared to adopt new forms of coverage as the exigencies of the occasion may demand. Mutual insurance applies to many types of protection as well as fire and casualty, and we should extend our writings to use and occupancy, riot and civil commotion, aircraft, automobile, and the many forms of inland marine insurance which represent unexplored fields of service and savings to thousands of prospects who require this type of protection.

A great number of companies have already availed themselves of these opportunities but many are satisfied to stick to the same old rut, allowing their policyholders to seek these other forms of insurance with their previous carriers and overlooking the many avenues of opportunity that now lie

around us apparently undeveloped from of mutual insurance standpoint. Mutual insurance must move with the changing conditions of modern business.

The day will come, I believe, when most of the ordinary hazards of the business will be covered under one policy. There is already a trend in that direction in the five point policy on dwellings which is being issued by some of the stock companies and to which some of the mutuals have already given considerable attention. Such types of policies are logical and prevent that loss to the assured which often comes by the overlapping of cover, or which leaves some vital hazard unprotected due to the fact that he has to carry too many types of policies covering the same property, at a cost which is prohibitive under separate contracts.

The man who takes the order, whether he be an agent or a solicitor, is supposed to be a service station of information regarding all types of insurance. He is expected to serve the interests of his clients in providing the best indemnity at lowest cost. Mutual solicitors, as counsels of their policyholders, should extend to every worthy property owner the savings in this form of protection. I know of no better admonition to mutual insurance solicitors than to be conversant with all the forms of mutual protection and to be able to offer just the prescription which is required to take care of every insurance need of their customers.

Today is your day and mine, the only day we have, the day in which we play our part. What our part may signify in the great whole we may not understand; but we are here to play it, and now is our time. This we know; it is a part of action, not of complaining. It is a part of love, not cynicism. It is for us to express love in terms of human helpfulness.

One comfort is that great men taken up in any way are profitable company. We can not look, however imperfectly, upon a great man without gaining something by it. He is the living fountain of life, which it is pleasant to be near. On any terms whatsoever you will not grudge to wander in his neighborhood for a while.—Carlyle

Beautiful forms and compositions are not made by chance, nor can they ever, in any material, be made at small expense.

A composition for cheapness and not excellence of workmanship is the most frequent and certain cause of the rapid decay and entire destruction of arts and manufactures.

The man who starts out with the idea of getting rich won't succeed; you must have a larger ambition. There is no mystery in business success. If you do each day's task successfully, stay faithful within the natural operations of commercial law, and keep your head clear, you will come out all right.

This is an age for courage.

Change to "Mutual" This Year

Save as much as 15% to 25% on your Automobile, Public Liability, Compensation and other casualty insurance premiums. Deal directly with the company—get mutual interest in your risks and other money-saving services. Phone or write

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MUTUAL FIRE INSURANCE CO.

Fremont, Michigan

Wm. N. Senf, Sec'y

MUTUAL SERVICE AND EFFICIENCY

Sweden May Adopt Drug Monopoly

A Swedish government monopoly in the wholesale drug trade, recently proposed by a committee of experts, is likely to be adopted. Run along the lines of the liquor and tobacco monopolies, it will consist of a limited dividend company, to which the government will contribute 3,100,000 kronor (\$830,000) of a total of 6,000,000 kronor (\$1,608,000). Executives will be chosen by the government.

By buying for the country as a whole the monopoly is expected to effect a 50 per cent. saving in the wholesale cost of drugs. Further reductions in retail prices will be made possible by a central manufacturing plant. It is estimated that the first year the monopoly will have a turnover of nearly 13,000,000 kronor (\$3,484,000) and a net profit of 1,000,000 kronor (\$268,000).

Dividends will be limited to 5 per cent., and the right to buy shares will be reserved to members of Swedish drug and apothecary societies, particularly their pension funds. A certain part of the annual net profit must be set aside for further reductions in drug prices.

Twenty of Sweden's licensed apothecary shops will be closed and standard drug supply stores substituted. The apothecary business will also be regulated and its profits reduced, but still assuring the owners reasonable income. People who are in constant need of certain drugs will benefit from rebates and price reductions.

The monopoly's head office will be in Stockholm, with branches in Gothenburg and Malmo. Three wholesale drug depots will be established at strategic points, so that adequate supplies will be available in sudden epidemics.

Medicines Dangerous to Health

Advocating unlimited seizures by the Government of drugs that are adulterated, James F. Hoge, member of a New York law firm and counsel for the Proprietary Association, told members of a Senate subcommittee conducting hearings on the Copeland Pure Food and Drug Bill that drug manufacturers strongly favored provision for the immediate removal from the market of any drugs or medicines dangerous to health.

Br. Hoge said, however, that members of the industry were opposed to a provision of the Copeland Bill giving an employe of the Department of Agriculture power to seize merchandise if, in his opinion, the advertising of a product did not meet with his ideas. He said it was the opinion of the manufacturers that false advertising should be dealt with as misbranding and should be stopped by injunctive proceedings of the Federal Trade Commission. The Copeland Bill provides for criminal procedure against the advertiser, even in matters of opinion.

Mr. Hoge said that although members of the association favored the Mead Bill to revise the Federal Pure Food and Drugs Act, this did not imply that they were opposed to the Copeland Bill. "They have objections to the Copeland Bill, S. 5," he said. "But their objections are to form and specific provisions rather than to improved legislation and to the purposes of the bill.



In the Line of Duty

ON A December evening, in a telephone exchange in Northern Michigan, an operator sat at the switchboard. Calls were few. It was the low ebb of the day's work. There was nothing to suggest that soon this quiet office was to be the scene of danger—and resolute devotion to duty.

It began with that dread forerunner of disaster—the smell of smoke. Then, from an adjoining building, came the crackling of flames. Personal safety now obviously lay in abandoning the switchboard. And under the circumstances no one could be justly censured for putting self-preservation first.

The operator stuck to her post.

And the alarm, spreading rapidly through the town, reached three other operators who were off duty at the time. Immediately—volunteers in the face of danger—they hurried to the exchange.

While engines clanged, while firemen fought flames close by,

while an adjacent wall collapsed in the heat of the town's most costly and disastrous fire in ten years, these four operators remained steadfastly at the switchboard to handle all the great rush of calls that must attend and combat any public emergency.

This example of calm courage, taken from recent records, does not stand alone. Again and again, in crises large and small, Michigan Bell Telephone employes have proved their high sense of loyalty to public service. Courteous and efficient in the routine work which day by day maintains the high standards of telephone service, they have repeatedly faced emergencies with genuine courage and an unselfish devotion to duty.

It is because of this spirit of service, no less than because of great engineering achievements, that Michigan today enjoys a telephone service unsurpassed in any quarter of the globe.



MICHIGAN BELL TELEPHONE COMPANY

ANNOUNCEMENT—You are cordially invited to listen to a radio program commemorating the fiftieth anniversary of the American Telephone and Telegraph Company. The program will feature Edwin C. Hill, Channing Pollock, Ted Husing, and André Kostalanetz and his 50-piece orchestra and chorus. The celebration will close with a statement by Mr. Walter S. Gifford, President of the Company . . . SUNDAY EVENING, April 28th, 6 to 7 P. M., *Eastern Standard Time, Columbia Broadcasting System, Coast-to-Coast Network.*

WILL TIGHTEN LOOPHOLES

Federal Trade Commission in preferring charges against several code authorities and business groups will have an important effect in framing the new national industrial recovery act, code.

The Commission's complaints will result in a demand for a clarification of the relationships between the NRA and the trade board, which in numerous instances are flatly contradictory, and will force framers of the act to tighten up existing loopholes and at the same time to exercise extreme caution in the administration of the program through code authorities, according to opinions expressed. If these ends are accomplished, they will have a salutary effect on the NRA, it was felt.

The interpretation of business men as to the motives behind the commission's recent moves against the ice cream, rubber hose and fire extinguisher industries was not very complimentary, however. Declaring flatly that the commission is held in low esteem by business in general, these executives felt that the board's moves were inspired partly by jealousy over the obscurity to which it has been relegated by the NRA and partly as a "sop" to Congressmen who have been declaiming against monopolistic tendencies in the codes.

The Commission, it was held, is anxious to bolster its position as an important Government body and at the same time to "scotch" any attempts to consolidate itself and the NRA into one administrative body, a suggestion which has already been advanced.

The hostility of business to the Commission, which, of course, may have some basis in the fact that it is a law-enforcement agency, goes back to the trade practice conference days, when, according to opinions, the board missed a "golden opportunity" to establish its prestige with business by confining itself too greatly to a few "stereotyped" legal rules. This same attitude continues to pervade it, with the result that Code Authorities and industry rarely appeal to the commission to prosecute violators of code rules, as is provided for in the Recovery Act, it was said.

The divergent opinions of the Commission and the NRA were graphically illustrated in the controversy over the basing point system in the Steel Code. No reconciliation could be effected, with the result that both groups were ordered to publish their opinions.

Since the NRA has given the Commission a sort of appellate jurisdiction over codes, in that every code violation becomes an unfair method of competition subject to prosecution by the Commission, it is imperative that the viewpoints of both bodies become reconciled, at least to some extent, executives said. Business men, however, will strongly oppose any change in the attitude of the NRA to conform to that of the Commission, inasmuch as they feel that it would result in the elimination of the strides made in industrial co-operation under the codes.

While admitting the favorable effects of the Commission's activities on the NRA, some executives foresaw increasing difficulties for industries at-

tempting to obtain bans on sales below costs and minimum prices, provisions which they are extremely desirous of retaining. They admitted that perhaps the effects of these provisions were not what the recovery administration intended, such as the absolute freezing of prices at certain levels, but contended that such cases were comparatively few and that all industry should not be penalized for them.

Until the revised NRA is finally settled upon, business may look for a continuance of the Commission's activities in moving against groups, it was felt. If the new code program still leaves ambiguous the administration's stand on the anti-trust laws, a great deal of difficulty can be expected, executives predicted.

DRY GOODS CONDITIONS

Rain in the East and dust-storms in the West held down retail volume through the week, despite the near approach of Easter. Favorable weather in the present period should mean a considerable rush of business. It is rather definitely indicated, however, that increased sales of automobiles, liquor expenditures and higher food costs are cutting into merchandise volume.

Department store sales last month, due to the late Easter, fell 8 per cent. under those in the same month last year, the Federal Reserve Board reported. All areas except the Chicago Reserve District disclosed totals below a year ago, the declines running from 4 to 16 per cent. The latter loss was sustained in the Boston district. For the New York district the drop was 13 per cent.

The Reserve Board index, which is adjusted for seasonal variation, moved up, however, to 80, which compared with 75 for February.

Sales of twenty-two chain stores, as compiled by Merrill, Lynch & Co., recorded a decline of 2.73 per cent. for the month. The loss was reduced because of a gain for the grocery companies.

Retail prices eased again last month. The decline was 0.4 per cent. for April 1 under the March 1 level, as registered by the Fairchild index. The decline under a year ago, which was the peak made in the 1933-34 recovery, was 3.7 per cent. Only the infants' wear group was higher for the month.

Responding to the active business done at retail a week ago, wholesale merchandise markets were quite active early in the week but slackened afterward. The dress strike has cut production by a large figure, and yet store stocks are considered ample. Rug prices will be moved up 5 per cent. on May 1. Dry goods jobbers were more active and wired customers to hasten orders.

LARGER COMPANIES AHEAD

Although it has been customary to think of small but efficient companies as able to fare better in a depression because of their flexibility than the biggest organizations, a study by the National Bureau of Economic Research points to an opposite conclusion. Its survey of profits, losses and business assets over the period from 1929 to

1934 indicates that, in all industrial groups, small corporations were relatively worse off in 1932 on the average than large companies.

Thus, the report shows that, on the basis of net income as a percentage of capitalization, companies under \$50,000 in net assets lost 33 per cent., whereas those with assets of \$50,000,000 and over earned 0.3 per cent. The losses are reduced consistently for each group in the brackets between.

It is pointed out, however, that small concerns may show more or less fictitious deficits on their balance sheets, "owing, for example, to the practice of accruing compensation of officers (for tax purposes) and balancing these accruals by loans from officers and by other means. The net figures, therefore, would understate stockholders' equity and result in an overstatement of rates of loss." Use of borrowed capital is cited as another reason for the loss on capitalization.

These figures, of course, have to do with averages. The advantages of flexibility and close control of operations undoubtedly helped many small enterprises with able management to weather the depression in a much better way than the averages show.

LABOR AND INDUSTRY

In its statement last week before the Senate Finance Committee, which is conducting hearings upon the NIRA, the Consumers Goods Industries Committee asked extension of the act for another two years after June 16. As presented by George A. Sloan, chairman, particular emphasis was given to the argument that "You cannot stabilize wages and hours unless you stabilize the sources from which these wages flow."

This was a plea that code provisions which place a check upon certain competitive practices be retained. These included such regulations as machine-hour limitations, prohibitions upon selling below cost and other controls for production and prices.

Whether the argument is a sound one depends largely upon the kind of stabilization involved. Why labor standards, when strictly enforced, should depend upon artificial business restraints is not clear. An enterprise could not sell below cost for very long if it was required to comply fully with labor regulations.

A "scarcity" economy or an adjustment of the competitive pace to the slowest are usually the aims of stabilization. Such artifices cannot long endure, as all business experience testifies. The industry is afflicted with prices which choke off demand and its evil of overproduction becomes more pronounced. Stabilized wages at least mean a stable market, which might expand if other costs and profit margins are not increased too stiffly.

INDEX DOWN SHARPLY

Little change was noted in the general business situation last week. Signing the huge work relief bill, President Roosevelt stated that expenditures would run to a peak next November. Business interests admit definite recovery gains but feel that the foundation of these increases is insecure un-

less greater headway is made. Announcement of a higher government price for silver lifted speculative commodity prices. The foreign situation seemed less tense.

A sharp drop in the business index was explained by particular circumstances. The carloading series receded abruptly with the ebb in coal shipments as the strike crisis passed. Curtailment of 25 per cent. in leading divisions of the cotton textile industry reduced output and lowered that index.

The automobile series also declined, but only because the gain in production did not come up to the seasonable amount. Sales by one of the big three producers last month were the largest for any month since 1929. For the first quarter this company expanded its sales to consumers by 43 per cent. over the same period last year.

FULL STEAM AHEAD

Congress is faced with Roosevelt-blessed bills to legislate altruism into business and Utopia into industry, all at once, by methods untested and clashing with experience. Let us take a long view of the National picture. If the President is for what he pledges himself to be, private initiative spurred by the incentive for profit and getting the country back to the payroll habit instead of the hand-out habit, then let him concentrate on the possibilities to that end contained in his \$5,000,000,000 appropriation. The old allegory may be trite, but it was never truer. Isn't it time to stop feeding the patient tonics with one hand and cutting him up with the other? The answer is yes.

SOME RECOVERY SIGNS

A Nation that can buy motor cars as fast as they are now being turned out, 415,000 units constituting last month's production, and which is filling its amusement places with more patrons than it did a year ago, is not without purchasing power, even beyond the bare necessities. With steel now running about 47 per cent. of capacity, iron ore output in March greater than any month since 1931, exports and imports showing a slight increase, railroads in various sections, except the South, reporting increased income, it is going somewhere even if slowly.

AMERICA'S RESPONSIBILITIES

In the world as it is constituted today no nation can achieve safety by burying its head in the sand. The United States, it is true, cannot afford to make commitments that would involve it in "Europe's everlasting quarrel." But neither can it afford not to recognize how some of its own policies, such as high tariffs and the Silver Purchase Act, have contributed to the present disturbed condition of international relations; nor can it afford to withhold enlightened co-operation for peace, wherever that is possible without political entanglements.

I can not commend to a business house any artificial plan for making men producers—any scheme for driving them into business-building. You must lead them through their self-interest. It is this alone that will keep men keyed up to the full capacity of their productiveness.

OUT AROUND

Things Seen and Heard on a Week End Trip

Saturday was another glorious day, as if to make amends for the ten successive wretched Saturdays we had the first three months of the year.

En route to Holland I dropped in on Cornelius N. Haan, 1000 Godfrey avenue. He has outlived all his competitors and now has the only food store in the Pleasant Valley district. He saw me approach and handed me \$3 before I had time to look up the invoice I handed him. In addition, he told me if I would call on Vredevoogd Bros., 1423 Grandville avenue, the Tradesman would have one more patron on that thoroughfare. Within ten minutes I had ample proof that Mr. De Haan knew what he was talking about. I will call on him again a year from now, when he has my authority to repeat his kindly interest in the Tradesman if he has had an opportunity to do so.

I was surprised to note that the R. A. Caldwell meat market at Grandville was in new hands. No matter which way I go I find meat dealers who learned their trade under Mr. Caldwell. I have never seen one of his students who was not successful.

It was worth a drive to Hudsonville to receive the hearty greeting I had at the hands of Mr. Yonker. It reminded me of the same kind of greeting I always received from the late L. M. Wolf, who preceded Mr. Yonker in the same store for about twenty-five years. Yonker & Bolt have added an electrically cooled meat market since I was in Hudsonville last. It completely rounds out their other lines.

At Zeeland I was assured by Mr. Boone that Uncle Sam will begin work on the new postoffice building slated for that enterprising city in about two weeks.

At Holland my first call was at the Warm Friend Tavern to meet Mr. Lillard, the new landlord. I learned he had left for Chicago a few moments before I called to spend the week end.

The people of Holland are very enthusiastic over the 1935 Tulip Week, which will be held eight days from May 11 to 18. Three new features will be introduced this year—an authentic Holland village, village green costume folk dancing and an augmented industrial exhibit of Dutch craftsmanship. The special features on each of the eight days will be as follows:

- May 11—Street scrubbing, street dancing, costume parade
- May 12—Dutch psalm singing
- May 13—Parade of Dutch villagers
- May 14—Glee singers, Dutch village
- May 15—Parade of schools, ford kiltie band, Governor's day
- May 16—Flying Dutchman vs. House of David baseball game
- May 17—Cup award "Made in Holland" exhibit.

May 18—Review of bands—parade of twenty-five gorgeous bands

May 19—Review of tulips.

The statement of the Chamber of Commerce is as follows:

"May Time is Tulip Time." This is the slogan for the Tulip Festival that has made the city of Holland a mecca for the lovers of the picturesque and beautiful.

By no people in the United States have the quaint customs of a fatherland been treasured more than by those from the Netherlands of Europe, not as a daily usage but as a vehicle for enhancing festival occasions.

In the city of Holland, which is the center of 30,000 people of Dutch birth or descent, the institution of "Tulip Time" has attained international note because of its magnitude and adherence to the authentic. Freedom from taint of commercialism, ballyhoo and carnival has been rigidly adhered to.

Seven years ago the "Tulip Time" idea had its inception. By 1930 plantings of bulbs had reached such proportions as to warrant the first festival program, sponsored by the Chamber of Commerce. The plantings have been augmented from year to year and three million bulbs are now in place, comprising eight miles of tulip lanes, that is, residential streets bordered on either side with an endless variety of these lovely flowers. Mass plantings in parks and nurseries greet the visitors at many points. The municipal government, through its park board, provides the bulbs and handles the horticultural work. The owners of private gardens vie with one another in their efforts to excel in their tulip displays. These gardens are open to the public.

The festival program of pageants, parades and concerts runs for eight days. The opening ceremony is the scrubbing of the streets. Hundreds of men and women in Dutch costume, the men in puff breeches (pofbroeken), and the women in tight bodices and full skirts, and all in wooden shoes (klompen), engage in making the streets of "Tulip Town" clean and spotless. On the streets are flower girls with yokes and "bloemenmanden" (flower baskets) filled with tulips; and milk carts drawn by dogs as in the Land of Dikes. Old men with long pipes and native garb frequent the coffee shops for the daily "Koffie Klets." The shops abound in Dutch souvenirs, habbelaar candy, Dutch art and handicraft. Restaurants serve "Hollandsch" food. Several indoor attractions include a garden show, a Dutch village, and an industrial exhibition.

This exhibition will be held in the armory, which will be converted into a typical Dutch town. In the center will be a street paved with bricks. Stores, shops, homes and other buildings will front on the street, where Dutch costumes and plays will be presented from time to time continuously for six days. At the end of the street an enormous water color painting of a Dutch village will be installed, so arranged as to blend into the situation with artistic exactness. This painting is being made by Adan M. de Ryke, of Grand Rapids, a noted Dutch painter who has only recently come to this country. If the production is as attractive as the preliminary pattern on exhibition at the office of the Chamber of Commerce, the large painting will be worth going a long way to see. Whenever the Dutch people undertake to do anything unusual, they invariably do it right.

Men who have lived in Holland long and know the Holland trend of thought enthusiastically assert that the little

Holland which will be shown during Tulip Week is simply the forerunner of a larger undertaking on the lowlands around Black river at the bridge; that when the diplomatic secretary of the Chamber of Commerce was voted down on his larger project he did not give up the idea, but approached it from another angle and will gradually work it through, step by step.

There may be smarter men in the work of city building than Mr. Connolly, but I have not happened to meet them. He has certainly done wonders for Holland since he assumed the reins of office for the Chamber of Commerce.

William R. Roach, who has probably done more to elevate the standard of canned food products than any other man in America, is recovering from a serious attack of the flu. Dr. Corbus, his attending physician, recently pronounced him nearly ready to rejoin his office associates, but warned him that he must remain in bed until given permission by his medical authority to leave his apartment. Feeling extra good before the day was over, Mr. Roach dressed himself and spent the afternoon down stairs. When he started back to his room he lost his balance and fell on the stairs in such a way as to break his shoulder blade. Now he is in a plaster cast, where he is doomed to remain four weeks. Those who know Mr. Roach realize how unhappy he will be during the period of his sentence.

The Roach organization will operate only five of its seven canneries this year, the same as last season.

Soil conditions for 1935 crops in Michigan are regarded as the best they have been for several years. This means there is more moisture in the ground than there has been at any time for the past half dozen years.

Saginaw, Apr. 10—I enclose herewith clipping from the Michigan Retailer which describes Senate bill 2211 and H. R. bill 6616.

This bill is what independent retail merchants want passed, as it eliminates discrimination on the part of the manufacturers toward large business. Retailers in Michigan should write their Congressmen and Senators to help pass this bill. It is part of the solution to do away with selling below your cost chain competition. Why should the small retailer pay 3c a pound more for Beechnut coffee than the large chain stores when he is the one who makes or builds Beechnut business? This is only one sample. Almost every manufacturer has an inside price. Let us all be on the same footing and then may the best man win.

C. H. Kretschmer.

I am very glad to receive this letter, because it will enable me to square the writer around on a matter in which he is not fully informed and in which he can be very helpful.

Some years ago the United States Senate requested the Federal Trade Commission to investigate the chain store system and make a report on its findings to the Senate.

The report was completed about three months ago. It was published in full in the Tradesman at the time.

It recommended that steps be taken at once to amend the Clayton law prohibiting the giving of preferential prices to any class, clique, clan, corporation or person. This would effectively do away with the special prices chain stores have been receiving for years and which has enabled them to undersell the independents in many instances.

In looking over the field the Commission selected Hon. Carl Mapes, who has represented the Fifth District of Michigan twenty-four years, as the most available member to handle this amendment to the Clayton law.

Mr. Mapes immediately introduced the bill, which is now known as House Bill No. 5062.

I immediately published the bill in the Tradesman and have expended much time and money in presenting the matter to other trade journals and all National mercantile associations. With one exception the latter are all supporting the bill very strongly.

I need not tell you that the bills the writer refers to came in later—as will be noted by their numbers—and that they are not sponsored by men who have anywhere near the standing Representative Mapes has in Congress. Mr. Mapes has done much for the independent merchants of Michigan and I cannot understand how any Michigan merchant can have the hardihood to support a bill not sponsored by him and by the Federal Trade Commission, which will have charge of the enforcement of the amendment, when we recall the great service Mr. Mapes has rendered the state in the lower house of Congress during the past quarter of a century. To forsake him under the circumstances shows the height of ingratitude.

James M. Golding, who has represented the Michigan Tradesman in Detroit for several years, has relinquished his association with the Tradesman due to his having been elected general manager of the Bonded Commercial Service Co., in charge of the collection service of the organization. Mr. Golding will, I am confident, prove to be a valuable associate in his new connection. He has lived in Detroit so long that he has a wide acquaintance among the high grade business men of that great city.

Greenville, April 11—In regards to chain store taxation, I wish to say that I believe it is time that Michigan came to a decision, one way or the other, as to whether they want the young folks who become of age every year to find the door of opportunity closed against them or not. It is reported that about a half million in America arrive at that age every year. They constitute the greatest value in our land. They are the ones to eventually take up the responsibilities of the Nation and should have every available chance to build self-reliance and earn a competency for themselves and not pass the best years of their lives in the service of some monopolistic organization with the prospect of being thrown out when their energies begin to burn out and their ability to hit the line hard is slowing up.

To the fathers and mothers the boy is still a boy at twenty-five or thirty and boys who were of that age back

(Continued on page 23)

FINANCIAL

If Somebody Gives You a Bad Check

Every business man at one time or another has a bad check given to him. I am sure of course that no reader of these articles ever gives one. In either case, however, the following letter will be interesting:

We have a customer who buys considerable stuff, but is always slow about paying his bills. During the last six months he has been specially slow, and finally we put screws on and informed him that if he did not give us a good-sized check by a certain date we would begin suit against him. He sent us a check for several hundred dollars, amounting to about half the account. We deposited the check, but it came back on account of "n. s.," and since that time we have not been able to get anywhere with him. He has repeatedly promised to make the check good, but has never done so. It occurred to one of our firm that we might have a hold on him criminally for giving a false check. Please advise. N. R. Co.

I would never advise the issuance of a warrant against a debtor who under the above circumstances gives a check that goes bad. In making this statement I have not forgotten that most states now have bad check laws. These laws differ in some respects, but a fair type of them, generally speaking provides that a person who gives a check which, when presented to the bank on which it is drawn, is not paid because of insufficient funds, or because the maker has no account there, shall be guilty of a misdemeanor if he intended to defraud, and if he does not make it good within ten days, it will be assumed that he did intend to defraud.

Under these laws many criminal cases have been brought against persons who gave bad checks, but a lot of them failed, and the maker of the check went free, because it did not appear that he got anything by giving the bad check. There have been so many of these decisions under the various acts, that the following principle can be considered established, viz.: that the maker of a check which is returned "n. s." can be held criminally only when he derived some advantage from giving it and his victim derived a corresponding disadvantage.

I mean this A goes into a retail store, buys a coat and gives a check in payment. He takes the coat away with him. The check is returned "n. s." In that case the defrauded payee can arrest the maker of the check anywhere in the United States.

Or take another case: Somebody comes to you to cash a check. You comply and that check comes back n. s." If it was the check of the man cashing it you can arrest him and he can have no defense. Sometimes this complication arises: the check will be made, let me say, by A to B's order and given to B. B endorses it and asks you to cash it. In that case if it goes bad, you cannot arrest B, because he was an innocent party. You can, however, sue him civilly for the amount of the check. And you can arrest A, the fraudulent maker, if he passed the check to B for goods or money.

But in such cases as this correspondent cites the maker of the checks got nothing by it, nor did the payee lose

anything. When the check went wrong the debtor still owed the full amount of the debt, and the creditor still had a claim for the full amount. Therefore almost any court, I believe, would hold that the maker was not criminally liable.

As a matter of fact, suits for malicious prosecution have arisen out of cases where a creditor arrested a debtor whose check had come back, but where the check had not been given for goods or money, but merely as the above correspondent's debtor gave it, on account of a past obligation. It is a dangerous possibility. If this correspondent arrested his debtor under the conditions outlined, he, the defendant, would almost certainly be acquitted and would have a fine case for damages for false arrest or malicious prosecution. Elton J. Buckley.

Proceedings of the Grand Rapids Bankruptcy Court

April 4. On this day the schedules, reference, and adjudication in the matter of Ernest Lee Merrill, bankrupt No. 6177, were received. The bankrupt is a manufacturer of Kalamazoo. The schedules show total assets of \$631 (of which \$245 is claimed exempt), and total liabilities of \$5,106.56, listing the following creditors: Poote Hospital, Jackson, \$126.20; Jackson Citizens' Patriot, Jackson 4.82; Dr. J. B. Meads, Jackson, 174.00; Dr. H. G. Brown, Jackson, 8.00; Dr. R. H. Alter, Jackson, 10.00; Dr. Raymond Staples, Jackson, 42.00; E. P. Miller, Jackson, 49.95; James Gumm, Jackson, 17.95; Personal Thrift Service, Jackson 150.00; Jackson City Bank, 50.00; Riedell Brothers Grocery, Jackson 18.30; Hartford Cleaners Elevator, 120.00; Gols Brothers, Hartford, 122.40; Hartford Light & Power Co., 60.55; Indiana & Michigan Electric Co., Benton Harbor, 22.13; Reist's Grocery, Benton Harbor, 26.73; Baunister's Grocery, Benton Harbor, 1800; Clem Stevens, Benton Harbor, 21.00; Modern Dry Cleaners, St. Joseph 15.45; George Sattler, Benton Harbor, 35.00; Estate of Reese Merrill, Berrien County, 170.00; Spiegel May Stern Co., Chicago, 59.32; Bruce Stuhl, Detroit, 800.00; Straus & Schram, Chicago, 13.00; Golden Guernsey Dairy, Inc., Benton Harbor, 1,495.00; St. Joseph Sanitarium, 150.00; Becker Brothers, Benton Harbor 11.95; Glenn Shimer, Soda, 15.00; Warner Cigar & Tobacco House, Benton Harbor, 100.00; J. N. Carr Distributing Co., South Bend, Ind., 27.60; Cameron Candy Co., South Haven 50.00; Roy Liskey, St. Joseph, 25.00; Reese Merrill, Eau Claire, 18.00; A. Randall, Watervliet, 10.00; Ods Goodsell, Benton Harbor, 20.00; A. H. Arnold Co., Chicago, 600.00; Arthur Leckner, Esquire, Benton Harbor, 50.60; Dr. P. G. Hanna, St. Joseph, 10.00; Dr. H. J. Burrell, Benton Harbor 150.00; Hamilton Harris & Co., South Bend 3.85; General Cigar Co., Chicago, 13.52; Belmont Produce Co., Fort Wayne 16.32; Diamond Lake Bottling Co., Cassopolis, 7.45; Smith Ice Cream Co., Watervliet, 4.42; Hartford Lumber & Coal Co., 6.25; John Newberry, St. Joseph, 30.00; Fidelity Finance Co., Kalamazoo 157.00; April 5. On this day the schedules, reference, and adjudication in the matter of Marvin J. Elenbaas, personally and doing business under the name of Marv's Tire Shop, bankrupt No. 6178, were received. The bankrupt is located in Grand Haven. The schedules show total assets of \$184.74, and total liabilities of \$1,717.14, listing the following creditors: Miller Rubber Products Co., Akron 497.23; Baker & Moll, Grand Haven, 300.00; General Motors Acceptance Corp., R., 97.50; National Battery Co., St. Paul, 61.05; Vander Veen & Ehrmann, Grand Haven, 95.00; G. H. Tribune, Grand Haven, 28.80; Telephone Directory Adv. Co., Detroit, 9.00; R. L. Polk Co., Detroit, 13.00; Dunlop Tire & Rubber Co., Buffalo, N. Y., 132.04; U. S. Rubber Co., Detroit, 16.42; Reliable Tire & Accessories Co., Muskegon, 90.01; G. R. Calendar Co., G. R., 35.27; Mich. Bell Tele. Co., G. H., 2.40; R. M. Hollingshead, Chicago 6.37; Indian Motorcycle Co., Springfield, Mass., 23.40; Brown & Sehler, G. R., 39.16; Zeeland Print Shop, Zeeland, 15.25; J. N. Clark, Zeeland, 20.00; City of Grand Haven, 14.35; City of Grand Haven, taxes, unknown

The Osborne Co., Newark, N.J., unknown 55.00; Edward Bethke, Grand Haven, 2.50; Dr. John Pieper, Holland, 2.50; Dr. H. Kuit, Zeeland, 5.75; J. N. Trompen, G. R., 5.75; J. W. Oakes & Co., G. H., 11.00; Nies Shoe Store, Zeeland, 2.70; Zeeland Super Service, unknown; G. Pieper & Sons, Holland, unknown; Dr. Arndt Van, Grand Haven, 32.00; The Big Store, Grand Haven, 6.50; G. H. Maytag Co., Grand Haven, 7.50; Vredeveild Bros., Zeeland, 9.75; Dr. John Lowe, Muskegon, 4.00; Automobile Tire Co., G. R., 85.00

In the matter of Gerrit Van Loik, bankrupt No. 5724, final meeting of creditors was held under date of March 18. Fred G. Timmer, trustee, was present in person. Jarrett N. Clark, attorney for bankrupt, was present. Bidders were present in person. Trustee's final report and account was approved and allowed. Bill of Jarrett N. Clark, attorney for bankrupt, approved and allowed. Balance of accounts received and various other interests in stock, etc., set forth in paragraph 5 of the final meeting notice to creditors, were sold to Jack Friedlander, of Kalamazoo, for the sum of \$40. Order was made for the payment of expenses of administration and a first and final dividend to creditors of 19.34 per cent. No objection to discharge. Final meeting adjourned without date. Files will be returned to U. S. District Court.

April 5. On this day the schedules, in the matter of Frank E. Sayles and Lena M. Sayles, bankrupts, No. 6028, were received. The schedules show total assets of \$5,270 (of which \$635 is claimed exempt), and total liabilities of \$19,963.30, listing the following creditors: Taxes Due, \$277.50; Treasurer, White Cloud, 100.00; Anna Smith, Jackson, 19,500.00; American Technical Society, Chicago 29.00; Oosting & Peterman Coal Co., Muskegon, 56.00

In the matter of Alan D. Swain, bankrupt No. 6175. The first meeting of creditors has been called for April 25. In the matter of Wells Smith and Harry Ladner, individually and as co-partners doing business under the name and style of Smith & Ladner, bankrupt No. 6172. The first meeting of creditors has been called for April 25.

In the matter of Mid-West Securities Corp., bankrupt No. 6171. The first meeting of creditors has been called for April 23. In the matter of Sinclair Lumber & Fuel Co., a corp., bankrupt No. 6139, the first meeting of creditors was held April 8, at which time the bankrupt was present by George A. Sinclair, its president, and represented by Starr & Starr, attys. Certain creditors were present. George A. Sinclair was sworn and examined before a reporter. Fred G. Timmer, of Grand Rapids, was appointed trustee; bond \$2,000. The meeting then adjourned without date.

April 9. On this day the reference, and adjudication in the matter of William Kanger and Victoria Kanger, bankrupts No. 6115, were received. The schedules have been ordered filed. Upon receipt of same the assets and liabilities will be made known.

In the matter of Wolverine Bumper & Specialty Co., bankrupt No. 5982. A special meeting of creditors has been called for Friday, April 20.

Willingness To Give Up the Blue Eagle

A study of first quarter business results has resulted in many feeling less discouraged towards the future of business activity. While it is true that the usual spring improvement has not been experienced to the fullest extent, this development in itself may easily result in less seasonal decline than might be anticipated. A definite short-term im-

provement in business is not in the offing in spite of the huge fund at the disposal of the President, inasmuch as the slowness of getting projects into operation indicates only a sustaining influence to business, rather than one of stimulation.

Although a better feeling by business will undoubtedly develop after adjournment of Congress, indications are that business will not be treated so badly in view of the greater scrutiny and slowness of Congress in enacting new legislation. The weakened position of the A.A.A. as a result of drought conditions and the situation in which it finds itself with respect to cotton, along with N.R.A. results, has stiffened the opposition of business bringing about the belief that political developments can retard but not stop recovery so that business is showing a greater tendency to be willing to go on its own, as indicated in the willingness of the Montgomery Ward to give up the "Blue Eagle."

Jay H. Petter.

Treasury Refunding

Calling of the remainder of the outstanding Fourth Liberty 4 1/4's for payment October 15 throws an additional task of redistribution on the Government bond market.

In view of the fact that they mature in 1938, these bonds were held largely by banks. If, as seems likely, the Treasury will now seek to refund them into long-term bonds with a coupon rate of 2 7/8 or even less, it will have to find the chief market for the refunding issues outside the banks, especially the large metropolitan institutions which distinctly prefer short-term obligations.

As a result of this factor, the market for long-term Treasury obligations may continue highly irregular for the next few months, despite new increases in surplus reserves of commercial banks, while this vast task of redistributing the National debt proceeds.

Some Washington halos are dimming.

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THE NAKED TRUTH

Administration Attack on Holding Companies Without Reason*

I am in the utility business. I am also the President of a utility holding company. You have undoubtedly heard and read much of late about utility holding companies, particularly since the introduction in Congress of the Wheeler-Rayburn bill.

This bill is 178 pages long. It is very difficult for anyone to understand its language and the implications of its language, but it provides in general for the abolition of the utility holding company and super-imposes the most onerous and oppressive Federal regulation upon the utility operating company.

Before analyzing the provisions of this bill, let me explain that it is the culmination of a several years campaign waged against privately owned utilities which has been characterized during recent months by a drum fire of propaganda and press releases designed to agitate the public and create sentiment in favor of drastic and discriminatory legislation.

The legislation which has crystallized from this movement now commands the attention of the legislative and executive branches of the Government during a session of Congress which should be devoted to attempts to bring about business recovery and start the wheels of industry turning.

How this attack on one of the country's leading industries fits into these recovery plans is a question that may well be considered by the American people. This, however, little deters those who seek to use the utility business as the entering wedge for Government operation of all of our essential industries; likewise those who, for political advancement, appreciating that any industry which must spend monthly bills to the large preponderance of families in every district, state or municipality, is fair prey for political attack, give little forethought to the economic consequences of their endeavor. They also do not consider that the cost of electric current is one of the smallest in the family budget and has continually decreased while other costs have been rising. They only know that the utility industry is particularly susceptible to political attack because it is essentially a technical development, devoting all of its normal energies to engineering and construction while possessing no natural means of articulation. They know the customer rarely considers the service behind the electric light which flashes to his touch in his home, or the fact that the electric utility is one of the few industries which can accumulate no supply of its product and which must be ready to generate the electric current at the time the consumer puts in his order by turning on the switch in his living room. The primary objectives of the industry have been to improve and extend its service, to develop its technical and service aspects.

Several years ago some of the important elements in the industry undertook to tell the electric utility side

of the story for which they were severely criticized. However, for the last few years the utilities have remained silent while the school of government ownership continued its campaign unabated, being possessed from the news standpoint with the more sensational instrumentalities of criticism and attack. The public and the Congress got but one side of the utility case. Much that was related was the sheerest sort of political buncombe, offered by politicians who fashioned their careers on building up and distorting this single issue.

This agitation against privately owned electric utilities has found its expression in this bill to abolish the utility holding company and super-impose federal regulation of the operating company upon existing state regulation.

What is a holding company? It is a corporation which owns other corporations. More than 80 per cent. of the larger corporations in America are holding companies. These holding companies operate in such industries as steel, automobiles, rubber, newspapers, communications, railroads, publishing and a great many others that are equally essential.

Economists agree that the existence of the holding company has been one of the greatest contributing factors in the remarkable industrial development of the United States during the last half century. Certainly it is the predominant type of American business organization.

In the electric utility industry the holding company has been the means by which the supply of electric current has been standardized so that the large city, the small community and the isolated farm are served with the same degree of efficiency. In all of the discussion of the electric utility holding company, none has criticized the quality of the service it has caused to be rendered. This service is commonly regarded as the finest in the world. Most of us remember the days of the small local power plant, which frequently left communities in darkness during electrical disturbances, moments of unusual power loads and sometimes for no more than what appeared to be purely temperamental reasons.

The holding company corrected all this. It unified electric systems and gave them the advantage of modern engineering and research. It provided a constant efficient supply of electric energy. But principally, the holding company supplied money. Money for new construction has been the essential requirement of this rapidly expanding industry. Money has been provided at the interest rate commanded by strong, stable organizations rather than at the rate commanded by the local plant, which frequently was unable to get any cash at all except at almost prohibitive interest charges. The holding company has meant cheaper money for the expansion of the industry and cheaper money has meant lower costs for the consumer.

But it is not necessary to explain all the services and advantages of the public utility holding company, nor to quote learned economists on this sub-

ject. The government itself has placed upon the utility holding company its official stamp of approval. If utility holding companies are such vicious instruments as implied by a bill for their destruction, then why has the United States government, a holding company of itself, created the most ambitious holding company of them all? — the Tennessee Valley Authority, which operates unregulated, at the expense of the taxpayer—including all of you listening to me.

The proponents of this Wheeler-Rayburn bill have made the mistake of confusing the thing which may be inimical to the public interest. It is not the form or structure of the organization, but the unfair practice in which an organization of any form or structure may engage.

The bill provides that the utility holding company should be destroyed. There have been isolated instances of unsound practices engaged in by utility holding companies, but it has been clearly manifest during the consideration of this bill that they were practices common to business in general and by no means restricted either to the utility industry or the holding company form of doing business. Instances of mismanagement, excessive write-ups, imprudent investigations and stock manipulation against which present day public opinion very rightfully complains occurred less frequently among the public utilities in fact, than perhaps any other line of business during the era of speculation that preceded the 1929 crash. Neither were they restricted to the general field of holding companies.

To summarize, the proponents of the Wheeler-Rayburn bill, in seeking to correct abuses, are intent on destroying a form of business operation of high public and industrial value, when the same ends may readily be achieved by legislating against the evil practices themselves. These practices have been just as distasteful to the responsible elements of the utility industry as to the public representatives, who very properly desire safeguards against their recurrence.

Some criticism has been launched against the utility industry on the ground that it has merely protested against the Wheeler-Rayburn bill without offering any constructive suggestions. There has been filed with the House Interstate and Foreign Committee detailed recommendations for the regulation of utility holding companies, which in my judgment, thoroughly safeguard the interests of the investor and the consumer, but which refrain from destruction and the creation of additional Federal bureaucracy. Mere consideration of legislation which suggests no correction but extermination, has been of the most distressing consequences to the utility industry and its five million investors. The culmination of the governments'

campaign against the private utilities with this legislation has caused losses of billions of dollars to the shareholders in this industry. Destruction of these values has had an enormously retarding influence on business recovery. It has prevented the utility industry from undertaking highly necessary new construction work, and unleashing its organizations for constructive, business-building purposes.

Now, whatever the proponents of this bill may tell you about the necessity for this kind of legislation or that, investors need not be apprehensive over its provisions. I say to you its passage will further grievously depreciate or destroy the value of both operating and holding company utility securities and act as an enormous deterrent to business recovery in all lines.

If you doubt this statement send to your Congressman for a copy of the bill, then have any lawyer in whom you have confidence read it and likewise submit it to that person in whose financial judgment you have the greatest confidence.

Any unprejudiced person seeking such advice will arrive at no other conclusion than that the bill is revolutionary in nature, drastic in provision, will be destructive in operation and if passed, will have great deflationary influence and serve as a further hurdle for business recovery.

If you have protested to your Congressman about this bill and he has replied that he thinks this bill should become a law, write him again and ask him if he has read the bill and will give to you an analysis of its provisions. I make this request because we who are opposing the bill know that if we can get every Congressman to read the bill it will be defeated.

It was not drafted by Congressmen. Its authors are persons who never had any connection with the utility business or any other business. Likewise they do not occupy any elective public office. They are wedded to certain social theories among which are that all large American corporations should be broken up into small pieces. They are against mere bigness. They know the small pieces will be more readily adaptable to their desires. If their theories prevail in the utility business they will soon be applied by similar laws to all forms of business. The resultant wreckage of the application of these theories at a time when there are growing signs of business recovery, will throw this country back into a depth of depression compared to which present conditions will look like prosperity.

Please help us to stop them at the threshold!

To look fearlessly upon life; to accept the laws of nature, not with meek resignation, but as her sons, who dare to search and question; to have peace and confidence within our souls—these are the beliefs that make for happiness.

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*Radio Discussion by Wendell L. Willkie on "Forum of Liberty Hour" Thursday, April 4.

RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

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Vice-President—O. A. Sabrowaki, Lansing.
Secretary—Herman Hansen, Grand Rapids.

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A Real Chain Store Weakness

Of late chain grocers have made great improvements in their big units and complete markets, in arrangements, fixtures, displays. In all this they lead. But NRA requirements—which no chain has or could ignore—have necessitated rapid, radical readjustment, the giving of minor authority to many green men which has severely handicapped the management of the small units whose sales-limits necessitate small expense. It is mighty difficult to keep proper balance of all factors in stores of capacity so limited that they must be staffed by one person, assisted, perhaps, by one more in rush times.

This condition leads to what may be called top-heaviness due to too clearly defined division of duties, for the virus of "that is not my duty" strikes green help first and hardest. Have you noticed this? If you are one who shuns a chain unit like pizen so that you never visit one to gain information or hints from observation, this has probably passed you by.

You can see this handicap work if you happen into some units in charge of a single manager when a supervisor arrives. The manager has been waiting at the check counter, arranging stock, displaying his perishables—trying to do six or seven things at once, so the store is at sixes and sevens. Perishables have arrived a bit late; crates and boxes obstruct the passages, customers pick their way through litter, tissues, stalks and rots.

Say then that at 11.15, when hurried folk seek luncheon supplies pronto, the super comes—fairly well dressed, tall, with self-impressed importance. His time is valuable, worth more in his eyes than that of a mere customer. He wants certain data and because of his official position or something, the manager halts other duties to accord him exclusive attention.

If in her haste for service, by some error of conception, a customer should directly question said super, his dignity will bristle as his eyes pass over or through the questioner in frozen silence; and if the customer be not subdued by his attitude—maybe, in fact, quite unimpressed by his pose—he silently steps aside (sidesteps?) so the manager can answer.

This illustrates what an experienced chain executive lately said when asked if his training system did not develop competition from within of ambitious boys to enter business on their own: "That happens, but not as often as you might think, because while we can make employes toe the mark on hours and specific instructions, nobody can put initiative into anyone. When they go on their own, some make the grade—about the same proportion as always succeeds in groceries—but most back-

slide, get lax, irregular, forgetful of what makes our success, and soon they are seeking jobs again."

If I seem a bit warm on all this, it is because it recalls to me how my own employes often reacted. Young folks who have the stuff in them get over this rather soon. The others are discarded or sink back into minor positions—the well known average of mankind, incapable of responsibility.

In contrast, find the key man in charge of many chain units, one who has advanced—as one of them said to me a time since, "not by working eight hours a day"—until he has under him a number of supervisors both in embryo and fully developed, you will find one who slights nothing. He draws no fine line of what duties are his. He regards as his work whatever comes to hand that will promote efficiency and further the business. He is, in a word, the same character of man as would make the grade in a business of his own.

Let one of those real "higher-ups" happen in where things are dragging and he will shed his coat, grab a broom, hustle perishables into approximate order, answer anyone's questions with quick, responsive courtesy and otherwise break the jam. Afterwards, he will examine conditions for improvement, to forestall similar laxity henceforth, to insure future prompt order; but at the moment, his job is before him—to break the jam. He does that first and in doing it his "dignity" bothers him not a whit.

So here we see again that men get big who deserve to get big. They attain the goal through effort, exertion, disregardful of hours or division of duties; but what I describe is one of the handicaps under which chain executives labor. Here, notice, I use the word labor: for chain merchants—the real ones back of the scenes—work: make no mistake about that.

But all this brings up a question: Seeing such a distinct handicap of more or less absent management, how do the chains survive and do so well? How do they hold their trade in face of such indifference on the part of many of their personnel?

Answer: Because the individual grocer is no better. Because he is, on the whole, even less efficient, careful, exact, industrious and courteous than the underlings I have described.

Therefore, for an individual grocer to derive benefit from what I now write, he will scrutinize his own store, his own methods, look to see whether his stock is in proper order on time every day; insure that any customer gets immediate, sufficient and painstakingly courteous attention. There can be no nourishment in noting the other fellow's weakness unless we are thereby prompted to mend our own fences and see that no similar weakness rests on us and our methods.

The more I see of grocers the firmer is my conviction that half the effort, thought, planning and expense commonly devoted to some plan to stop the other fellow would make such vast improvement in many grocers' business that they would have neither occasion

nor time to worry about what the said other fellow did.

I think thus particularly when I meet up with vociferous talkers in grocers' meetings, then visit those men in their stores. Then I reflect that perhaps they should learn how to run one small store before they undertook to show others how to conduct far bigger enterprises.

Are there opportunities for the solo grocer? I know such stores running to-day on all bases—cash-carry, limited service, full service—making fine records. Until lately the lowest margin I had met with in any store was that of 10 per cent. gross in a cash and carry grocery limited to about 1,200 dry items.

But now, in this year 1935, I have authentic figures on one who operates cash and carry with eight or nine stores, designed and operated on plans he has evolved from his experience, on the lowest gross I have ever heard even hinted.

This man is a single handed operator. Starting a few years back, he ran up a fortune of some \$60,000. Then he expanded into new fields and in short order was down to \$6, with his debts all paid—owing nothing. Beginning again at bottom, he now has the business I have outlined, and he has operated some time on close to 7½ per cent.

Let me spell it out: Seven and a half per cent gross on sales. His February records show that he got it down to 7.4 per cent. — seven and four tenths per cent. Asked what his pilferage was, and that because of the immense

lot of goods promiscuously displayed, he gave it at close to ½ per cent.—equal to the outside proper limit for credit losses in a full service business. But that is fully provided for by a buffer which is included in his 7.4 per cent. He is now about to take his first long vacation, making a trip back through the older states; and he leaves his business without anxiety because the lowest wage he pays is \$40 per week.

Is it the man or the plan? Opportunity gone for the single store, individual operator? Let the facts speak to a candid world! Paul Findlay.

Children Need Meat

The growing child needs meat and milk along with green, leafy vegetables and fruits to help insure the proper nutrition necessary for health and growth and a vigorous man or woman.

Be courteous to all, but intimate with few; and let those few be well tried before you give them your confidence. True friendship is a plant of slow growth, and must undergo and withstand the shocks of adversity before it is entitled to the application.—George Washington.

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MEAT DEALER

How To Satisfy Their Husbands' Appetites

American housewives might "take a leaf from hotel and restaurant menu cards" if they wish to satisfy the appetite of their husbands for tasty meat dishes and at the same time keep well within their family food budgets.

This suggestion was given by Wm. Whitfield Woods, of Chicago, President of the Institute of American Meat Packers, speaking before the Baltimore Kiwanis Club.

"Hotel and restaurant managers are familiar with the kinds of meat that men like and buy at luncheon," Mr. Woods pointed out. "If housewives would serve at dinner the kinds of meat their husbands buy at luncheon, they would find their husbands well satisfied and their meat bills relatively low."

Mr. Woods listed pot roast, beef and lamb stew, spareribs, roast shoulder of pork and lamb, and frankfurters as meat dishes which usually appeal to the appetites of most men.

"Such dishes," he said, "are conspicuous on the menus of hotels and restaurants and are accompanied frequently by other dishes that appeal to men, such as cabbage, sauerkraut, mashed potatoes and turnips. They are comparatively low priced and are easily prepared. By alternating them with such standard meats as steaks, chops and rib roasts, housewives can make an appreciable saving on their weekly food budgets."

In discussing the division of the consumer's meat dollar, the speaker, who represents the trade, research and educational association of the American meat packing industry, stated in part:

"Cash payments for live stock plus processing taxes comprise between 70 and 80 per cent, of the packer's income from all live stock products. Nearly half of the remainder goes into payrolls; another fourth, for supplies, power, fuel, etc.; and another fifth, for repairs, insurance, depreciation, taxes, interest and other operating expenses. This leaves available as profits only about one-sixth of one cent per pound of live stock handled.

"For ten years back," he added, "the difference or spread between the plant value of packinghouse products and the amount paid for live stock has been not more than two and one-half cents per pound of live stock bought—and almost all of this margin has been spent for payrolls, supplies, transportation and other necessary items of expense.

"The two-and-a-half cent margin, which includes all the costs of turning live stock into meat, is kept at a minimum by the spirited competition of more than 700 packing companies regularly purchasing live stock for slaughter. The various expenses such as taxes, involved in that margin ordinarily do not change greatly from one year to the next and have increased little if any during the past year when prices have been above the abnormally low levels of 1932 and 1933."

Discussing the labor cost in processing live stock products, the speaker

pointed out that, of the approximately \$200,000,000 paid out by the industry in wages and salaries in 1934, nearly \$150,000,000 went to its 131,000 wage earners, averaging about \$100 per month.

Modern Sausage Boasts Ancestry of Fifty Centuries

A heritage of more than five thousand years of continuous development, dating back at least to the beginning of recorded history, lies behind sausage as it is made in the United States today, it is revealed by the National Organization of Sausage Manufacturers.

Sausage was a favorite food in many parts of the civilized world long before any authentic historical chronicles now in the possession of archaeologists were inscribed, the Organization stated. It is known to have been popular in the days of Confucius, the great Chinese philosopher, and Homer mentions sausage as a choice food of the ancient Greeks in the "Odyssey." It likewise was mentioned on the stone tablets through which the world has gained its knowledge of the Babylonian empire.

Similarly, the popularity of sausage as food is traceable down through history to the present day. It was a common article of diet at the time Romulus and Remus erected their first cottage on the site which later was to tremble under the tread of Caesar's legions. The barbarians, who eventually were to overrun the Roman empire, had their own varieties of sausage, and, as civilization was extended throughout Europe, sausage continued to hold its place of popularity.

Throughout history each race and each generation has made its contribution toward perfecting the art of sausage making and in this development all parts of the world have contributed their share of spices, which have added to its tastiness and individuality. The ancients used the native spices available to them, but in the middle ages, as trade with the Orient developed, the number of spices used was multiplied many times and the science of sausage making developed rapidly.

Each European nation had its own preferences and favored its sausage to suit its particular palate. Thus, as time passed, the varieties of sausage made in various localities became known far and wide. In addition to the influence of spices, the types of sausage made in various parts of Europe materially were affected by climate conditions. Southern Europe, because of the demand for sausage with distinctive keeping qualities, perfected dry sausage. More northern countries, which enjoyed winter seasons providing natural refrigeration, were enabled to produce smoked and cooked sausages.

These, primarily, are the reasons that Italy has become especially well known for its dry sausage and Germany for its smoked and cooked sausages. At the same time various localities in each of the countries had their individualistic spice preferences, accounting for the brilliantly varied assemblage of sausages known to the world to-day.

As the fame of the products produced in the various localities spread, they gradually became identified with the

city of their origin. Thus Genoa became noted for Genoa Salami; Milan for Milano and Rome for Romano. Thuringer and Sorrento are other Italian sausages which have geographical designations. Bologna is a smoked sausage which first was produced in Bologna, Italy.

In more northerly Europe, the Teutons proved themselves equally adept at skillfully blending meats and spices and soon Berlin became noted for its Berleiner and other cities for their Braunschweiger, Frankfurters, Gothaer and Goettinger. Gothenberg, Sweden, produced its Goteborg and Vienna its wiener.

The extent of these individual preferences for delicate spicing in sausages is noted by the fact that in England, caraway, coriander, thyme, majoram and pimento were the spices most frequently used, while beetroot leaves and garlic were preferred in France. Spain discovered the possibilities of fennel. Germany chose thyme and marjoram, while other European countries combined all of these spices in a variety of combinations to suit local tastes.

Many of these sausages have been introduced in this country and their popularity has spread rapidly. In many instances, American manufacturers have adapted the spice content to suit local trade preferences. Not content with reproducing old world products, they also have developed new flavors and entirely new products which have proved equally popular. Thus to-day, the American market presents to the shopping housewife a wide variety of domestic products, as well as most of the varieties of sausage favored by the people of other nations—German, Italian, Scandinavian, French and Spanish.

No Home Too Fine To Find Ham Useful

Smoked ham adapts itself to any situation.

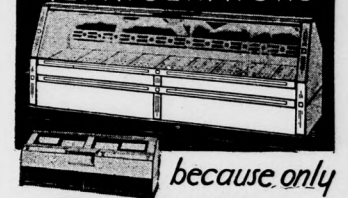
A ham baked in champagne, for example, is a treat appreciated even by people who are surrounded by luxuries; and yet even the smallest budget can afford a delicious dish of ham shanks and sauer kraut. And in between, there are dozens of ways in which this versatile food can be used.

Here are some suggestions for the full and economical utilization of a ham:

Purchase a whole smoked ham, or a half one, and have your meat dealer cut a thick slice from the center for you to use as a ham roast. You have left the shank end, and the butt end. You can cut slices from either end for frying or broiling, and for serving, for example, with eggs or scalloped potatoes. The butt end can then be baked just as if it were a whole ham, and the shank end can be boiled and served with spinach, sauer kraut, or cabbage. It is especially good with red cabbage.

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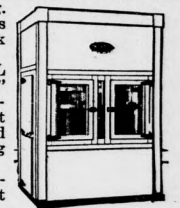


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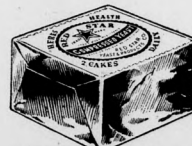


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Be Sure Your Product Fits the Market

From all that we can gather, the farmer, with gentle assistance from many sources, is gradually working himself back into the fold as a buying consumer. In good times or bad, however, there are many problems which each manufacturer finds he must solve in placing his product to its best advantage in this market.

In general, there are three types of manufacturers selling the farm market: (1) Those who make a product specifically for farmers, such as implements and fertilizers. (2) Those who, like the chemical companies, have a line of products for the general field and make a few special products for the farmer. (3) Those who make a single product, such as soap or food, for the general market, but also find farm buyers.

The outstanding successes in farm selling and merchandising most frequently fall within the first group. This is true, perhaps, because the farm represents their entire market; they have made it a point to know and understand the farmer and thus are able to reach him in the most efficient manner. In the second two groups, some few companies succeed in spite of themselves, for the superior product will sell itself through the regular channels of distribution, even though the marketing and advertising methods are not as specialized as they might be. Others, after spending a great deal of money in the field, wonder why their results fall short of expectations. It is the experience of such companies as these which proves convincingly that the most important factor in farm selling is a product which fits—or rather, which is made to fit—the peculiar requirements of this peculiar market.

Take the case of a certain large oil company which a few years ago developed a line of very excellent greases. Over a long period of years this organization had advertised and sold a quality oil to the urban market with a considerable measure of success and to the farm market with satisfactory if not spectacular results. When the new greases were introduced, they proved to be quite an innovation in the automotive field; in the urban market they quickly traveled along the road to large sales.

Then, without market investigation the greases were honored with prominent display in the farm advertising. The company sat back awaiting results.

Nothing developed. But considerable happened by way of clamor and protest from the district offices and salesmen. Thus far, the example illustrates the typical farm policies of a number of companies with main offices in New York and similar centers. Be their product grease or food or soap, their mistakes are all alike. Frequently, the men directing field activities may never have been west of the Hudson River,

yet they plunge haphazardly into the farm market, carried along by the laurels of great urban success. Then they wonder why things go wrong and why the branch offices and salesmen kick up such a fuss.

One big oil company decided to find out just why the salesmen made a fuss and why the grease which was an urban sales leader was nothing but a farm liability. Before we consider a few of the difficulties which their field surveys revealed, let me point out that even to-day those greases are not being advertised to the farm field. Development work is still under way, and until the knowledge gained is put into the product, until everything is ready, they expect to stay away.

The price, although satisfactory for the urban market, was out of sight for the farm. Farmers had been getting fine greases for a number of years for much less. Don't gather the impression that you can't talk quality to the farmer. He's always ready to listen. But don't forget that he is the original favorite of the mail order houses. He and his family have been brought up on "bargains." On the other hand, he will pay as much or more for some products as the urban consumer—that's one of the peculiar paradoxes of this very paradoxical market. Oil doesn't happen to be one of those products, and the grease was so far out of line that its chances were practically doomed on that point alone.

The 25-pound pail which had been devised for a container, was found unsatisfactory on several counts. Any number of grease companies market a 25-pound pail, but investigation showed that the greatest sales were in 5-pound and 10-pound pails. Further, most of the grease purchased was used in pressure guns. The ordinary 25-pound pail had scant chance against ingenious, built-in devices which others marketed for ease of filling the guns.

When things aren't developing as rapidly as is expected, most companies are likely to find that as far as the product itself is concerned, the package is a more troublesome thorn than price.

Some food products, for example, get improved results with either a larger package or different combination offers specially devised for the farm market. Syrups and cereals are likely to be purchased in larger quantities. True, the manufacturer who sells mainly to the general market will not always find it economical to devise a special package for the farm market, but he can take farm buying habits into consideration when carrying out his merchandising and promotional work. That in itself is a form of fitting the product to the market.

It is not at all uncommon for a farm woman to purchase an entire case of laundry soap at a time. A great many of them buy at least twice as much at a time as the city woman. Fewer trips to town and more uses for soap explain that situation. And it's a good idea to remember that grocery store purchases are made many times from a list which the woman compiles, but which the man takes to the store.

Some time ago a certain chemical company was introducing a disinfectant and sterilizer for use with dairies and poultry equipment. The product was a distinct improvement in the field, but the package was not right. Accustomed to selling to industrial companies, they had covered the can with mysterious-looking symbols and intricate, technical jargon. The farmer didn't understand and passed it by. Use of the disinfectant on the farm was simple, but the manufacturer had made it look and sound difficult. Also, the package was too large and expensive to fit into the price range to which the farmer was accustomed for this type of product.

Fitting the product to the market is not always easy, but it pays. One can discover the needed changes only by getting out into the field and studying buying habits and outlets.

The matter of outlets offers many interesting opportunities.

The manufacturer of disinfectants mentioned above used the traditional outlets—drug stores, a few miscellaneous distributors such as hardware stores, general stores, and feed and seed dealers. Investigation, however, showed that grocery stores formed an excellent point of contact. Here his product was likely to get individual display and faster turnover.

In the poultry branch of his market, if he has not already discovered the fact, he will find that hatcheries, of which there are thousands in strategic

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THE OLD RELIABLE
DINNERWARE HOUSE

Mr. Merchant—There has been an extra heavy demand for dishes and dinnerware this year. Not for many years has there been such activity in this line and now that the pottery wage question has been settled there will be a greater demand than ever. The merchant who has stock on hand will be the one to reap the benefits of the rush by women to replenish the china closet. Every woman wants nice china. This was demonstrated at our display at the last Hardware Convention. At Leonard's you can buy at the right price and be sure of getting the things that sell. Leonard has been serving Michigan since 1844 when John Tyler was president. Leonard knows just what Michigan people want. You are absolutely safe in dealing with this old established Michigan house. You can depend upon everything to be high class and exactly as represented. We have something that will interest you.

Write us today.

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DINNERWARE, DISHES,
HOUSEFURNISHINGS,
VARIETY GOODS
GRAND RAPIDS, MICH.

DRY GOODS

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

Belgian Linens Up 35 to 60 Per Cent.

Sharp price increases put into effect by Belgian linen manufacturers have more than canceled any reductions accruing to importers because of the reciprocal trade treaty with that country, importers said. Advances in quotations, according to cables received in New York, range from 35 to 60 per cent. and average about 42 per cent. Stocks of Belgian suitings and other linens in this market are sufficient to meet current demands, but a shortage of goods is feared before the end of June. The sharp price increases this week are due to the fact that Belgian producers are compelled to pay in gold for Russian flax requirements.

Window Shade Demand Gains

Popularity of Venetian blinds among consumers this year is responsible for the development of a window shade woven and painted to give the decorative effect of Venetian blinds. Available at popular prices in a variety of widths, the window shades are being promoted both for summer sale and as regular merchandise. Demand for both the new type and for regular lines of shades has improved sharply in the last two weeks. Volume orders are placed by stores, real estate operators preparing for the rental season, and by jobbers. Compared with last spring, demand is 8 to 12 per cent. better, producers said.

Summer Apparel Lines Ready

Business in cotton dresses has begun favorably, with re-orders already noted from stores in the South. The lines being shown by manufacturers are very extensive, with the outstanding types including eyelets, cord laces and novelties, together with linens. Short and swagger coats of linen are being developed and will be shown by more manufacturers shortly. Dress producers are ready with summer lines for post-Easter selling. The trend is strongly toward printed sheer and chiffon garments, with printed crepes also outstanding. Printed sheer jackets are also being featured.

New Shades in Men's Fall Gloves

The new shades in men's gloves for fall are expected to give the industry a more active season, according to comment here yesterday. Pecan, oak and cork are three of the new colors and are high-lighted in the price ranges from \$2.95 up. Prices on pigskins for fall are approximately unchanged, while mochas were said to be about 10 per cent. higher. The gauntlet types, which are slightly longer than the regular slip-ons are expected to increase in popularity.

Good Summer Dress Response

Response to the presentation of the Summer collections of the members of the Style Creators League of America exceed that of the corresponding show-

ings last year by fully 30 per cent., according to Samuel Zahn, chairman of the organization. He said there was definite indication that the sales activity in the \$10.75 to \$16.75 price class was being spread more evenly over the year than has been the case in the past. The style treatments receiving favorable comments from buyers, he added, included the slight shortening of the skirt, the circular skirt treatments and the new jacket fullness.

Bretons Gaining in Millinery

The Breton style is rapidly gaining in millinery and in the opinion of leading manufacturers here is now unquestionably the most important of all types. The straight sailor is credited with ranking next to the Breton and, while finding less favor, is in the running. New types of brimmed hats are receiving attention, according to one well-known producer, who mentions the type with turned-up back and turned-down front. Consumer interest in straw types is increasing, and the belief is that these types will sell actively this month and in May.

Textile Jobbers More Active

Dry goods jobbers continue to broaden their purchases in the primary market, but the volume is still limited. The belief that prices had about reached the bottom and that the huge relief funds would start to stimulate consumer buying were the chief reasons for the increases. Some novelty wash goods were re-ordered and a few staple lines bought. In addition, jobbers started enquiring for other types on which they have been doing little. They reported that business from their retail accounts is picking up slowly, with most of it coming from the industrial centers.

Knee-Length Coats Gaining

Some fairly large-sized orders are reaching the New York market for 39-40 inch or knee-length coats, leading to the belief that this length may achieve some degree of leadership in post-Easter selling. A store on the Pacific Coast, it is reported, has ordered and re-ordered this style heavily and retailers in other centers are beginning to follow suit. The coat is being made in swagger effects in both dressy and sports materials. As in other models, considerable emphasis is placed on puffed shoulders and extreme sleeve treatments.

Await Dinnerware Price Rises

With danger of a strike averted at the conferences in Cleveland between pottery producers and workers, the industry awaits anxiously for word as to the extent of wage increases granted at the parleys. The compromise settlement, it is understood, affects practically all classes of pottery workers and gives increases ranging from 3 to more than 10 per cent. The effect which the wage raise will have on prices of dinner sets will not be known until announcements are due from producers. At present selling agents are taking orders subject to prices prevailing at time of shipment, but little business is being placed.

Millinery Re-Orders Are Large

Re-orders on millinery have continued large, with indications being that volume will continue heavy in the post-Easter period. Calls from retailers have been numerous in the last ten days as the stores are peaking stocks for the rush of Easter buying. Summer styles are coming to the fore, with indications that straws will be strongly favored in varied wide-brimmed versions. Cellophane and novelty fabric styles are being re-ordered actively, with sports types receiving attention in the popular price ranges.

Glass Industry Making Gains

General levels of production in the glass manufacturing industry continue above the same period of 1934 as incoming orders establish a firm undertone. Previous indications that pointed to additional units going into production have been backed up by announcements during the week that several plants which have been out of operation for some months are being made ready for active manufacturing processes. Inquiries indicate increased interest in lighting glassware and kindred equipment. The demand for safety glass from the automotive field continues firm.

Seek Lamps for Promotion

Summer lines of both floor and table lamps came in for close attention from buyers in New York to fill late spring requirements. Volume is confined to extreme lowend numbers but selections made by buyers include lamps to retail up to \$30. Colonial and modernistic designs are outstanding in current orders. The commitments called for deliveries early next month and the merchandise will be featured in special promotions of lamps and fixtures for summer cottages.

Pottery Orders Above Normal

With demand running well above normal seasonal levels, manufacturers

of garden pottery were encouraged this week by reports of active response by consumers to current promotions being held along the Atlantic seaboard. Re-orders for low and medium price pottery were heaviest from stores in Baltimore, Washington and Richmond, producers said, but substantial calls also have been received from New England centers. Pottery companies which include lines of kitchen crockery in their production are booking an exceptional volume in that division also. In some instances sales of kitchen crockery are more than 20 per cent. above those of the corresponding period last year.

Forward Buying on the Increase

More optimistic appraisals of what the spending of \$4,800,000,000 on public works and relief will mean is encouraging business men in many lines to abandon the policy of "hand-to-mouth" buying and resume forward purchasing, particularly in consumer goods markets.

Cotton textile markets report buyers now plan to anticipate increased retail sales expected when public works projects actually start later in the year. Increased Government purchases of textiles are also seen in the larger Civilian Conservation and Army appropriations.

The food markets also reflect a revival of interest in future commitments. Regardless of whether canning packs this year prove large or small, buyers feel confident that larger Government expenditures this fall and winter will provide a heavy demand for canning foods, sufficient to absorb all available supplies.

Proximity of the 1936 election will make an adequate supply of necessities for the unemployed politically urgent, it is held.

Work alone can fructify ideas.

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LINOLEUM, CARPETS AND RUGS
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HOTEL DEPARTMENT

New Angle Suggested in Townsend Plan

Los Angeles, April 13—While I admit I cannot distinguish the end of the rainbow from my point of vision, whatever else it might do, enactment of the Townsend pension bill might solve the unemployment problem. It would take all the estimated 3,500,000 jobless employables, acting as inspectors, book-keepers, clerks, detectives and the like, to see that the act's provisions were observed. This would greatly simplify other vexing Government problems. The whole of the 5 billion work relief fund could then be used to pay salaries. The brain trust would be saved months of headaches trying to find, exploit and administer suitable public works on which to spend the money. Under the revised Townsend plan persons over 60 with other incomes of \$2,400 a year or more are ineligible; if such incomes are under that amount they are eligible for the difference, if and when the money can be raised. Those near the border line would be on the plan part of the time and off it the rest, as their investment returns fluctuated. Half-a-dozen audits a year apiece would take care of this. Eligibles must spend Townsend plan benefits within thirty days; the rest of their money, if any, as they like. Townsend money may not be spent paying high wages or to maintain anybody else in "unreasonable idleness" but any other income may be so spent and the pension used to replace it. Townsend money may be used to buy realty for home purposes only, not for re-sale, for services and commodities not acquired with an eye to possible later disposition to others. No restrictions are laid on any other income for which, when spent, the pension money may be substituted for the beneficiaries approved uses. Under these regulations it would take at least one inspector for every three pensioners to make sure they bought the right things at the right time, paid for them out of the right pocket and otherwise followed the complicated curlicues of the law. Add to these the number of lawyers necessary to determine the fine legal points and the auditors, pay-masters, ledger-keepers and clerks to keep track of some 8,000,000 separate cases, all different, and it may be easily understandable that the system might require more than 3,500,000 job-holders. Whereby a labor shortage might even be created.

Now I notice the Michigan legislature is trying to figure out a barber code. It can't be done. Regulating of tonsorial activities ought to be turned over to the weather bureau. We have had this problem on our hands in Los Angeles for several years. It is necessary each day to look up the various placards in shop windows to ascertain just what a shave or hair-cut is going to cost you for the current period, and then you are in great luck if the schedule is not changed while you are undergoing the operation.

Raymond J. Saunders, Detroit, former hotel and club steward, and for the past four years engaged in catering, passed away last week. He was well known among the Detroit fraternity.

In all this broad land of America there are, according to Billboard, leading theatrical paper, less than a dozen legitimate vaudeville houses. The rest have been turned into motion picture houses or closed indefinitely. This is directly chargeable to the activities of the unions controlling the profession—not because of called strikes, but because the owners have discovered it unprofitable to supply this type of enter-

tainment and, at the same time submit to the exactions of this particular organization. It is but a repetition of recent experiences, more particularly noticeable in California. Belshazzar-like, they couldn't seem to see the chirography on the kalsomined surface. Here they insisted that motion picture houses should, for instance, employ and pay for orchestras, whether their service was essential or not, so they promptly ordered the annihilation of the motion picture industry, and made an appeal to the public to support them. The public mostly hadn't heard about the row, hence turned out enmasse to try and learn all about it, and have been crowding the picture houses ever since.

A speaker at a recent hotel convention made the statement that a lot of hotel organizations were being crucified by too much system. And he was perfectly right. "System based on sense" might be a good slogan.

Lighter than air transportation, between California and the Far East which has been agitated for some time, is to be superseded by the improved airplane and is advertised to begin next week, when an uninterrupted trip will be attempted to Honolulu. The time required at present by the steamers is approximately six days; the air ship is scheduled to make it in 36 hours. Such a proposition seems feasible, since many advances have been made in this method of transportation. China will be tackled later on.

One of the most practical charitable organizations which I have heard of in this country is the Good Will association of Los Angeles. I happen to enjoy the acquaintance of a social worker who has shown me something of the inner workings of the institution which are surely interesting. Several hundred cripples, including blind and other derelicts are kept employed at a daily compensation of two dollars, sorting out and repairing donated wearing apparel, furniture, etc., which is sold in a Good Will store on the premises. Over a quarter of a million dollars were garnered last year through these activities. A school nursery, in connection therewith, takes care of the offspring, if any, of such workers.

A great many hotel operators seem to think that just because the feeding end of their institution is a losing one they are disposed to be in a rush to discontinue it. I think this is a common error. Years ago no one ever looked upon an institution as a hotel unless it had a dining room, and, in fact, more compliments were usually paid to the latter than the ensemble. To be sure the ordinary dining room is not a source of great profit, but it helps, in most cases, to make the hotel popular. Why not try to continue in the good work and study some plan whereby it will return a profit? One need not necessarily return to the American plan of operation. A lot of going concerns offer fixed price meals at a reasonable charge, with the chance for the guest to consume lightly if he so desires. A popular dining room is a real asset to any hotel, even though the margin of profit accruing therefrom is not as great as from room rentals.

For some reason or other there has been for some time, and still is, a rather persistent campaign waged against coffee, and no better evidence of the hold which this particular beverage has on the public could be adduced than the fact that the sale of this most fragrant berry is constantly on the increase. The growers and distributors, while by no means alarmed over any possible defections from the ranks of coffee users, are, very sensibly, at all times, carrying on an advertising campaign to make the beverage even more popular with the pub-

lic than it has been in the past. A very pleasing innovation which I have noticed out here, and I presume is also in vogue in the East, is the offering to patrons of an additional cup of coffee gratuitously. It sure is a very friendly custom, and I presume in the end is quite profitable, as so many of the caterers are adopting the custom.

In Canada they are trying to enact a law to rid the hotels of loafers, or "lounge lizards." Under the provisions of the proposed act the hotel man will have the right to eject from his premises any person not having business with the hotel or its guests. In this country the "house dick" usually performs this little ceremony, as unostentatiously as possible, but at the same time it is a serious proposition to separate the assets from the liabilities.

I want to express my thanks to George W. McKay, chairman of the Arrangements Committee, for a "bid" to the forthcoming banquet of the Old Time Traveling Salesmen, to be held at the Association of Commerce dining room, Grand Rapids, April 20. The reception committee consists of George A. Abbott, Wm. L. Berner, Wilbur S. Burns, C. M. Broene, Dr. Fred Burleson, Leo A. Caro, Newton L. Coons,

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

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300 ROOMS — SHOWERS
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RATES—\$1 up without bath.
\$2.00 up with bath.

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

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- Cocktail lounge — Popular afternoon and evening rendezvous.
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GRAND RAPIDS

750 ROOMS \$2 UP

D. A. Drummond, Walter S. Lawton, Oscar Levy, J. Harvey Mann, John H. Millar, Wm. C. McLott, Roy H. Randall, Frank H. Starkey, W. M. TenHopen, Henry J. Vinkenmulder and "Dick" Warner, which is a positive guarantee that "a good time will be had by all." Last year I had the pleasure of attending a similar affair as the guest of "Bill" Berner, and but for the fact that my Michigan visit has unavoidably been postponed till later in the season, would most assuredly be among those present, for I know many of the members, a goodly share of whom were former hotel patrons of your humble servant.

The question of unemployment among hotel operatives in California shows little improvement over prior years of the depression. There are many deserving candidates for jobs in various departments, but there are the same old conditions to contend with. I have repeatedly warned my acquaintances in the East to keep away from here unless they are provided with round-trip tickets or can afford to make the trip. Of course this applies in every line, but more noticeably in the hotel line. The "sunshine and roses" are worth the price of the trip—if you can afford it—but while there is a constant improvement in conditions, jobs in any line are few and hard to get no matter what credentials one may be prepared to offer. "Native sons" are shown the preference when vacancies are filled.

Dry skim milk, which has been offered extensively in the past few years in hotel cuisine is proving a wonderful help to the catering end. It is, in reality, nothing but fresh, pure skim milk, but in many forms of cooking is exceedingly desirable. The advantage of using same lies largely in the fact that it requires no refrigeration, and is in reality very nutritious.

Here is the latest "dope" for figuring out a profitable scheme for promoting a building program along hotel lines. Figure, for instance, on a house with 100 rooms; now allow 30 per cent. for double occupancy and deduct 20 per cent. for non-occupancy, resulting in a net occupancy of 110 per cent. Of course, when the building is constructed, the occupancy—if the location is a good one—will possibly be 40 per cent. and it will simply be one of those cases of "all signs failing in dry weather." We have a lot of that stuff out here and when the old fanning mill ceases operations the "chaff" indicates a lot of investors who never had the remotest ideas of how to run a hotel or where the business could be procured.

Prosecution by the Government for alleged income tax frauds has at last given evidence that the fabulous salaries "earned" by movie directors and stars are real. There is no other profession in the world which is so well paid, where individual effort has been so highly rewarded without the individual investment of capital. And yet for every director or star who is getting rich there are hundreds of extras seeking the crumbs from the table. But it is the same in all professional or business lines.

A survey of nearly 200,000 restaurants over the land proved that during the last three months of last year the habit of eating out developed more extensively in America than ever before. There are lots of housewives who hardly average a dinner a week at home. And who can blame them. There is an old saying to the effect that "what is sauce for the goose is also sauce for the gander." Just reversing the order of things, only.

Frank S. Verbeck.

Industry is becoming articulate.

Be Sure Your Product Fits the Market
(Continued from page 14)

points over the country, will prove a valuable outlet.

A manufacturer of scientific window material for poultry houses whose natural outlets were hardware stores and feed and seed dealers, found development of the hatchery extremely valuable. In addition, implement and general supply houses proved to be profitable outlets.

One thinks of oil and grease as being distributed naturally and exclusively through gas and oil stations. Not so long ago, however, local companies put tank wagons on the road and delivered petroleum products to the farmer's door. National distributors found no way to combat this competition except by getting their own products on the road. Later they developed a complete line of products to carry to the farmer—hog dips, insect sprays, etc.

Some lubricant manufacturers have entirely neglected the implement dealer as an outlet. What more natural contact for the oil and grease manufacturer than the man who sells the farmer his implements and machinery? Certainly the gas station can furnish no help to the farmer on how to lubricate his machinery. Implement manufacturers, on the other hand, are anxious that farmers lubricate their machinery properly. In some sections of the country the implement dealer is doing a fine job with lubricants. In other sections he is badly neglected, or feels that he cannot profit enough for the time and effort needed to make sales. If not developed into an actual outlet, he at least forms a strategic point for promotional and educational work.

For years farmers have been besieged with peddlers and their wagons carrying horse remedies, foods, gadgets and what-nots. Of late, particularly during these depression years, the big distributors have been giving considerable attention to this mode of selling. Certainly, in many respects it represents a logical method of reaching the farmer and his wife right at home and at the place of business.

To-day, several companies are experimenting with fine display trucks which travel from farm to farm and from town to town. Wherever possible, a group meeting of farmers is arranged ahead of time. This makes it possible for salesmen to demonstrate and merchandise the product economically but effectively. Group sales are made right on the spot or potential buyers are formed for contact through the local outlets.

This is a growing movement and there seems to be much to recommend it. Companies whose products are adaptable will find it wise to investigate this combination promotional and direct sales medium.

All in all the farm market has more outlets, and more unique outlets, than the urban market can boast. The reason, of course, is that the farmer and his wife are unique consumers. Any woman who purchases for a large household and, in addition, for a number of her own enterprises, such as

poultry and garden, must of necessity have many points of contact for her buying. And the man running a business which requires a great variety of equipment and supplies does his buying in many odd places.

Consequently no rule-of-thumb formula or law can apply to the selection of outlets in this market. That selection must remain an individual little jigsaw puzzle for each manufacturer with this general warning: don't limit yourself through failure to investigate all possibilities.

In the field of farm merchandising there are many angles which have no parallel in the general market and which require special knowledge.

Consider first the farm papers. These media are unique in that they are part trade paper, part general magazine, and part farm encyclopedia. Every medium, of course, gets as close to its readers as possible, but the farm paper excels all others in this respect, for it is in constant contact with all that happens in farming, with all organizations, and with all outlets selling to the farmer. Too many of us overlook the really excellent cooperative merchandising efforts which can be worked out through these media.

The Farm Bureau Federation is a farm organization, frequently useful in merchandising plans. This is a complicated affair, supported in part by the Government, part by the state, part by the county, and part by the farmer himself. Of particular interest to the manufacturer are the local meetings held in all parts of the country. Regular, planned schedules of topics and educational programs are repeated at hundreds of gatherings throughout the country. At one meeting, which may be attended by hundreds of farm families, the subjects for discussion may be household and food hints for the woman, and livestock feeding problems for the man. A number of companies have found it profitable to split the cost on a movie for these meetings. In addition, where the product permits, sampling can be done and literature distributed.

Other valuable merchandising aids are available for aggressive farm selling outfits. The 4-H clubs offer a valuable channel to the young folk's market. Again country school teachers are always looking for certain types of literature and novelties for use with their pupils. If you can devise something which follows the child home from school you will have gained a great point for your product. Cooperation with county agents and their organizations in the preparation of useful literature frequently offers another route into the farm home.

County and state fairs should never be overlooked by anyone selling a product to farmers. Nor should it be forgotten that Saturday night is still the big buying night in thousands of small towns. Dealer promotional plans timed for this "big night" often reap extraordinary results.

And did you know that a new group of livestock sale barns are springing up in certain parts of the country? Regular sales are held once or twice a

week, attended by hundreds of farmers. The barn contains a large arena and amphitheatre. Usually a large lunch room is conducted in conjunction. If this business spreads who knows what promotional and sales fields may be opened?

A certain implement company, when establishing a new dealer, puts on one of the finest shows I have ever seen. Weeks ahead, announcements and invitations are sent out. The farmers take the day off and the gathering starts in the morning at the new dealer's place of business. All his bright new machinery is on display where farmers gather around in groups, discussing its use. At noon, a free lunch is served. In the afternoon everyone repairs to a town hall for an extensive program.

This is a type of thing which works quite successfully in the farm field. It's surprising that more companies do not use it.

It's a great market, this farm market. Some there are who claim that it is the great neglected market. Perhaps, in some respects, this is true. The reason for that assumption, probably, is that manufacturers, wrapped up in the general market, slide off into the farm market with a rehash of the same old tactics. All markets are alike in some respects, but the farm market has many little peculiarities, fine shades of coloring, which, if solved, may spell the difference between big and just middling sales.

M. L. Henderson.

Standard Appraisal and Property Corporation

Above is the title of a new financial institution which has been organized by some good citizens of Grand Rapids, which is officered as follows:

- President—C. Fred Schneider
- Vice-Pres. and Treasurer—John H. Schouten
- Secretary and Engineer—Nicholas C. Koorstra
- Wm. H. Perkins
- Paul A. Mastenbrook.

The corporation has \$25,000 authorized capital stock, of which \$10,000 is subscribed and paid in. It will be located at 527 Michigan Trust building.

All of the men named above have had ample experience along lines in which they are expected to function.

Corporations Wound Up

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State:

- Peoria Combine Co., Jackson.
- B. Zuchter, Inc., Detroit.
- Ambassador Curtain, Shade and Rug Cleaning Co., Inc., Detroit.
- Casa DeVine Holding Co., Detroit.
- Glen Critton Co., Detroit.
- Detroit Lithograph Co., Limited, Detroit.
- Motor City Produce Co., Detroit.
- Zenith Detroit Corp., Detroit.
- B. & O. Realty Co., Detroit.
- Blu-Suds Mfg. Co., Detroit.

Detroit—The Macomb Candy Co., 4610 Van Dyke avenue, manufacturer, has a capital stock of \$10,000, \$2,500 being paid in.

Live wires need no charging.

DRUGS

Michigan Board of Pharmacy
 President—M. N. Henry, Lowell.
 Vice-President—Norman A. Weese, 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 Malta, 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 Jenson, Grand Rapids; Duncan Weaver, Fennville.

Some Things Druggists Must Do

Wyandotte, April 11 — The Easter season is here once more. Flowers and new clothing in bright colors celebrate the passing of winter. Everybody is in a buying mood and the druggist has many things to sell, so business ought to be on the increase.

Speaking of selling, the Michigan druggists are being heard in Washington and if we keep up the fight I am sure we will get some constructive legislation in the National Capital. Organization along with unified thinking is the only way to get things done.

Oppose the Black thirty hour week bill and boost the new NRA bill S-2445, all anti-price discrimination bills — S 944, S 2211, H.R. 6246 and H.R. 5062. Let your Congressman and senator know how you feel about these bills.

The King bill, S 1923, would legalize reasonably written agreements for the regulation of competition. The Capper-Kelly bill and a fair trade act in different form and language. The NARD favors adequate and reasonable food and drug legislation with formula disclosure and control of advertising with Federal Trade Commission.

In Michigan an act to amend 558 and Senate bill No. 318, No. 558 has to do with the salaries of members of the Board of Pharmacy. S 318, relating to the sale disposition of, advertising and control through licensing of prophylactics and contraceptives. This bill will do a great deal of good if passed.

I cannot refrain from wishing every druggist in Michigan a happy and prosperous Easter.

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

Drug, Food Bill Promises Fight

Work relief, social security and the bonus will hold the spotlight in Washington for weeks to come yet, but another major piece of legislation is slated for an important place of its own later on.

The Senate's only M.D.—Doctor Copeland of New York—on the second day of the present session of Congress introduced a bill destined to provoke perhaps as lively a battle on Capitol Hill as any which will be seen. It is the proposed new food and drugs law.

Such a storm of objection was raised in the last Congress to a similar bill sponsored by Senator Copeland that it finally was permitted to die. The doctor is back, however, with a new bill which he believes stands a better chance.

The Copeland bill was drawn with an eye to meeting the objections of the Department of Agriculture to the original pure food and drugs act passed in 1906. It has been the department's contention that this act does not protect the consumer against misbranded or even adulterated foods and drugs because it does not cover the drastic changes these industries have undergone since 1906.

Senator Copeland's bill would require labels which tell definitely what is inside.

One of the principal features is that two committees would be set up—one on public health, the other on food standards—to prescribe rules and regulations.

Truthfulness in Advertising

Frauds and fakes lurking on the fringe of an industry like the slums and gangsters of a large city are the common enemies of honest manufacturers and the public alike and must be stamped out by law, declared Edw. H. Gardner in a radio talk over a nationwide network on the subject "Women, Business and Advertising."

Mr. Gardner is secretary of the advertising control committee of the Proprietary Association, comprising manufacturers of more than 80 per cent. of the packaged drug products produced in America.

The Mead Bill, now pending in Congress, amending the Pure Food and Drugs Act to bring cosmetics and advertising under federal control, will stamp out fakes and frauds, according to Mr. Gardner, who said:

"Honest manufacturers desire legislation that will modernize the Food and Drugs Law and eliminate harmful practices. Unquestionably, stricter control over the manufacturer and distribution of food and drugs is required in the public interest. The women of America, however, want legislation that will work in practice, but that will not injure the honest manufacturers of the products that stand on our pantry shelves and medicine closets. There is danger in legislation that represents the political philosophies of extremists, or that is advanced under an exaggerated emotional or sentimental appeal.

"Under the American system, women go to the polls every day—to the grocery and drug stores—and cast their votes for their favorite foods and drugs. We want to see that only honest products are nominated for their votes and that nothing but truth is said about them in advertising.

"The original Food and Drug Act, fathered by Dr. Harvey W. Wiley, served for many years to protect the

public but it needs revision to bring it down to date. To quote President Roosevelt, it needs 'more teeth.'"

The Mead Bill, it was pointed out, would give the public maximum protection without jeopardizing its right of self-medication in simple ills. It would not repeal the existing law, according to Mr. Gardner, as other proposed legislation would, but preserves the language of the original law which is now the basis for state laws conforming to it.

If time be of all things most precious, wasting time must be the greatest prodigality, since lost time is never found again; and what we call time enough always proves little enough. Let us then be up and doing, and doing to a purpose; so by diligence shall we do more with less perplexity.—Franklin.

He that rises again quickly and continues the race is as if he had never fallen.

The longer I live, the more deeply I am convinced that that which makes the difference between one man and another—between the weak and the powerful, the great and the insignificant—is energy, invincible determination, a purpose once formed and then death or victory.—Powell Buxton.

It takes a great deal of boldness, mixed with a vast deal of caution, to acquire a great fortune; but then it takes ten times as much wit to keep it after you have it as it took to make it.

DRUG STORE FOR SALE

Complete Up-to-Date Drug Store including California Latest Style Practically New \$1,200 Fountain and Complete Set of Drug Fixtures. Over \$3,000 Stock of Drugs and Sundries. Store established for years. For sale at a very reasonable price. Cash or Terms. Inquire

HARMON DRUG CO.,
 102 S. Mitchell St.
 CADILLAC MICHIGAN

CANDY FOR EASTER

APRIL 21

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

Also Many Attractive Novelty Packages

Order from your Jobber

Manufactured by

PUTNAM FACTORY GRAND RAPIDS, MICH.

SEASONABLE ITEMS

SEED DISINFECTANTS

CERESAN DuBAY No. 738 SEMESAN BELL NU-GREEN

INSECTICIDES

PARIS GREEN LIME and SULPHUR ARSENATE of LEAD
 ARSENATE of CALCIUM BORDEAUX MIXTURE
 COPERCARB OXO BORDEAUX
 SPONGES CHAMOIS SKINS POLISHES
 PICNIC SUPPLIES WAXES CLEANERS

PAINT BRUSHES—VARNISH BRUSHES

BATHING CAPS BATHING SUITS and SHOES
 SODA FOUNTAINS and SUPPLIES
 PAINTS ENAMELS LACQUERS VARNISHES OILS
 TURPENTINE MOTH DESTROYER
 RUBBER BALLS BASE BALLS MARBLES
 GOLF SUPPLIES CAMERAS and FILMS PLAY GROUND
 and INDOOR BALLS and CLUBS
 ANT ROACH BEDBUG RAT MICE MOSQUITO
 LICE FLEE TICK KILLERS, ETC.

Our prices are right and stock complete.

HAZELTINE & PERKINS DRUG CO.

Grand Rapids, Mich.

WHOLESALE DRUG PRICE CURRENT

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

Table listing various chemical and pharmaceutical products such as ACID, ALCOHOL, ALUM-POTASH, AMMONIA, ARSENIC, BALSAMS, BARKS, BERRIES, BLUE VITRIOL, BORAX, BRIMSTONE, CAMPHOR, CANTHARIDES, CHALK, CAPSICUM, CLOVES, COCAINE, COPPERAS, CREAM TARTAR, CUTTLEBONE, DEXTRINE, EXTRACT, FLOWER, FORMALDEHYDE, FULLER'S EARTH, GELATIN, GLUE, GLYCERINE, GUM, HONEY, HOPS, HYDROGEN PEROXIDE, INDIGO, INSECT POWDER, LEAD ACETATE, LICORICE, LEAVES, LIME, LYCOPODIUM, MAGNESIA, MENTHOL, MERCURY, MORPHINE, MUSTARD, NAPHTHALINE, NUTMEG, NUX VOMICA, OIL ESSENTIAL, POTASSIUM, QUASSIA CHIPS, QUININE, ROSIN, ROOT, SAL, SEED, SOAP, SODA, SULPHUR, SYRUP, TAR, TURPENTINE.

Table listing various chemical and pharmaceutical products such as MORPHINE, MUSTARD, NAPHTHALINE, NUTMEG, NUX VOMICA, OIL ESSENTIAL, POTASSIUM, QUASSIA CHIPS, QUININE, ROSIN, ROOT, SAL, SEED, SOAP, SODA, SULPHUR, SYRUP, TAR, TURPENTINE.

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

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

Table with columns: ADVANCED, DECLINED. Lists various food items like Top Veal, Good Veal, Medium Veal, California Hams, Canned Peaches, Banner Coconut, Canned String Beans, Canned Wax Beans, Pork shoulders, etc.

Table with columns: AMMONIA, BREAKFAST FOODS, Blackberries. Lists items like Little Bo Peep, Kellogg's Brands, Corn Flakes, Bran Flakes, etc.

Table with columns: APPLE BUTTER, BAKING POWDERS. Lists items like Quaker, 12-28 oz., Glabber Girl, Royal, etc.

Table with columns: BROOMS, BRUSHES, Stove. Lists items like Quaker, Warehouse, Winner, Eagle, Scrub, etc.

Table with columns: BUTTER COLOR, BLUING, CANDLES. Lists items like Hansen's, Am. Ball, Boy Blue, Electric Light, etc.

Table with columns: BEANS and PEAS, BURNERS, CANNED FRUITS. Lists items like Dry Lima Beans, Queen Ann, White Flame, Apple Sauce, Apricots, etc.

Table with columns: BOTTLE CAPS, CANNED FRUITS. Lists items like Single Lacquer, Apples, Pears, Pineapple Juice, etc.

Table with columns: Pineapple, Sliced, Honey Dew, String Beans, CHEWING GUM. Lists items like Pineapple, Honey Dew, String Beans, Adams Black Jack, etc.

Table with columns: Wax Beans, Beets, Carrots, Corn. Lists items like Wax Beans, Beets, Carrots, Golden Ban, etc.

Table with columns: Prepared Prunes, Raspberries, Black, Raspberries, Red. Lists items like Supreme, Italian, Raspberries, etc.

Table with columns: Strawberries, CANNED FISH. Lists items like Jordan, Daggett, Quaker, Clam Ch'der, etc.

Table with columns: Fruit Salad, Goosberries, Grape Fruit. Lists items like Supreme, Quaker, Michigan, Zeneda, etc.

Table with columns: CANNED MEAT, CANNED VEGETABLES. Lists items like Bacon, Beef, Chili Con Car, Deviled Ham, etc.

Table with columns: Baked Beans, CHILI SAUCE, OYSTER COCKTAIL. Lists items like Campbell's, Sniders, Roquefort, etc.

Table with columns: CHEESE, CRACKERS. Lists items like Wisconsin Daisy, Wisconsin Twin, Hekman Biscuit Company, etc.

Table with columns: CREAM OF TARTAR, DRIED FRUITS. Lists items like 6 lb. boxes, Apricots, Standard, Citron, etc.

Table with columns: COCOANUT, CLOTHES LINE, COFFEE ROASTED, COFFEE EXTRACTS, CONDENSED MILK, COUGH DROPS, COUPON BOOKS, CATSUP, CRACKERS, CREAM OF TARTAR, DRIED FRUITS.

Table with 2 columns: Item Name and Price. Includes Currants, Quaker Dates, and Figs.

JUNKET GOODS
Junket Powder 1 20
Junket Tablets 1 35

FRESH MEATS
Beef
Top Steers & Heif. 19
Good Steers & Heif. 16

HERRING
Holland Herring
Mixed, kegs 25
Milked, kegs 95

SOAP
Am. Family, 100 box 5 20
F. B. 60c 2 35

TEA
Japan
Medium 19
Choice 23@30

MARGARINE
Wilson & Co's Brands
Oleo 14 1/2

Veal
Top 15
Good 14

Mackerel
Tubs, 60 Count, fy. fat 6 00
Pails, 10 lb. Fancy fat 1 50

White Fish
Med. Fancy, 100 lb. 13 00
Milked, bbls. 18 50

Ceylon
English Breakfast
Congou, medium 28

Peaches
Evap. Choice 15
Eva. Fancy 16 1/2

MATCHES
Diamond, No. 5, 144 5 72
Searchlight, 144 box 5 72

Lamb
Spring Lamb 17
Good 16

White Fish
Med. Fancy, 100 lb. 13 00
Milked, bbls. 18 50

SPICES
Whole Spices
Allspice, Jamaica 24

Oolong
Medium 39
Choice 35

Peel
Lemon, Torelli, 4 oz., doz. 90
Orange, Torelli, 4 oz., dozen 90

Safety Matches
Red Top, 5 gross case 4 80
Congress, 5 gro. cs. 5 25

Mutton
Good 08
Medium 07

SHOE BLACKENING
2 in 1, Paste, doz. 1 30
E. Z. Combination, dz. 1 20

Mustard
Mixed, No. 1 30
Mixed, 10c pkgs., doz. 65

TWINE
Cotton, 3 ply cone 40
Cotton, 3 ply balls 40

Raisins
Seeded, bulk 7 1/2
Thompson's S'dless blk. 7 1/2

MUELLER'S PRODUCTS
Macaroni, 9 oz. 2 10
Spaghetti, 9 oz. 2 10

Pork
Loins 21
Butts 21

STOVE POLISH
Blackne, per doz. 1 30
Black Silk Liquid, doz. 1 30

Pepper
Black 23
White 23

VINEGAR
F. O. B. Grand Rapids
Cider, 40 grain 25

California Prunes
90@100, 25 lb. boxes 00 3/4
80@90, 25 lb. boxes 00 3/4

NUTS
Whole
Almonds, Peerless 15 1/2

PROVISIONS
Barreled Pork
Clear Back 28 00@34 00

STOVE POLISH
Blackne, per doz. 1 30
Black Silk Liquid, doz. 1 30

Mustard
Mixed, No. 1 30
Mixed, 10c pkgs., doz. 65

WICKING
No. 9, per gross 80
No. 1, per gross 1 25

Hominy
Pearl, 100 lb. sacks 3 50

Shelled
Almonds 39
Peanuts, Spanish, 125 lb. bags 9 1/2

Lard
Pure in tierces 14 1/2
50 lb. tubs 4

SALT
F. O. B. Grand Rapids
Quaker, 24, 2 lb. 1 05

Seasoning
Chli Power, 1 1/2 oz. 65
Celery Salt, 1 1/2 oz. 80

WOODENWARE
Baskets
Bushels, Wide Band, 2 wood handles 2 00

Bulk Goods
Elb. Macaroni, 20 lb. bx. 1 30
Egg Noodle, 10 lb. box 1 22

Salted Peanuts
Fancy, No. 1, 12 1/2 lb. cello 14 1/2
12-1 lb. Nello's case 1 50

Compound, tierces 13 1/2
Compound, tubs 13 1/2

Crushed Rock for ice, cream, 100 lb. each
Butter Salt, 280 lb. bbl. 4 00

Onion Salt 1 35
Ponely, 3 1/2 oz. 3 25

Churns
Barrel, 5 gal., each 2 40
Barrel, 10 gal., each 2 55

Pearl Barley
Chester 5 00

Shelled
Almonds 39
Peanuts, Spanish, 125 lb. bags 9 1/2

Sausages
Bologna 15
Liver 23

Block, 50 lb. 40
Baker Salt, 280 lb. bbl 3 80

Thyme, 1 oz. 90
Tumeric, 1 1/2 oz. 55

Traps
Mouse, wood, 4 holes 60
Mouse, wood, 6 holes 70

Lentils
Chili 10

Shelled
Almonds 39
Peanuts, Spanish, 125 lb. bags 9 1/2

Pork
Tongue, Jellied 20
Headcheese 18

6, 10 lb., per bale 1 03
20, 3 lb., per bale 1 08

STARCH
Corn
Kingsford, 24/1 2 35

Churns
Barrel, 5 gal., each 2 40
Barrel, 10 gal., each 2 55

Tapoca
Pearl, 100 lb. sacks 7 1/2
Minute, 8 oz., 3 doz. 4 05

MINCE MEAT
None Such, 4 doz. 6 20
Quaker, 1 doz. case 50

Smoked Meats
Hams, Cert., 14-16 lb. 22
Hams, Cert., Skinned 16-18 lb. 22

Free Run'g, 32, 26 oz. 3 40
Five case lots 2 30

Argo, 24, 1 lb. pkgs. 1 64
Argo, 12, 3 lb. pkgs. 2 25

Pails
10 qt. Galvanized 2 60
12 qt. Galvanized 2 85

Jiffy Punch
3 doz. Carton 2 25
Assorted flavors.

OLIVES-Plain
Quaker, 24 3/4 oz. cs. 1 87
Quaker, 24 7 1/2 oz. cs. 3 55

Knuckles
California Hams 4 17
Boiled Ham 4 33

Argo, 8, 5 lb. pkgs. 2 46
Silver Gloss, 48, 1s 11 1/4

STARCH
Corn
Kingsford, 24/1 2 35

Traps
Mouse, wood, 4 holes 60
Mouse, wood, 6 holes 70

EVAPORATED MILK
Quaker, Tall, 10 1/2 oz. 3 10
Quaker, Baby, 4 doz. 1 55

OLIVES-Steuffed
Quaker, 24, 2-oz. cs. 1 87
Quaker, 24, 3-oz. cs. 2 70

Bacon
California Hams 4 17
Boiled Ham 4 33

Argo, 8, 5 lb. pkgs. 2 46
Silver Gloss, 48, 1s 11 1/4

STARCH
Corn
Kingsford, 24/1 2 35

Traps
Mouse, wood, 4 holes 60
Mouse, wood, 6 holes 70

Pet, Baby, 4 dozen 1 61
Borden's, Tall, 4 doz. 3 22

OLIVES-Steuffed
Quaker, 24, 2-oz. cs. 1 87
Quaker, 24, 3-oz. cs. 2 70

Bacon
California Hams 4 17
Boiled Ham 4 33

Argo, 8, 5 lb. pkgs. 2 46
Silver Gloss, 48, 1s 11 1/4

STARCH
Corn
Kingsford, 24/1 2 35

Traps
Mouse, wood, 4 holes 60
Mouse, wood, 6 holes 70

FRUIT CANS
Ball Mason
F. O. B. Grand Rapids
One pint 7 75

PARIS GREEN
1/2s 34
1s 32

Beef
Boneless, rump 1b28 00

Colonial
Fifteen 4s 1 00
Twenty 2s 1 05

SYRUP
Corn
Blue Karo, No. 1 1/2 2 72

Tubs
Large Galvanized 3 75
Medium Galvanized 7 75

FRUIT CAN RUBBERS
Quaker Red Lip, 2 gro. carton 85

PICKLES
Sweet Small
L and C, 7 oz., doz. 92 1/2

Liver
Beef 15
Calf 25

Washing Powders
Bon Ami Pd., 18s, box 1 90
Bon Ami Cake, 18s 1 65

Maple and Cane
Kanuck, per gal. 1 25
Kanuck, 5 gal. can 5 30

Washboards
Banner, Globe 5 50
Brass, single 6 25

GELATINE
Jell-o, 3 doz. 2 10
Minute, 3 doz. 4 05

PICKLES
Dill Pickles
Gal., 40 to Tin, doz. 8 20

RICE
Fancy Blue Rose 4 90
Fancy Head 6 00

Washing Powders
Bon Ami Pd., 18s, box 1 90
Bon Ami Cake, 18s 1 65

Maple and Cane
Kanuck, per gal. 1 25
Kanuck, 5 gal. can 5 30

Washboards
Banner, Globe 5 50
Brass, single 6 25

HONEY
Lake Shore 1 lb. doz. 1 90

PIPES
Cob, 3 doz. in bx. 1 00@1 20

RUSKS
Postma Biscuit Co.
18 rolls, per case 2 10

Washing Powders
Bon Ami Pd., 18s, box 1 90
Bon Ami Cake, 18s 1 65

Maple and Cane
Kanuck, per gal. 1 25
Kanuck, 5 gal. can 5 30

Washboards
Banner, Globe 5 50
Brass, single 6 25

JELLY AND PRESERVES
Pure, 30 lb. nails 2 35
Imitation, 30 lb. nails 1 80

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

SALERATUS
Arm and Hammer 24s. 1 50

Washing Powders
Bon Ami Pd., 18s, box 1 90
Bon Ami Cake, 18s 1 65

Maple and Cane
Kanuck, per gal. 1 25
Kanuck, 5 gal. can 5 30

Washboards
Banner, Globe 5 50
Brass, single 6 25

JELLY GLASSES
Sure Pop, 25 lb. bags 2 55
Yellow, 24 1-lb. bags 2 50

POP CORN
Sure Pop, 25 lb. bags 2 55
Yellow, 24 1-lb. bags 2 50

COD FISH
Bob White, 1 lb. pure 25
Paragon, 1 lb. 19

Washing Powders
Bon Ami Pd., 18s, box 1 90
Bon Ami Cake, 18s 1 65

Maple and Cane
Kanuck, per gal. 1 25
Kanuck, 5 gal. can 5 30

Washboards
Banner, Globe 5 50
Brass, single 6 25



SHOE MARKET

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

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

Secretary-Treasurer — Robert Murray, Charlotte.

Field Secretary—O. R. Jenkins, Portland.

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

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

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

Who Manages Your Business?

There is a merchant in New York who has a slogan: "First, last and always, the customer manages my business."

Customers are buying these days and the click of the cash register makes merry music in the stores of America. Nothing else really matters if enough customers come into your store. The stream of traffic solves all problems. So it is good wisdom to think in terms of the public—its selections and the prices it will pay. Most of all, think in terms of getting that customer back to the store for the second sale. By and large no profit is made in any business in the first sale. The high cost of selling is absorbed in the introductory processes. It is the resale that determines the success of a business.

We had occasion last week to go to a radio broadcast. After Ed Wynn, "the perfect fool" had completed his airy laughter, an audience of approximately 2000 people was given an off-the-air show. Mr. Wynn then went "straight" and said:

"Even a 'fool' can be a philosopher and after thirty years in the show business, I have proved to my own satisfaction that no man, even an actor—much less a great business man—is a self-made man. No man built a business by himself alone. The public is really the great partner of all of us. If you capture the thoughts, fancies and the imagination of the public, you go on to success. Without it you are doomed to failure. So we owe this great, living, patient American public of ours more than we can ever give them and for a man or business to be arrogantly selfish, is to doom that man and business eventually to miserable failure.

"My message tonight is to reestablish a perspective in America and to give encouragement to every young man who is starting out in business. Be glad there is a crowd for it makes all the more opportunity for you to come up from the bottom to the very top. Without competition we do nothing. With it, you can be successful in this great land of opportunity. Let no young man say to himself: 'With mil-

lions idle, what chance is there for me?' There's the greatest chance in the world if he has the American public as a partner. If he puts on a good show and throws in his personality and his zeal and his efficiency, he can get the applause and the money."

Now you, who have heard Ed Wynn over the air, with his jokes, his puns and his laughter, may never have suspected that he possesses a deep philosophy for good. But 'twas ever thus. A sense of humor and a sense of understanding are closely affiliated. What this world needs is more senses of humor and less of the nonsense of despair. All of us are indeed in a business that comes pretty close to the American public. Our contacts are with them in their pleasures and their pains.

We have long been selling goods into customers' hands. Getting goods out of the customers' hands, through increased use and appreciation of the goods, is now more important. We have got to sell walking. We have got to sell sport use and dress use and extra use. Shoes have got to be sold with a million uses in mind. The cultivation of a curiosity as to the likes and dislikes of the American public is necessary if this industry is to increase the average American income. After all it is but a bit above \$1 a day per person—believe it or not.

It is the turnover of that money that counts and as good an authority as Dr. Paul H. Nystrom has estimated that it takes 1,600,000,000 separate selling operations a year to keep New York City in fruit and vegetables alone. No fewer than 200 billion selling transactions are required in service to the entire nation. What a marvelous thing, after all, is this thing called Business.

So let us reduce it to the three avenues open to any man, in any store:

1. He could make more money by raising prices; but there is a limit to this, as any merchant who has tried has found out.

2. He can make money by taking it out of the product and the service behind him; but this chiseling practice is fading because there is a limit to what can be extracted by pressure.

3. He can make money by increasing the efficiency and intelligence in the making and selling of a product at a price the public can pay and in a selection the public appreciates.

So while the public is in its present buying mood, give thanks as well as good goods and good service for the benefit of a great buying public. There is none more receptive the world over.—Boot and Shoe Recorder.

Important Bulletin

To Michigan Retail Shoe Dealers:

Your immediate action is necessary to kill bill No. 254, presented by Rep. Charles F. Haight, known as the chiropracist bill.

If this bill should become a law it would be unlawful for the shoe retailer to pursue his accustomed method of caring for the feet by supplying such appliances and arch supports as he finds needful to correctly fit his customers. It might possibly be inter-

preted in such a way also that orthopedic shoes could be sold only on prescription.

This bill may be a forerunner of more drastic future bills as experienced in Massachusetts. House bill No. 312, which denied the right of a shoe retailer to apply or fit a mechanical appliance made of steel, leather, or felt or any other material, or to insert in the shoe, for the purpose of treating the foot disease, deformity or pain.

It is suggested that you write the members of the Public Health Committee, protesting the enactment of this bill, also your local representative.

This bill is now in committee and must be stopped before it gets to the House. Act immediately. Write at once.

April 22 to 27 is Foot Health Week. All shoe retailers should take advantage of the National Advertising. The Detroit papers will carry special copies and news items relative to foot health week.

Robert D. Murray,
Sec'y. Michigan Retail Shoe Dealers Association.

Amended Social Security Bill

The amended Social Security bill, shortly to be considered in the House of Representatives, is strongly opposed by many industrialists because of committee changes in the unemployment insurance provisions.

Employers object strenuously to the elimination of credit for individual unemployment reserves in the revised draft. This will give no credit to the Wisconsin and Utah plans.

In addition, they maintain that deletion of most of the provisions for control of State plans set up under the law will not only result in political difficulties, but also may work a hardship upon companies operating in several States. Employees are likely to become dissatisfied, also, it is pointed out, because their benefits may not be equal to those received in other States.

Three states have already adopted unemployment insurance laws this year. However, the prospect that the Wagner-Lewis bill will suffer further amendment before it is enacted is likely to necessitate complete alteration of these statutes before they can operate under the Federal law.

How to Increase the Average Sale

Sell larger quantity.

Sell better quality.

Sell articles that are used together.

Feature group prices for two or more of the same article.

Call attention to new goods.

When an article or brand asked for is not in stock, sell something that will take its place.

Offer to get anything a customer asks for that is not carried.

Group related goods close together so customers will be reminded of needs and salespeople can suggest things easily.

Put near the cash registers and on wrapping counters goods most often sold by suggestion.

Use modern display fixtures and change displays frequently.

AAA: Awful Amateur Atrocities.

Administration Smarting Under Criticism

The administration is disturbed over mounting criticism because of the refusal of the Government to proceed with the Belcher NRA case in the Supreme Court.

Witnesses appearing before the Senate Finance Committee have adverted to the fact that in avoiding further litigation the Government has delayed a determination of the constitutionality of important provisions of the law, whereas early decision is desired because of the proposal to extend the law for two years from June 16 next.

At the same time, it is learned NRA is disposed to go ahead with a number of cases, not only to secure enforcement, but to refute charges that it was evading the issue of the opposition. If the cases that various individuals would like to put into the Supreme Court were approved by the Department of Justice, it is indicated that the court's calendar would be clogged with NRA litigation for some time to come. The Attorney-General is said to be opposed to such step.

Shoe Producers Disappointed

Disappointing spring retail business, due in part to unfavorable weather during the past few weeks, is causing further curtailment of shoe production, according to trade observers. Output in April and May will probably fall well below that for the same period of last year, it is predicted.

After making a strong start in the first two months on the hopes of substantial spring business, shoe production turned downward early in March. However, heavy output of cheaper shoes late last month probably resulted in a total first quarter output about equal to that of last year.

Latterly, however, manufacturers report that many chains are returning shoes they have been unable to move. As a result, hopes for a revival in spring purchasing have been largely abandoned, and the industry is now concentrating upon the manufacture of summer footwear.

I do not remember that in my whole life I ever willfully misrepresented anything to anybody at any time. I have never knowingly had connection with a fraudulent scheme. I have tried to do good in this world, not harm, as my enemies would have the world believe. I have helped men and have attempted in my humble way to be of some service to my country.—J. Pierpont Morgan.

To be honest, to be kind, to earn a little and to spend a little less, to make upon the whole a family happier for his presence, to renounce when that shall be necessary and not to be embittered, to keep a few friends, but these without capitulation; above all, on the same condition, to keep friends with himself; here is a task for all a man has of fortitude and delicacy.—Robert Louis Stevenson.

So long as we love, we serve. So long as we are loved by others I would almost say we are indispensable; and no man is useless while he has a friend.

OUT AROUND

(Continued from page 9)

in 1918 when chain stores began to appear are now within flirring distance of the fifty year mark. There are myriads of these old boys who have served their time in the monotonous service of chain stores or at the handle of some corporation gas pump, who are now down and out. Their chances of success in this life in regard to building a little business for themselves are definitely over. The energy and strength and youth which constituted their capital in life have been sold out and with the gray hair and stooping shoulders of approaching age comes the discouraging conviction that their hopes of success are blasted forever.

Practically all of the young folks of to-day face the same fate. The best years for obtaining experience and gaining financial strength, for those who have to fend for themselves, are the years between twenty and forty and those years are just the ones that monopolistic concerns purchase out of the lives of the nation's young men.

The retail license law proposed by J. E. VanWormer of Greenville, to impose a license of \$25 on one store and to double the amount on each additional store, would make it unprofitable for individual or corporations to operate over five or six stores at the outside.

Such a law would not be a compromise, but an out-and-out guarantee for Michigan boys and girls to have their chance to acquire the blessings and comforts of life to which they should be entitled.

I wish to thank the Michigan Tradesman for the splendid support it has given the independent business men of this state and in the present case especially for its liberal and strong endorsement of the proposed VanWormer license law.

What we want is a prohibitive tax against chain stores. We will do our best to pass the Deihl amendment now and if that is done perhaps we can give them the works next year.

I would like to know when the Deihl amendment comes up or a vote, as I would like to go to Lansing on that date, as I am sure there will be a big turn-out of independent merchants.

F. H. McKay,
Chairman Independent Business Men's Association of Greenville.

Detroit, April 12—The brewing industry of Michigan is practically a new business. It is hardly two years old. When beer was legalized only one brewery in Wayne county and a smaller one at Manistee were in a position to produce beer in limited quantities. Since that time forty-two other breweries have been built or old plants reconstructed and are now in operation. I think that this is quite remarkable. Some twenty-four million dollars have been invested and thousands of men have been given employment. This could not have been accomplished without the great demand for good beer on the part of the public. Human beings crave the ingredients of beer, extracts of grain, fermented with yeast which develops enzymes, carbonic gas and a small percentage of alcohol and other substances which defy chemical analysis. The United States Government has pronounced beer the purest food product made. The laboratories of the brewery are a favorite hunting ground for the chemists of our local pharmaceutical institutions. Yeast culture is developed here to the highest perfection. The general public does not understand this nor has it any conception of the chemistry of beer, the care required as to refrigeration and sanitary precautions. Cleanliness, sterilization, purity of water and ingredients used are a revelation to visitors, who are freely admitted and usually end their inspection at the sterne wirt—star host emporium, where free samples of beer

are dispersed. Labor contracts provide free beer for the employees. United States Government reports show some 25,000 barrels are consumed in breweries monthly.

From the time beer first reached these shores in 1620, when the Pilgrims landed at Plymouth Rock and brought with them forty barrels of beer and the grains to raise more barley (malt), it has been a popular beverage.

Rum made cheaply in the East was traded for slaves and these, in turn, traded for more juice of the sugar cane, out of which more rum was made. This for a time discouraged the beer brewers, but the founders of the Nation, recognizing the evil effects of rum, encouraged beer brewing by eliminating all taxes on breweries for a period of years. To-day a total tax of \$6.30 per barrel is imposed. Fifty-seven cents on every dollar collected by the brewers for beer is tax money.

If temperance and sobriety are to prevail in this country, this tax must be reduced in the interest of public health and morals. And now that the state is in the liquor business, we must plead with the powers that be to confine the sales outlets—public places—to people who will obey the law, keep their places clean and respectable and learn how to protect and care for the beer sold by them to an appreciative public.

I hold that it is not necessary to advertise beer. People will buy beer without advertising. That is the greatest asset of all brewers, the desire or demand for beer. But the individual brewer must offer his particular brand or kind of beer—call the public's attention to it by signs or printed matter in publications such as your Tradesman. However, I do not have anything to do with this, except that I am interested in the "copy" which should inform the public of the beneficial qualities of beer as an aid to the digestive organs. Doctors recommend it to the aged, to women and children at times. This will make you smile. Children are barred from drinking beer in public places by law—this is correct. However, mother cured our colds with a cup of hot beer before we were put to bed and tucked in woolen blankets.

I am going to bring my letter to a close before you run out and buy a bottle of beer and try it on your own system before lunch.

As soon as the Association has some money and can carry out the plans frequently suggested by its President, Mr. Colby, of the Tivoli Brewing Co., to establish proper public relations by publicity of the right kind in such publications as the Michigan Tradesman, which I have read from time to time during the past thirty years, and other publications which enjoy the respect of our reading public, the industry will benefit thereby. In the meantime I shall bring the Michigan Tradesman to the attention of our advertising brewers whenever possible.

John Bodenstab.

Another letter from the pen of R. H. Knapp, of Saginaw, is published elsewhere in this week's paper.

Open letter to Jos. C. Grant:

Greenville, April 11—I have just read your "open letter" to Rev. Coughlin as published in the Michigan Tradesman of April 10.

I feel that you stated the case very completely and hope that all who read the same will promptly state their reactions in letters to Rev. Coughlin.

Chas. E. Gould.

Ann Arbor, April 10—I am amazed that you would publish a report about the University without attempting to get the facts. Surely we are all well enough acquainted with newspaper practice now to be suspicious of exaggeration and misrepresentation. The facts in regard to the meeting to which you refer are as follows:

The meeting was conducted by a professional agitator, a former student of the University of California I am informed. The persons present, most of them passersby and curiosity seekers, did not number one thousand. The few people who half-heartedly raised their hands when the Oxford oath was read were not entirely students by any means.

I wish you to know that I welcome the opportunity to explain matters which pertain to the University and I have tried to make this very clear to the citizens of the state.

Alexander G. Ruthven,
President University of Michigan.

About forty-five years ago I was in Chattanooga and called on the editor of a monthly trade journal there named the Tradesman and owned by Adolph Ochs, who also owned and published the daily Times. The editor of the Tradesman urged me to pay my respects to Mr. Ochs, which I was very glad to do. He told me he had an ambition to own a New York daily paper, believing he could ultimately develop the best daily paper in the United States. He said this without any attempt to convey the idea he was boasting. I had already noted that he had made the Chattanooga Times a wonderful paper, so when I learned, a few years later, that he had purchased the New York Times, I subscribed for the latter and have taken it ever since. The gradual enlargement of the paper and the marvelous expansion of its usefulness has been one of the joys of my life. The Times has long been regarded by me as the greatest daily newspaper in the world. No other American daily can be mentioned in the same class with the Times. No other daily newspaper has done so many things and done them so well as the Times has done. The co-operation the Times has given every American president since Cleveland, except Wilson, is almost beyond comprehension. Wilson spurned the Times and fawned on the World, now dead. He considered the editorial writer, Grant Cobb, who started his editorial career in Grand Rapids, as the greatest exponent of Democratic principles in America.

Following the suggestion of Justice Brandeis, the Florida legislature is considering the enactment of a measure to shut chain stores out of the state. The drastic nature of this bill becomes apparent from this outline. It is a clear cut prohibition against chains in that state and is the first direct assault on them to prohibit their operations as the result of monopoly, concentration of business, the creation of unemployment, elimination of local enterprises, and from the standpoint of impoverishment of communities.

The Detroit News interviewed a large number of manufacturers concerning the NRA. Eighty-three per cent. of those answering the questionnaire say the so-called recovery act was not beneficial to them; that instead of helping them recover from the depression it placed them in a more hopeless position and forced them to face losses which the Government had no business to load on its citizens.

E. A. Stowe.

Happiness in this world, when it comes, comes incidentally. Make it the object of pursuit, and it leads us a wild-goose chase, and is never attained. Follow some other object, and very possibly we may find that we have caught happiness without dreaming of it; but likely enough it is gone the moment we say to ourselves, "Here it is!" like the chest of gold that treasure-seekers find.—Nathaniel Hawthorne.

The character and qualifications of the leader are reflected in the men he selects, develops and gathers around him. Show me the leader and I will know his men. Show me the men and I will know their leader. Therefore, to have loyal, efficient employees—be a loyal and efficient employer.—Arthur W. Newcomb.

There is but one virtue: to help human beings to free and beautiful life; but one sin: to do them indifferent or cruel hurt; the love of humanity is the whole of morality. This is Goodness, this is Humanism, this is the Social Conscience.

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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

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FOR SALE—Grocery and meat business. With or without building. At a sacrifice, on account of sickness. Located at Harbor Springs, Mich. Near rich resort. Fine opportunity for up-to-date merchant. Write owners, G. W. Melson & Co. 716

Items From the Cloverland of Michigan

Sault Ste. Marie, April 15—Well, here we are back on the job again, after spending the winter in the Sunny South, where they sing "In the good old winter time." The Sault picnic, celebrated last month at Sunny Side Beach, was attended by forty-two Sooiters. There should have been a larger attendance, but a few of our citizens preferred to attend the races and missed the picnic. The South surely is the winter playground. Wood sells for 1 cent per pond, but as there are very few days when a fire would be necessary it does not work much hardship. Meats sell at higher prices and vegetables about the same as here. Fruit is the only cheap food and that sells at most any price. If you want to pick it in the groves the cost is very little. It seems as if the tourists leave with sand in their shoes and look forward to returning again the next season.

Charles Johnson, the well-known blind man, who has been conducting a confectionery store here for the past twenty years, died two weeks ago. He was a remarkable blind man, being able to distinguish currency, especially bills, by the feel. He was never known to have made a mistake in making change. He knew just where each article was kept and knew his stock. He had many friends who will miss him. He left no relatives.

F. F. Morrison, formerly proprietor of the B. & M. Tavern at Germfask, has taken over the Seney Hotel at Seney, formerly owned and operated by Mr. and Mrs. Ty Wenshell. The latter is moving to a farm near Clare.

Neil Cameron, who for the past two years was in the grocery business with T. Melvin at DeTour, died last week at the war memorial hospital at the Sault, of heart failure. Mr. Cameron was one of the prominent business men of this town, having lived there many years. He was a member of the Masonic order, under the auspices of which the funeral was conducted.

Mr. Keno died at DeTour three weeks ago at the age of 101 years. He was the oldest man in Chippewa county. He made his home for many years with J. F. Goetz, at DeTour, looking after the garden and doing odd chores until about one year ago, when old age slackened his activity. He was known as Keno and was known by most every one in Chippewa county, having had a cheerful disposition and a good word for all who knew him.

Earl Martin, the well-known merchant at Trout Lake, had a narrow escape from drowning last Friday, while taking a ride with Dr. B. T. Montgomery, one of our local doctors, to Sugar Island. Traveling at about 25 miles per hour over the bridge on the causeway, at the East end of the bridge, Mr. Martin said there had been a washout and after the front wheels of the car dropped into a hole, the front of the car leaped into the air, when the wheels returned to the ground. The car darted to the left crashing through the railing and plunged into the water. The car turned over and rested on its wheels in four or five feet of water. Mr. Martin, riding in the front seat with Dr. Montgomery, leaped into the back seat and as the water rushed into the car through an already broken left front window, drove his fist through the left rear window. Just then the car turned over on its left side, the broken window at the bottom. The car was then under water, with the exception of a few inches. Mr. Martin then broke the rear window and with water rushing in by the barrel, he started to wiggle through, but after getting head and shoulders through the opening he became stuck. By this time the car was filled with water. Mrs. Martin and Duncan were lying, apparently unconscious, on the floor and Mr. Martin could not see Dr. Montgomery. After a struggle, Mr. Martin worked him-

self free and fell back in the car, which he knew had become a death trap. Mr. Martin said that he thought of his children, he thought of all the newspaper articles he had read of people drowning in cars and said to himself, "Well, here are four more." He then attacked the right window of the car now at the top of the submerged car. He pounded with his fist, "You've seen slow motion pictures?" Mr. Martin said. "Well, it was just like that." Because of the water he just couldn't get any force back of his glows. In a last effort, he crouched with his feet against the bottom side of the car and leaped against the window, driving his head and shoulders through the glass. As a result, he suffered a long gash in his scalp. A dozen stitches were taken to close the wound. He clambered out and stood up. The water well above his armpits. Catching his breath he went under, reached in and pulled out Duncan above water until he could be revived by the fresh air and again dove under the water. He reached in and saw Dr. Montgomery apparently completely lost, thrashing about the water. He grasped one of the Doctor's flailing arms and pulled him out. Martin was at that time exhausted. "My wife, she's still in there," he said to Dr. Montgomery. The doctor reached in and pulled her out and the three men carried her to the causeway where she was revived. They are all lucky to be alive. Every minute they expected to be their last. He declared it was nobody's fault and that it all happened in a flash.

The first boat opening navigation is expected the first of this week. The steamer W. B. Davock, of the Interlake Steamship Co., is due to arrive at DeTour Sunday. Meanwhile continued warm weather further rotted river ice and first trippers are expected to have little or no difficulty in the river proper.

Unusual activity is evident on farms alongside the paved highways. It will not be long now before the farmers will have their hot-dog stands running and will be bringing vegetables out from town to sell to tourists.

William G. Tapert.

Large Meeting of Hotel Association Officials

Establishing a precedent unique in the history of organizations comprising the hotel industry, Charters No. 29 and 22 took a leading part in the meeting sponsored by the Michigan Hotel Association at the Olds Hotel, Lansing, on Friday evening, April 12, as part of the program of the Michigan State College, Short Course in Hotel Administration. Assembling the officers and members of several Greeter Charters, the International Stewards Association, the Detroit Auditors Association and several other organizations affiliated with the hotel business, this giant gathering has accomplished an immense benefit in cementing the different units in our hotels.

Following the dinner, Frank R. Johnson, proprietor of Johnson's Rustic Tavern, Houghton Lake, President of Michigan Charter No. 29 and Secretary of the Michigan Hotel Association, presided over the meeting as toastmaster, and handled the entire proceedings in a humorous and brilliant manner.

Mr. Johnson called upon Ralph T. Lee, proprietor Lee Plaza Apartment Hotel, Detroit, and President Michigan Hotel Association. In response, Mr. Lee welcomed the hotel people and expressed his appreciation to those who had helped to make the meeting successful.

Wilfred A. Stead, International President Hotel Greeters of America, and the featured speaker of the evening, was introduced by Mr. Johnson as the inspired head of the Greeters, who had already accomplished so much good for the organization that he had the unlimited backing of the entire membership.

In opening his talk President Stead thanked his friends for the excellent assistance they had extended him. He spoke of the splendid co-operation of the Women's Auxiliary and the benefit the Greeters derived from their organization. He extended his best wishes to Elena Gould, who was present, and a candidate for the office of President of the International Women's Auxiliary.

President Stead continued by saying that Greeterism meant so much because of its sincerity and that a sincere Greeter would be a good employe. Without the assistance of the employer, however, the organization would fail, and Greeter Stead indicated that the individual hotel would derive its benefit of Greeterism because a better Greeter meant an improved education. He asked each employer to "Get behind your office employes." For the information of those present who were not Greeters Mr. Stead outlined the departments of Greeterism as follows: Publicity, See America First, Promotion and Employment, Educational and Greeter Home.

Ruth Mary Myhan, Shamrock Hotel, South Haven and Chairman of the Educational Committee of the Michigan Hotel Association, the sponsor of the Short Course, told of the favorable reaction to the meeting in progress and expressed a hope to see each of the participating groups grow as an aid to closer cooperation.

Nelson Goodsell, Michigan Field Manager, Horwath and Horwath, Detroit, gave an excellent talk on accounting control.

Other speakers included Charles H. Schnell, Purchasing Agent Book-Cadillac Hotel, Detroit, and President Detroit Stewards Association; R. H. Vanderslice, President Chicago Stewards Association and past Secretary of the International Stewards Association; John Anderson, Hotel Harrington, Port Huron, district Vice-President of the American Hotel Association and past President Michigan Hotel Association; James J. Jennings, Assistant Manager, Morton Hotel, Grand Rapids, and President West Michigan Charter No. 22; Joe Brunette, Assistant Manager, Hotel Sherman, Chicago, and President Chicago Charter No. 17; Professor B. R. Proulx, in charge of Hotel Administration Course, Michigan State College; Mrs. Georgia Hunt, President Chicago Hotel Women's Association; Wm. E. Snyder, Catering Manager, Hotel Morrison, Chicago, past President Michigan Charter No. 29, and past President International Stewards Association; Miss Allie Anderson, Manager Winnemac Hotel, Chicago, and President Women's Auxiliary Chicago Charter No. 17; Mrs. Camilla Pearce, Manager Prenford Hotel, Detroit, and President Women's

Auxiliary Michigan Charter No. 29; Miss Elena Gould, Majestic Hotel, Chicago, National Director Women's Auxiliary Greeter Home Committee, and candidate for the office of National President of the Women's Auxiliary; Bruce Anderson, our host, Lansing, and Vice-President Michigan Hotel Association; Henry Hollister, Manager, Bancroft Hotel, Saginaw, and past President Michigan Hotel Association; Noel Black, District Vice-President Hotel Greeters of America and past President Michigan Charter No. 22; William Rademaker, Norton Hotel, Detroit, and past President and Secretary of Michigan Charter No. 29, and past Vice-President Hotel Greeters of America; Paul Simon, Horwath and Horwath, Chicago; Joe Denawetz, Detroit-Leland Hotel, Detroit, and Secretary-Treasurer Michigan Charter No. 29; Mel Leweke, Rowe Hotel, Grand Rapids, and Secretary West Michigan Charter No. 22. Joseph Denawetz.

Another Public Hearing on Diehl Bill (Continued from page 5)

seriously questioned. He said it looked as though there was some other reason that prompted the opposition to the bill. Supreme Court decisions have often upheld the rights of lawmakers to levy taxation, either for the support of the Government, or to restrict and regulate certain kinds of business. During the five minutes of time remaining, E. B. Stebbins urged the taxation committee and members of the House to consider seriously the welfare of the state and its own business interests. Monopolies have no place in a democracy and already these have been a great factor in prolonging the present depression. He said if the plea of the big chains was logical, the present chain store license should be repealed, so food costs could be lowered. He called attention to the fact that the chain stores said nothing as to the effect the removal of the profits on the trade they receive has upon this state and every community. If the towns and cities of this state were served by home merchants alone, times to-day would be much better. He urged the broadening of opportunities for American youth, that those of small means may have a more secure chance in business life.

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Ray Watkins, Grand Rapids
Wm. Jenning, Grand Rapids
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M. Leestma & Son, Grand Rapids
Robert Muller, Grand Rapids
Jelsema Hardware & Elec., Gr. Rapids
Vredevoogd Bros., Grand Rapids
F. K. Quigley, Comstock Park
H. J. Kurtz, Sparta
C. E. Gillette, Sparta
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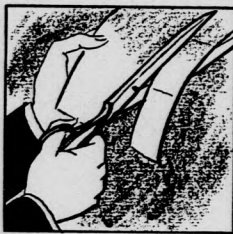
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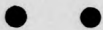
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